

# Housing Conditions and Trends Inventory, Needs Assessment, and Implementation Strategy

## Housing Conditions and Trends Inventory

Striving for safe, dignified, and affordable housing for all city residents is a core value for the City of Saint Paul. To development meaningful policy towards this, the City needs to understand existing conditions and identify key trends that affect housing today and impact the provision of housing the future. This housing assessment examines four key components to the City's housing infrastructure—housing units, affordability of existing housing units, cost burdened households, and homelessness. Each section analyzes current conditions using a variety of data sources and identifies key trends to monitor over the course of this Plan's implementation.

### 1. Housing Units

- General housing information, including total number of units, vacancy rates, tenure breakdown, and overall unit composition
- Age and condition of units
- Vacant structures
- New construction trends

### 2. Affordability of Housing

- Affordability of housing broken down by owner and renter units
- Naturally occurring affordable housing
- Inventory of obligated affordable housing, including public housing, project based-Section 8, and City-sponsored affordable housing units

### 3. Cost burdened households

- Race
- Age
- Household type

### 4. Homelessness

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## 1. Housing Units

The City of Saint Paul has approximately 119,625 housing units as reported in the ACS 5-year estimates, 2012-2016.<sup>2</sup> Over the last 25 years, housing vacancy rates in Saint Paul have been relatively low. Vacancy rates in owner-occupied housing have been stable, ranging from a low of 0.7% to a high of 2.7% during the recession of the mid-2000s. The rental market has showed some variability, and in 1990 and 2010, rental vacancy rates peaked at 7.7% and 7.2% respectively. Currently vacancy rates are trending downward with 1.5% for owner occupied units and 3.7% for rental units. Rental markets are typically considered stable at 5% vacancy, and with low available housing supply and increased housing demand, there is upward pressure on rents.

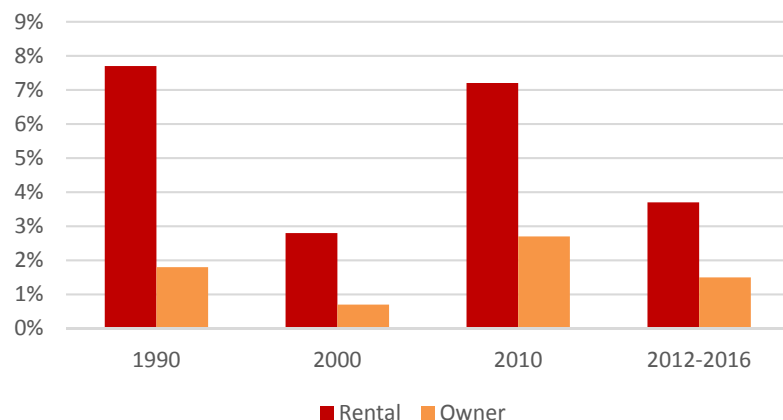
Tenure of units is nearly equally divided between owner- and renter-occupied units, with a slightly higher percentage of renter-occupied units--0.5% or 1,081 units. This is the first time in modern city history that the number of renter-occupied units has surpassed the number of owner-occupied units. From 1990 to present, there has been a 2% increase in the number of households with a 9% decrease in the number of households being owner-occupants and a 14% increase in the number of renter households. This change can be attributed, in part, to an increased number of single-family houses that have become rentals<sup>3</sup> as well as the construction of more multifamily rental housing within the city.

**Table 1: Housing Units, Occupancy, and Tenure**

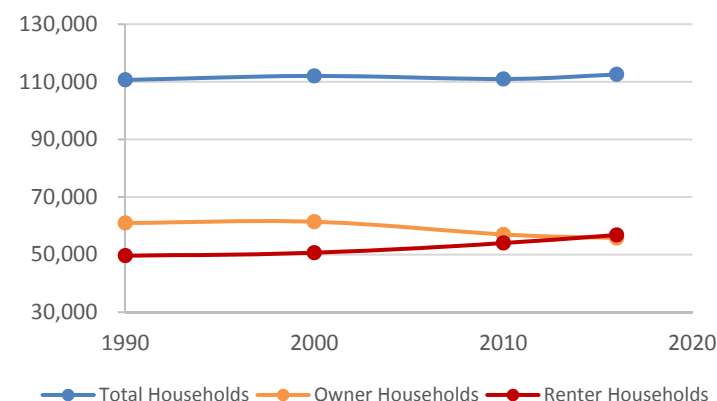
	Units	
	Number	Percent
<b>Total Units</b>	119,625	--
<b>Occupied/Vacant<sup>1</sup></b>		
Occupied	112,571	94.1%
Vacant	7,054	5.9%
<b>Tenure of Occupied Units</b>		
Owner-occupied	55,745	49.5%
Renter-occupied	56,826	50.5%

*Source: American Communities Survey 5-year Estimates, 2012-2016*

**Chart 1: Percent Owner and Rental Vacancy Rates (1990 - 2016)**



**Chart 2: Number of Households Total, Owner and Renter (1990 - 2016)**



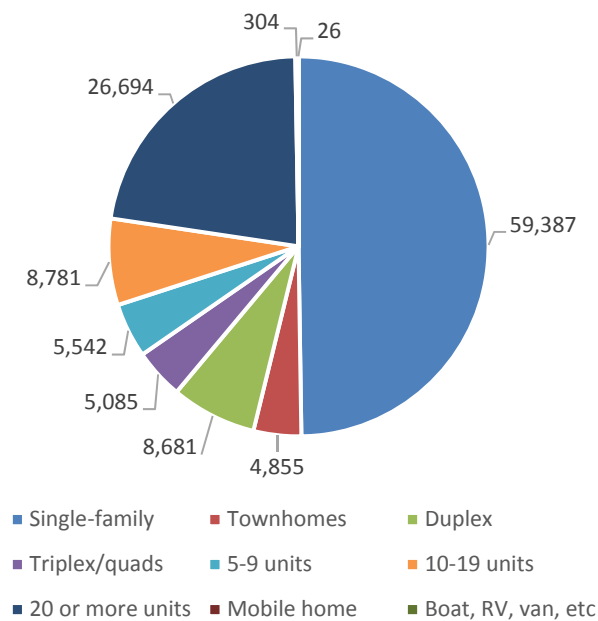
<sup>1</sup> Vacancy rates: Owner-occupied: 1.5%; Renter-occupied: 3.7%

<sup>2</sup> The 2010 Census reported that the City had 120,795 housing units, while the most recent ACS 5-year estimate report 119,625  $\pm$  869 units. After reviewing demolition and building permits records, the City does not believe there was a decrease in the number of units from 2010 Census to the estimate period.

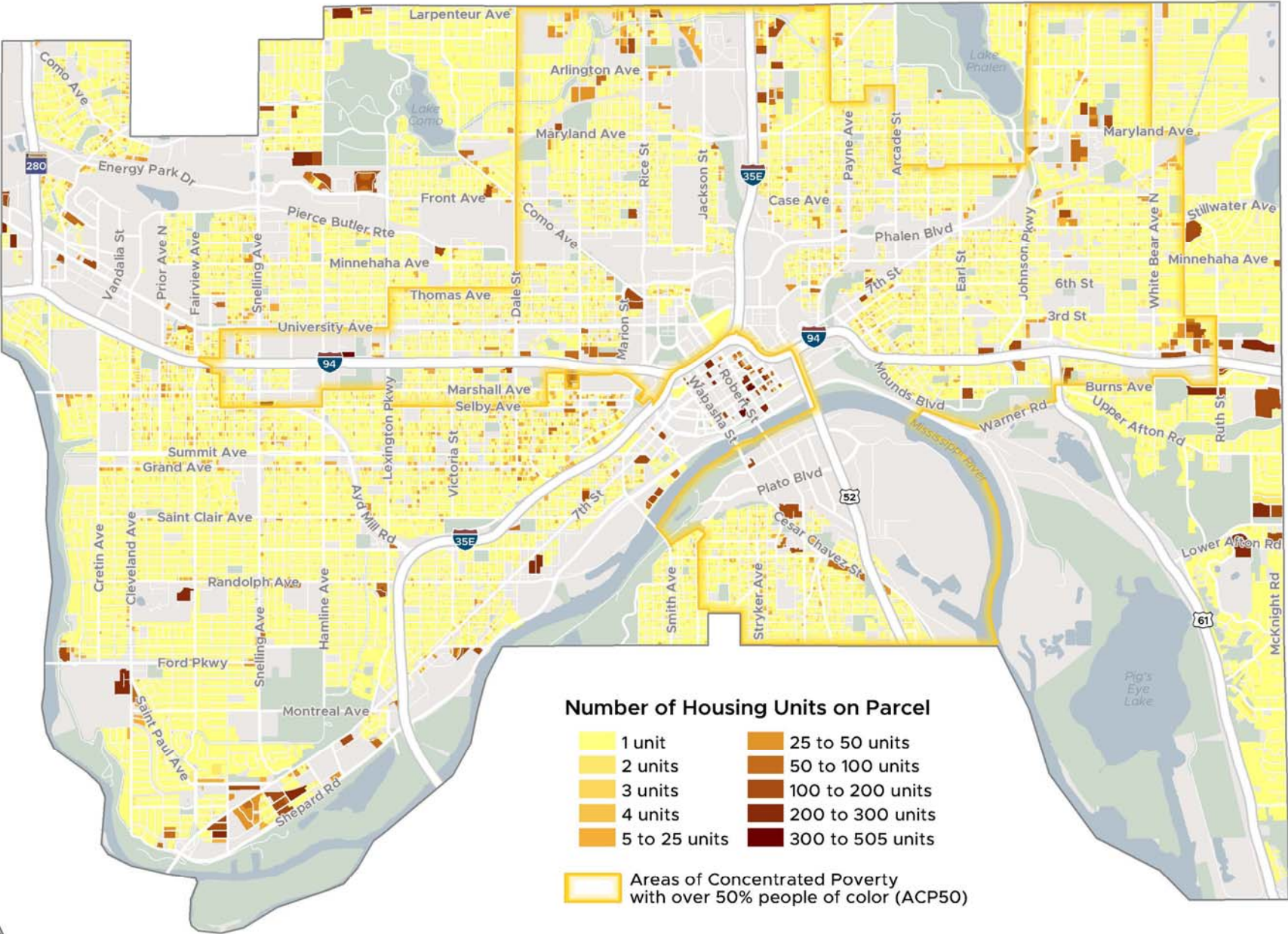
<sup>3</sup> Over the last eight years, the percentage of renters living in single-family homes rose from 10.6% to 14.7% (2009 - 2011 and 2012-2016 ACS 5-yr estimates).

The number of housing units is nearly evenly divided between single-family houses and all other housing types; however, the amount of land dedicated to single-family homes exceeds that of all other housing types by a factor of nearly 6--9,200 deeded acres to 1,600 deeded acres, respectively (Ramsey County property tax records). In comparison, larger multifamily buildings (20 or more units) contain nearly 25% of units while occupying only 3% of the platted land area. Map 1 shows the distribution of housing unit types throughout the city.

Chart 3: Type of Housing Units



Map 1: Housing Types

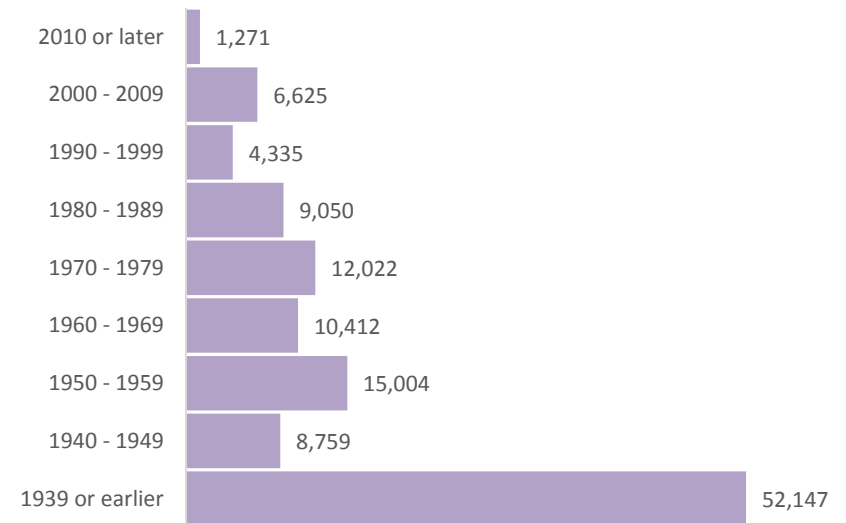


### *Age and Condition of Housing Units*

Saint Paul is a fully developed city with an aging housing stock. The median age of residential units is 69 years old. Fifty-seven percent of single-family, duplex, and triplexes structures were built before 1930; development of those structure types peaked in 1920s with one-fifth of them built during that decade. Small-scale, multi-family buildings, those with between four and 19 units, have a median age of 96 years old (median year built 1922). Larger apartment complexes (20 or more units) were generally developed later with a median year built of 1965 (median age 53 years old) (Ramsey County Property Tax Records).

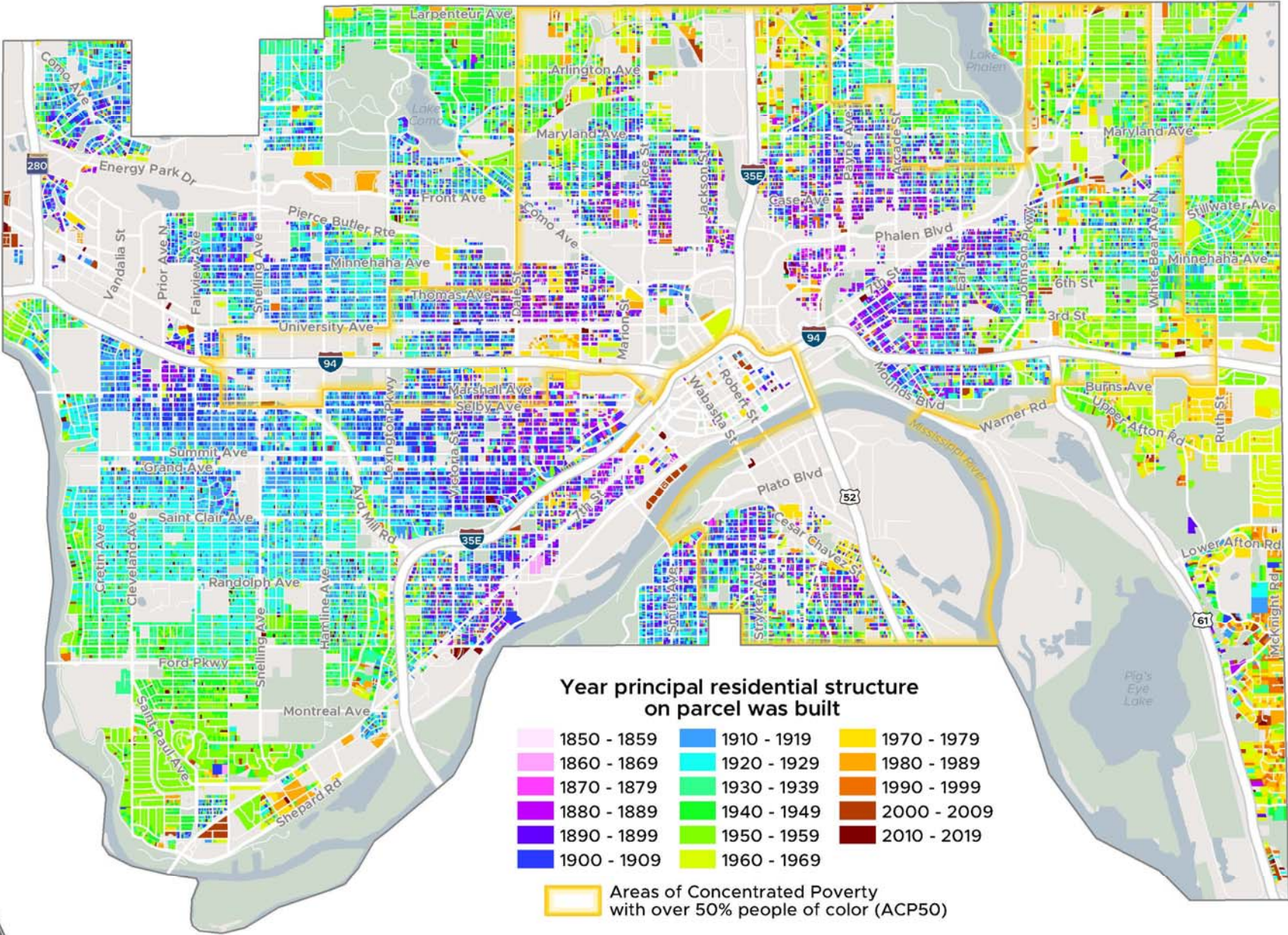
Map 2 shows the age distribution of residential structures throughout the city. The oldest of these structures form a ring around downtown and the Capitol area, and are found near other important historic commercial and industrial nodes. The early 1900s brought rapid expansion of single-family and small-scale multifamily development, particularly in areas that were well served by the streetcar lines. The end of World War II brought the third wave of housing expansion that resulted in the city being “built out” to its northern and eastern borders. New housing development in Highland Park since the 1990s has been infill of scattered undeveloped land and redevelopment of previously developed properties. As will be discussed later in this assessment, age of structure is one indicator of unit affordability.

**Chart 4: Age of Housing Units**





Map 2: Decade Built



0 0.5 1 2 Miles  
Source: Ramsey County Parcel Geodatabase, 1/29/2018

With a housing stock predominated by structures nearing a century in age, working with property owners to ensure they are safe and well maintained is critical to the health and safety of city neighborhoods and residents. The City and HRA have several existing programs to work with property owners to maintain structures and housing units. Two existing city programs help to identify housing conditions issues—the Truth in Sale of Housing Program and Fire Certificate of Occupancy program while five programs help property owners to finance improvements.

**Truth in Sale of Housing:**

The Saint Paul Truth-in-Sale of Housing disclosure report is a visual overview of the building components and fixtures. This required report is to inform prospective buyers of the observed condition of a dwelling at the time of the evaluation. The disclosure report is intended to provide basic information to the home buyer and the seller prior to the time of sale.

**Fire Certificate of Occupancy Program:**

To ensure that residential rental buildings comply with applicable fire, building, housing and other relevant codes, non-owner-occupied one- and two-unit buildings, and all buildings with three or more units must receive a fire certificate of occupancy. If violations are found during an inspection, orders will be issued to correct the violations. The C of O can be revoked for severe violations that are not corrected. A building cannot be occupied or used if the C of O has been revoked. The properties are graded A through D based on the number and severity of code compliance issues that are identified at the time of the inspection. See Map 3 to see the location and grades of rental units throughout the city.

Property owners are incented keep their properties code compliant and to receive and maintain a high score as the frequency of inspection is based on the score. Inspection frequency based on rating is: A, every six years; B, every four years; C, every two years and D, annually

**Table 2: Building C of O Ratings**

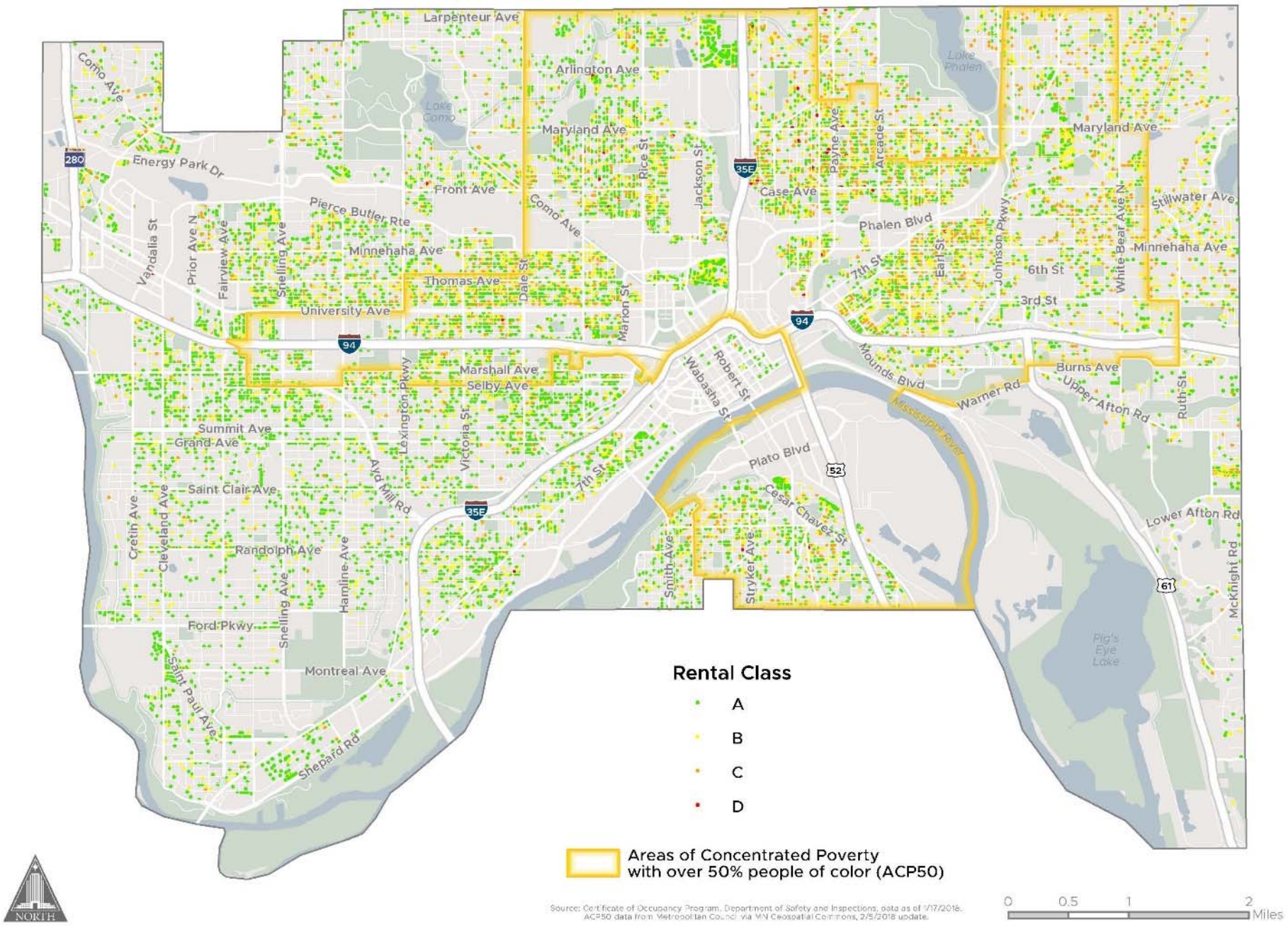
Rating	Number of Buildings
A	8,335
B	4,063
C	2,781
D	72

*Saint Paul C of O records, January 2018*

Role of Property Maintenance Code



Map 3: Certificate of Occupancy Rental Ratings



### Citywide Deferred Rehabilitation Loan

A 0% interest loan up to a maximum of \$25,000 is available to homesteaded and owner-occupied dwellings (4-unit maximum) with incomes at or below 60% of area median income (AMI) and adjusted for household size. The loan is forgiven after 30 years unless the owner moves from or sells the property, at which point the loan must be repaid.

### Citywide Low Interest Rehabilitation Loan

3% and 4% interest loans up to a maximum of \$50,000 are available to homesteaded and owner-occupied dwellings (4-unit maximum) with incomes at or below 115% of AMI. The loan provides financial assistance to homeowners who have home repair issues, want to remodel their homes, or make their home energy efficient.

### Citywide Deferred Emergency Loan

A 0% interest loan up to a maximum of \$25,000 is available to homesteaded and owner-occupied single-family dwellings for households earning at or below 80% of AMI and adjusted for household size. The loan provides financial assistance to homeowners who have serious home repair issues including furnace/heating systems, sewer lines, electrical, and health and safety issues. The loan is forgiven after 30 years unless the owner moves from or sells the property, at which point the loan must be repaid.

### Rental Rehabilitation Loan Program

A 10-year, 0% interest loan up to a maximum of \$30,000 is available to owners of one- to four-unit rental buildings. Eligible properties must have a valid C of O and be classified as C or D through the C of O program, or located in an ACP50 area. Participating landlords cannot increase rents of assisted units by more than 3% per year while remaining at or below the HUD Fair Market Rent during the rent loan term.

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### Vacant Residential Structures

The City requires property owners register properties as vacant structures if the building is unoccupied and they meet any of the following conditions:

- Unsecured
- Secured by other than normal means
- A dangerous structure
- Condemned
- Has multiple housing or Building Code violations
- Is condemned and illegally occupied
- Is unoccupied for a period longer than one year during which time the Enforcement Officer has issued an order to correct nuisance conditions.

The City has three categories of vacant building based on the level of deficiencies or safety hazards. Sale of registered vacant buildings must be reviewed by the City

As of January 2018, there are 602 registered single-family, duplex, multifamily, and mixed-use buildings in the city. Nearly three-quarters of those are single-family structures. As Map 4 shows, registered vacant buildings are located throughout the city, but there is a higher occurrence of vacant buildings within the ACP 50 areas.

### Definitions of Categories of Vacant Buildings:

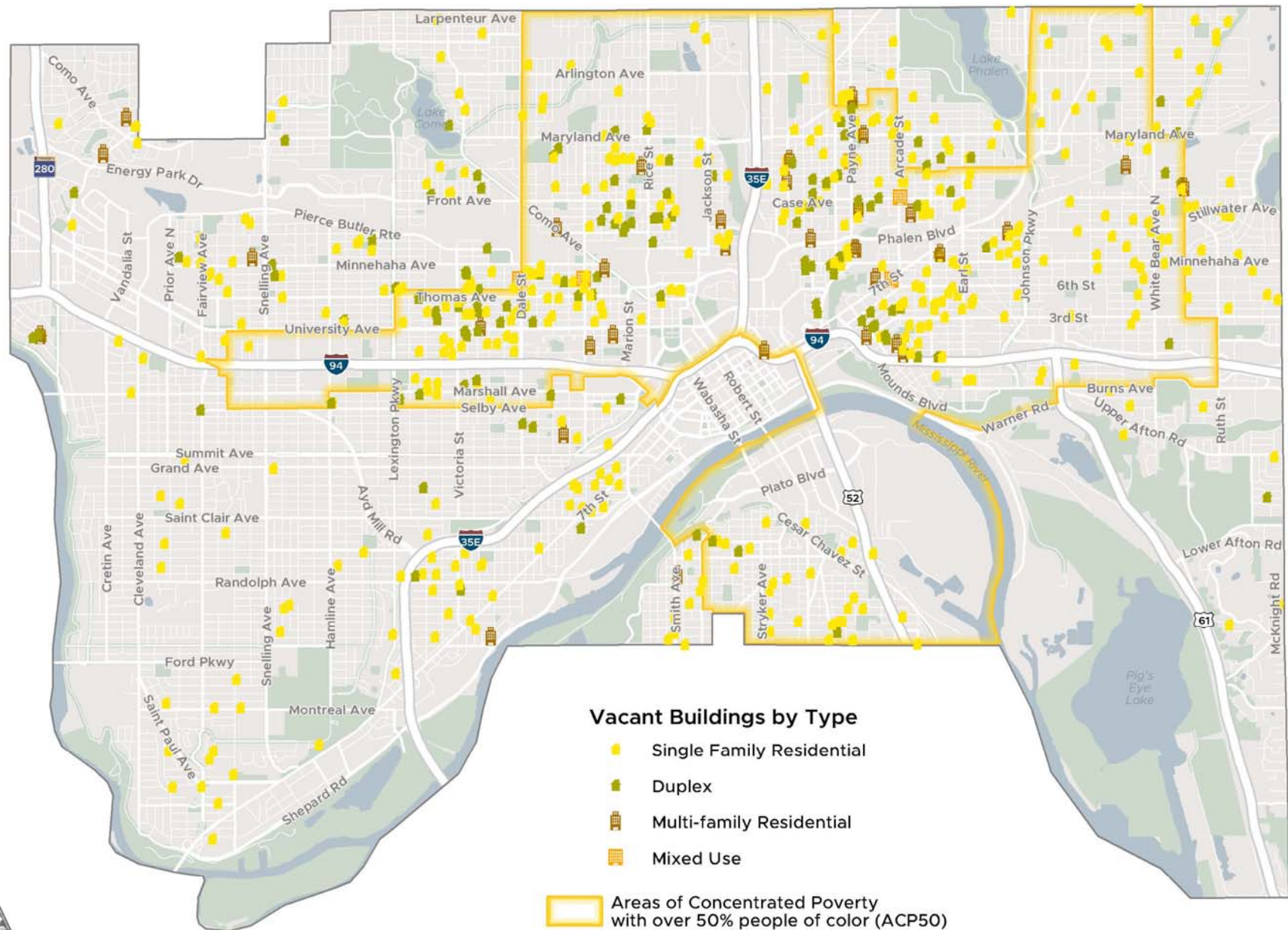
Category 1	Category 2	Category 3
Unoccupied and unsecured OR Unoccupied and secured by other than normal means OR Unoccupied for one (1) year with history of nuisance orders (not necessarily boarded)	Unoccupied and secured by other than normal means (boarded) AND - Condemned as UHH (uninhabitable) OR - Condemned or vacated by Fire C of O OR Unoccupied with multiple violations of housing and building code (based on inspection by VB or HCE staff)	Unoccupied and declared nuisance building for: - dangerous structure OR - Condemned with conditions constituting material endangerment OR - Has multiple violations with conditions constituting material endangerment
<b>FIRE EXEMPT – Category 1</b> Unoccupied due to fire damage - Vacated OR - Condemned		

### Requirements for the Sale of Registered Vacant Buildings

Category 1	Category 2	Category 3
The seller must: * Obtain a Truth-in-Sale of Housing report to market the property. The buyer (and/or seller) must: 1. Register or re-register ownership <b>PLUS</b> 2. Pay outstanding fees 3. Comply with existing or outstanding orders for legal occupancy	The seller (or prospective buyer) <b>MUST:</b> 1. Register or re-register ownership 2. Pay outstanding fees 3. ** Obtain a code compliance report 4. <b>Submit</b> for approval: a <u>cost estimate</u> by a licensed contractor for completing the code compliance, <b>AND</b> a <u>schedule</u> for completion of all code compliance work 5. Submit proof of financial capability: e.g. performance bond, escrow account, or other proof accepted and approved by the City	<b><u>MAY NOT BE SOLD Unless you obtain one of these three certificates:</u></b>  1. Certificate of Occupancy <b>OR</b> 2. Certificate of Code Compliance <b>OR</b> 3. Fire Certificate of Occupancy
* A TISH report is required to market a category 1 vacant building. ** A TISH report is required for marketing purposes if the property is offered for sale prior to obtaining the code compliance.		



Map 4: Registered Vacant Buildings by Building Type



Source: Vacant Building dataset provided by Saint Paul Department of Safety and Inspections and published to Saint Paul Open Information portal on 2/1/2018. ACP50 data from Metropolitan Council via MN Geospatial Commons, from annual release on 2/5/2018.

0 0.5 1 2 Miles

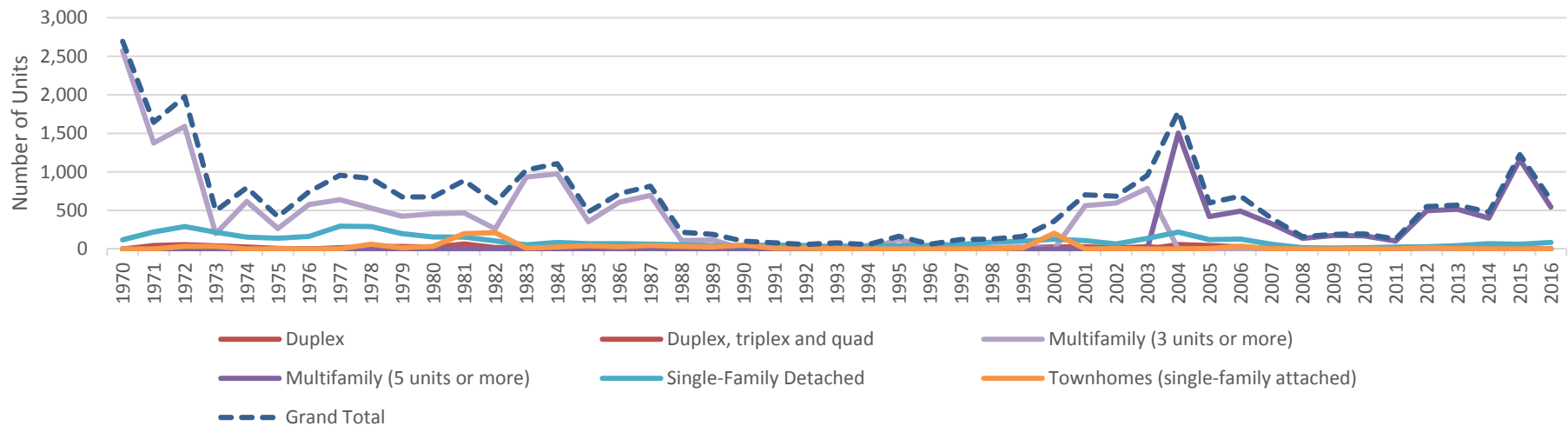


### New Residential Construction

While new unit development has not reached pre-recession levels, construction of new units began to pick up in 2012 and steadily increased through 2015. Building permits were down in 2016, and in 2017 city data shows \_\_\_\_ of units built. As in the in the 1970s, 1980s, and early 2000s, multifamily development is the dominate type of housing being developed. Much of the new multifamily development is being built in area with strong transit connections including downtown and near the stations on the Green Line light rail, which opened in June 2014. \_\_\_\_ number of new multifamily units were added between 2010 and 2016.

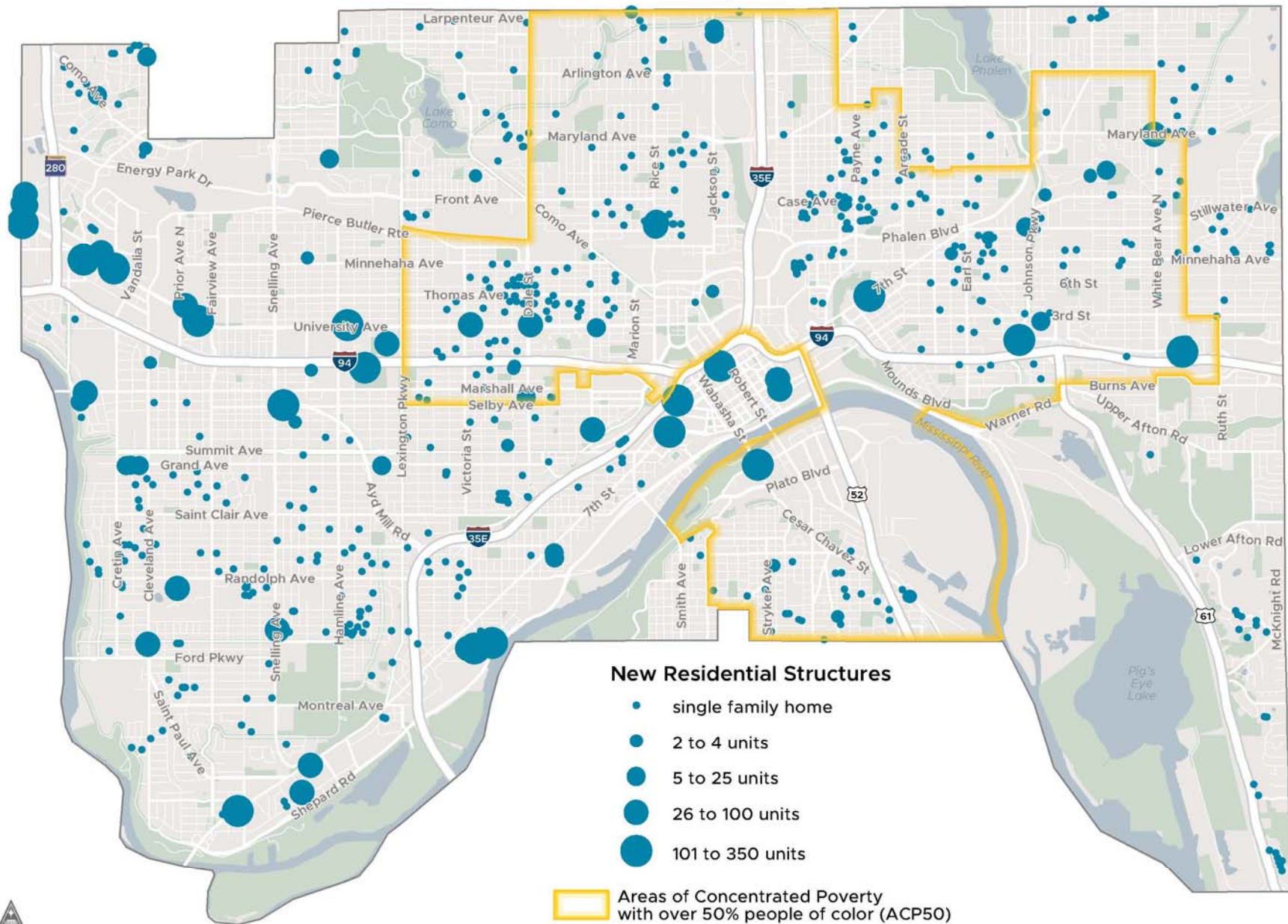
There has also been an uptick in new single-family residential and large-scale additions within neighborhoods. As the following map shows, this activity has been occurring throughout the city. The City considers a significant remodel a new home when exterior walls are removed and/or the structure is removed to the first-floor joist system.

Chart 5: Residential Building Permits by Housing Type  
(1970 - 2016)





Map 5: New Residential Structures, 2010-2017



0 0.5 1 2 Miles

## 2. Affordability of Existing Housing

Housing is considered affordable to a household when 30% or less of its gross household income is spent on monthly housing costs, which for ownership units is mortgage payments, taxes, insurance, and utilities, and for renters includes rent and utilities paid by the tenant. The following provides an analysis of supply of units—both ownership and rental—that are affordable to households at differing income levels.

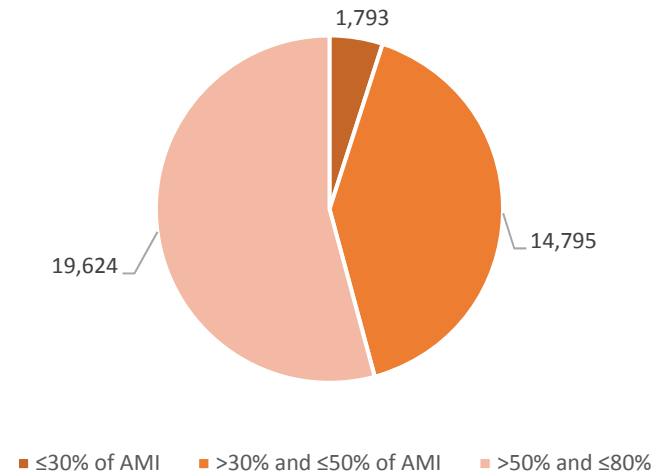
### *Ownership Housing*

The Metropolitan Council developed a formula to determine the value of a house that is affordable a household of four earning 80% of AMI. The formula takes into consideration the cost of a fixed-interest, 30-year mortgage, down payment, property taxes, and mortgage and homeowners insurance. In 2017, the value of an ownership unit affordable to a household of four earning 80% of AMI (\$68,000) was \$236,000.

Saint Paul has a significant supply of ownership housing units affordable to four-person households earning up to 80% of AMI. According to Ramsey County's assessment records (January 2018), the City of Saint Paul had 36,212 homesteaded properties affordable to these households (68% of homesteaded properties). Of those, 5% are affordable to households earning 30% of AMI or less, 41% are affordable to those earning between 30% to 50% of AMI, and 54% are affordable to households earning between 50% and 80% of AMI. It should be noted that while this estimate captures affordability of monthly costs often associated with escrowed loan payments based on the current value of the property, it does not take into consideration any deferred maintenance costs, condominium association fees, or utility costs, all of which contribute to a household's ability to afford a unit.

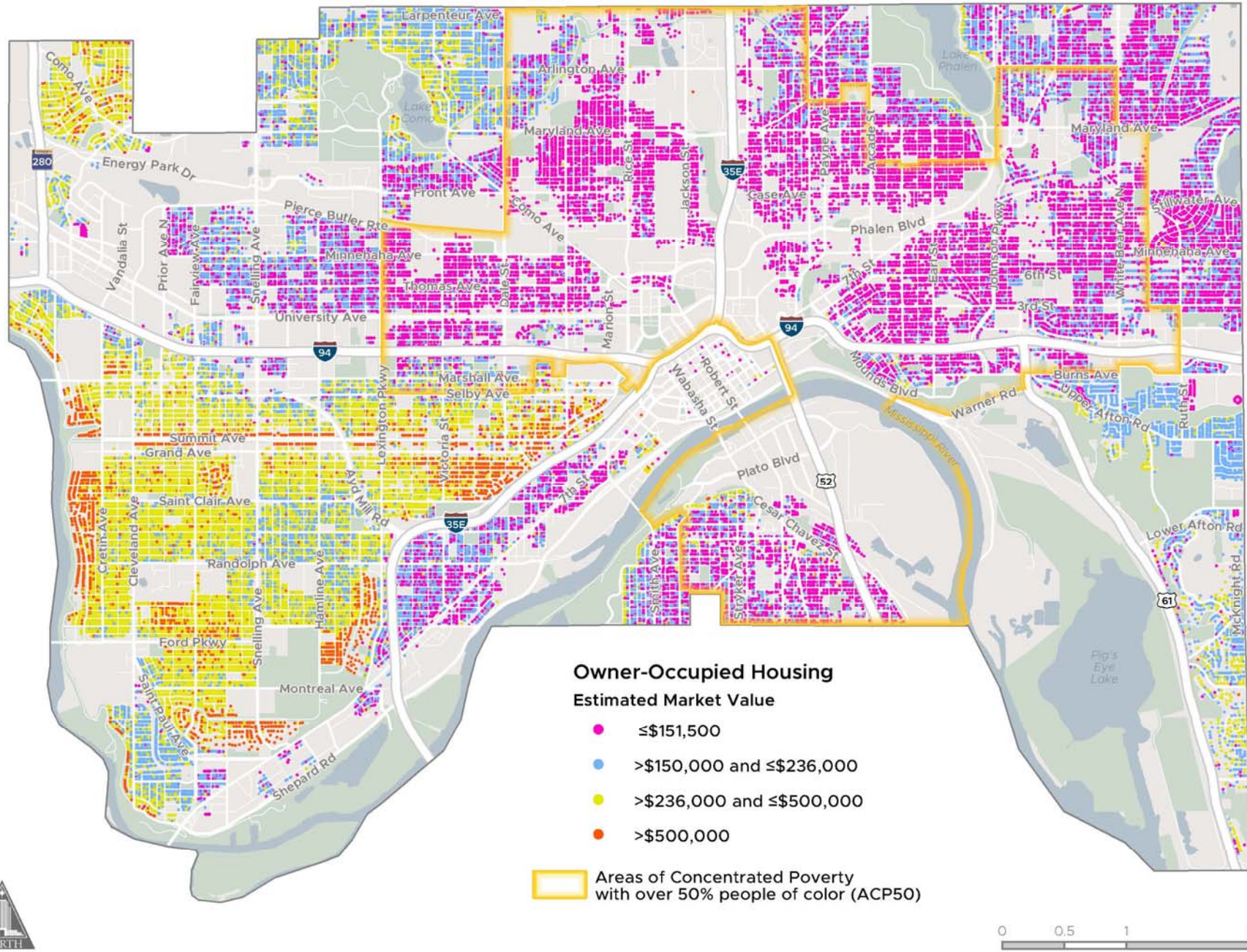
As Map 6 shows, ownership unit values are not uniformly distributed across the city. Units with the highest values are found on the southwestern quadrant of the city generally bound by Interstate 94, Interstate 35E, and West Seventh and the Mississippi River as well as in the northern portion of Saint Anthony Park, around Como Park, and Highwood Hills. The ownership units with the greatest affordability are found east and west of Interstate 35E in the north-central and east part of the city as well as on the city's "West Side."

Chart 5: Affordability of Units (Owner)





Map 6: Affordability of Owner-Occupied Housing



Source: Ramsey County Parcel Database; 2017. ACP50 data from Metropolitan Council via MN Geospatial Commons, from annual release on 2/5/2018.

### *Rental Housing*

Affordability of rental housing is more difficult to track as no local governmental unit collects rent data by unit. The Department of Housing and Urban Development (HUD) receives custom tabulations of the American Community Survey 5-year estimate data to demonstrate the extent of housing problems and needs, particularly for low-income households. The Comprehensive Housing Affordability Strategy (CHAS) data does provides data on the number of rental units affordable to households at various income levels based. However, CHAS data should be looked at as a general reflection of patterns and trends, but not as up-to-date market data as the data lags the market by at least three years. For example, at the drafting of this document, the most recent CHAS data set is based on the 2010-2014 ACS 5-year estimates.

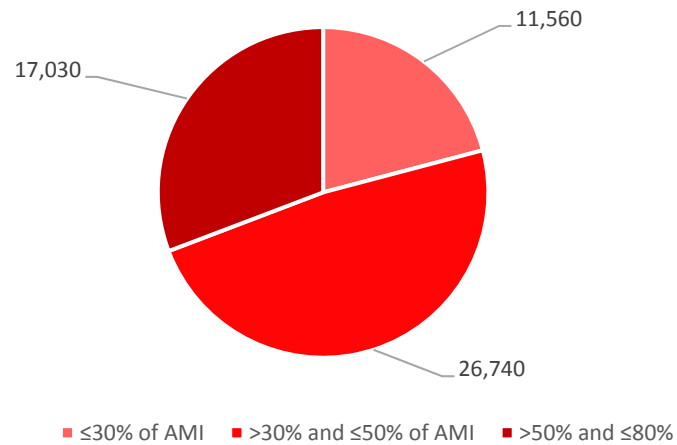
According to CHAS, 2010-2014, approximately 94% of all rental units are affordable to households earning 80% of AMI or less. Of those units, 21% are affordable to households earning 30% of AMI or less, 48% are affordable to households earning more than 30% and less than 50% of AMI, and 31% are affordable to households earning more than 50% and less than 80% of AMI. These counts include both restricted and naturally occurring affordable housing units (NOAH). As there are no income restrictions on NOAH units, households that could potentially spend more on housing often choose to spend less with one-third of units affordable in the income bands being lived in by households with higher incomes.

Map 6 shows the median gross rents by census tract. The most affordable rental housing is located \_\_\_\_\_ with \_\_\_\_\_.

**Table 3: Housing Tax Credit & Tax-Exempt Bond Income and Rent Limits (2017)**

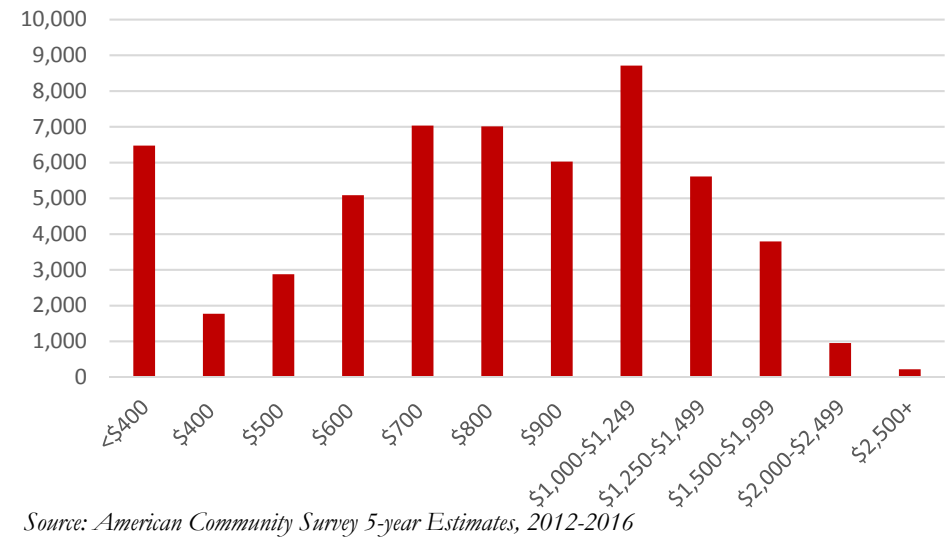
Income - % of AMI	Maximum Gross Rents by Bedroom Size (post 1989)						
	0	1	2	3	4	5	6
30%	\$474	\$508	\$610	\$705	\$786	\$868	\$949
35%	\$553	\$593	\$712	\$822	\$917	\$1,012	\$1,107
40%	\$633	\$678	\$814	\$940	\$1,049	\$1,157	\$1,265
45%	\$712	\$763	\$915	\$1,058	\$1,180	\$1,302	\$1,423
50%	\$791	\$848	\$1,017	\$1,175	\$1,311	\$1,446	\$1,582
55%	\$870	\$932	\$1,119	\$1,293	\$1,442	\$1,591	\$1,740
60%	\$949	\$1,017	\$1,221	\$1,410	\$1,573	\$1,736	\$1,898

Chart 7: Number of Units Affordable by Income (Renter)



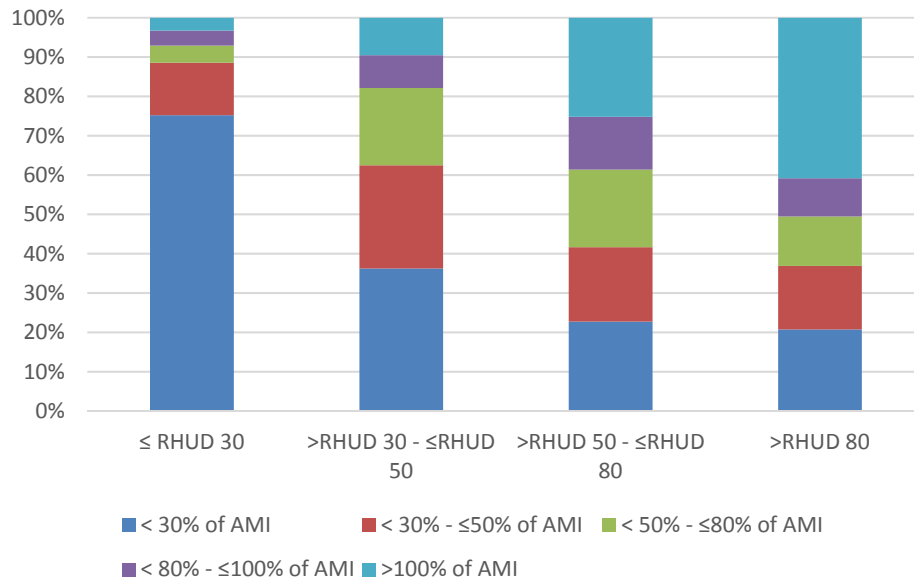
Source: CHAS, 2010-2014

Chart 8: Number of Unit by Gross Rent



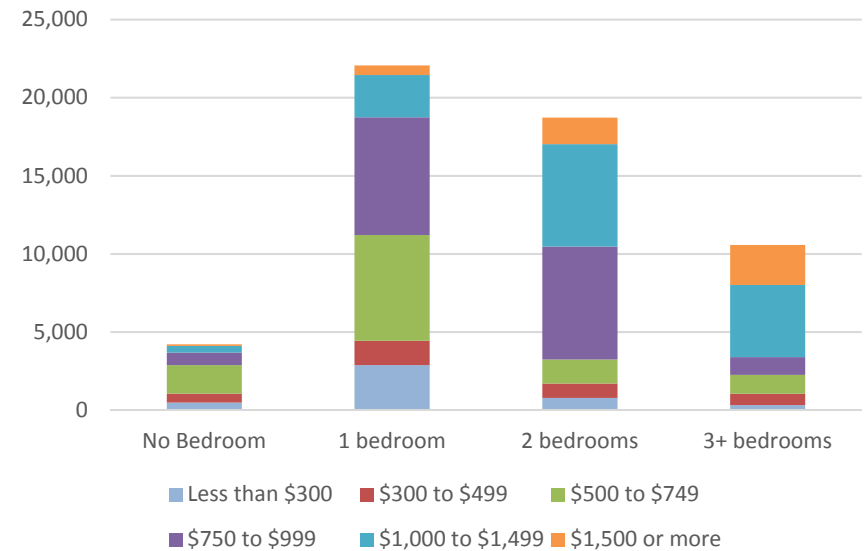
Source: American Community Survey 5-year Estimates, 2012-2016

Chart 9: Affordability of Unit by Income of Tenant (percent)



Source: CHAS, 2010-2014

Chart 10: Units by Size by Monthly Rent Paid



Source: CHAS, 2010-2014

*Map 6: Median Gross Rent by Census Tract*

*To be inserted.*



### *Affordable Housing Preservation and Production*

The City of Saint Paul and Saint Paul HRA have worked to preserve existing and produce new affordable housing units in the City.

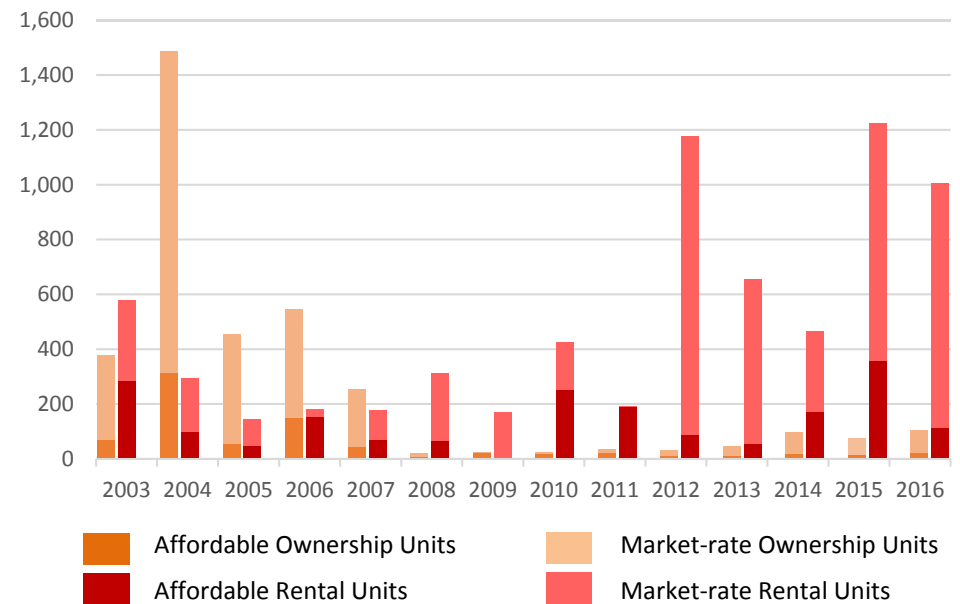
#### **Preservation**

To be inserted upon inventory completion.

#### **Production**

Between 2003 and 2016, one out of four housing units produced in the City were units affordable to households at or below 60% AMI. There were approximately 10,585 units built of which 2,730 were affordable units—785 ownership units and 1,954 rental units.

Chart 7: Total Housing Production - Market Rate and Affordable (2003-2016)



## Income to Housing Cost

The following charts show the income to housing cost trends for owner and renter households over the last twenty-five years.

### Owner Households

Owner housing costs and income have risen over the 25-year period. Between 2000 and 2010, the rate increase of housing costs accelerated, while increases to income stayed at approximately the same pace. Between 2010 and 2016, there was a decrease or “correction” in housing costs, which can be attributed to the housing crisis and overall decrease in unit values as well as changes in lending practices. Adjusting both housing cost and income to 2016 values shows that household income has gone up for owner households by about 16% while monthly housing costs have gone up by 10%.

### Renter Households

Median gross rents have increased at a faster rate than median renter household incomes over the last 25 years with rent increasing by 104% and income by 82%. Adjusting for inflation, gross rent has increased by 9% while household income has declined by 3%.

Chart 8: Median Household Income (Owner) to Median Monthly Costs (Owner)  
in Actual \$ and Adjusted to 2016\$

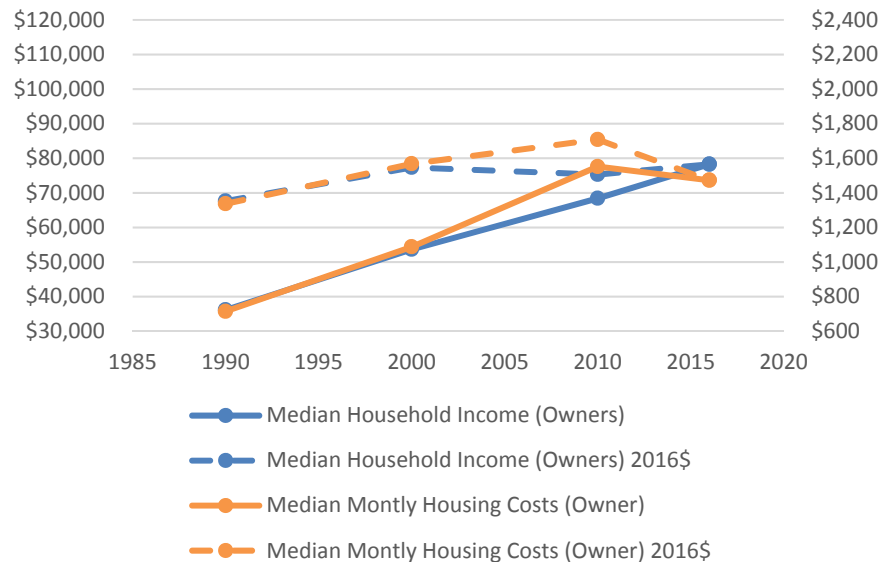
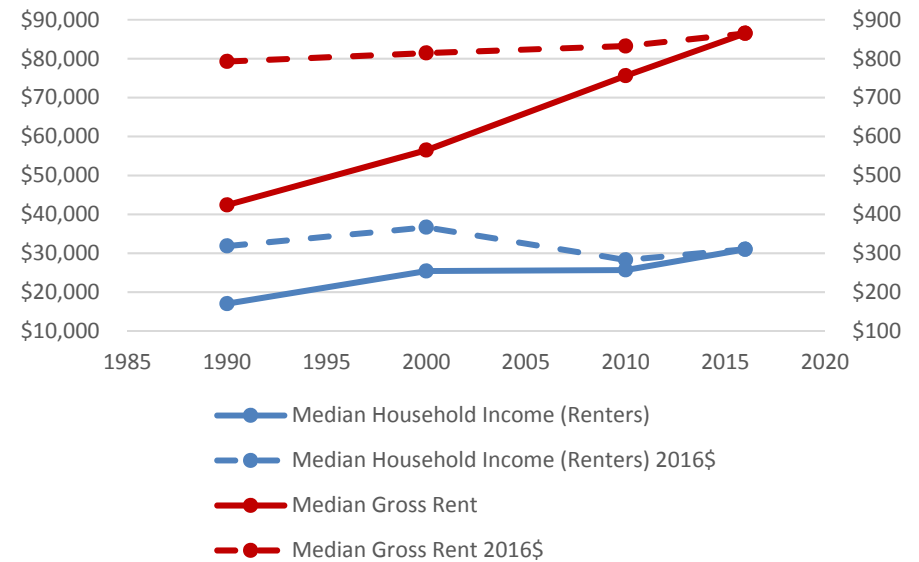


Chart 9: Median Gross Rent & Median Household Income (Renters)  
in Actual \$ & Adjusted to 2016\$



## Naturally Occurring Affordable Housing

While more in-depth research is being conducted as part of the City's Fair Housing Working Group, the following is a basic analysis of the existing supply of naturally-occurring affordable rental housing in Saint Paul. Data from the 2012-2016 American Community Survey 5-year estimates show that those units built between 1950s and 1990s are the most affordable units in the city. Median gross rent for units produced in the 1970s is approximately half of new market rate apartments (\$791/month to \$1,543/month). In addition, examining cost burden by age of unit shows that very low-income households experiencing it are able to find affordable housing most often in those built in 1939 or earlier and those built between 1960 and 1979. These households are less severely cost burdened in housing built in between 1940 and 1959 and 1980 and 1999. Map 7 shows the distribution of rental units throughout the city coded by age.

Chart 10: Rental Units and Median Gross Rent by Year Built  
(American Community Survey, 2012-2016 5-year Estimates)

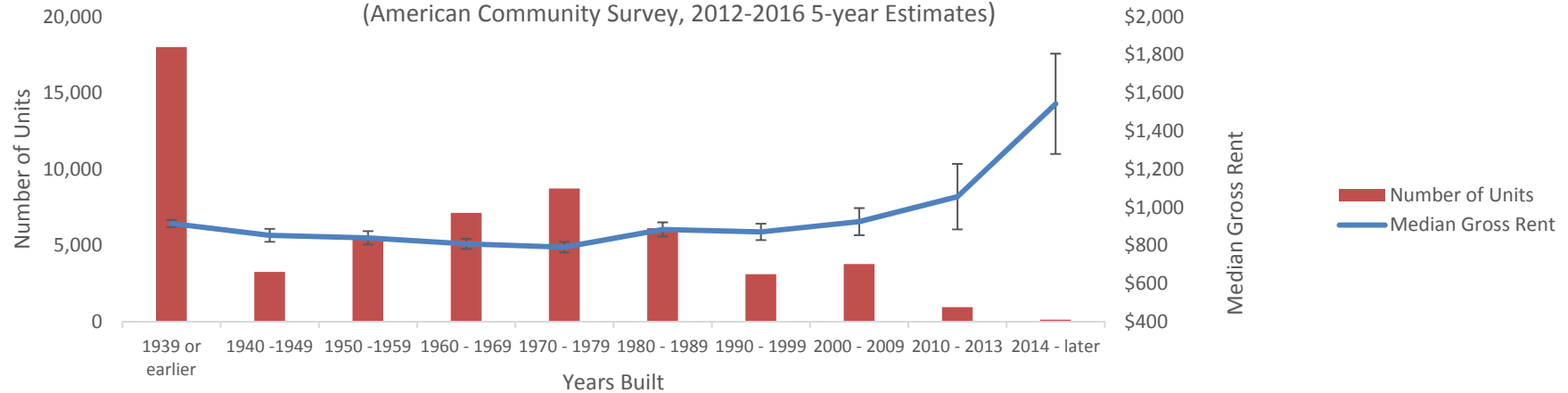


Chart 11: Cost Burden by Age of Structure  
Income ≤ 50% AMI

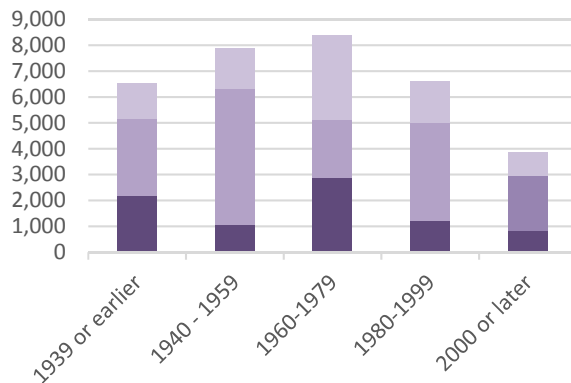


Chart 12: Cost Burden by Age of Structure  
Income >50 - ≤ 80% AMI

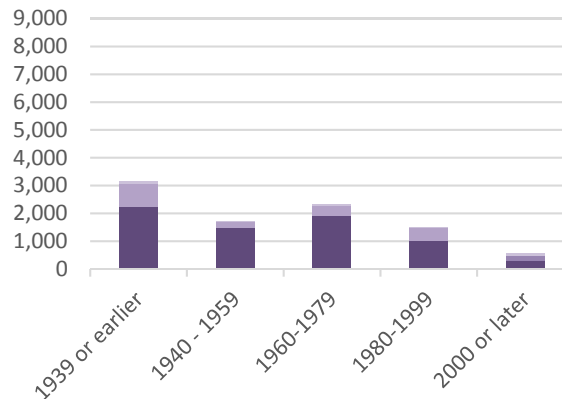
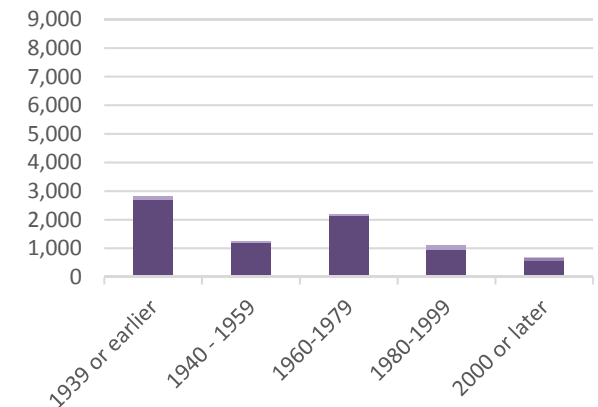


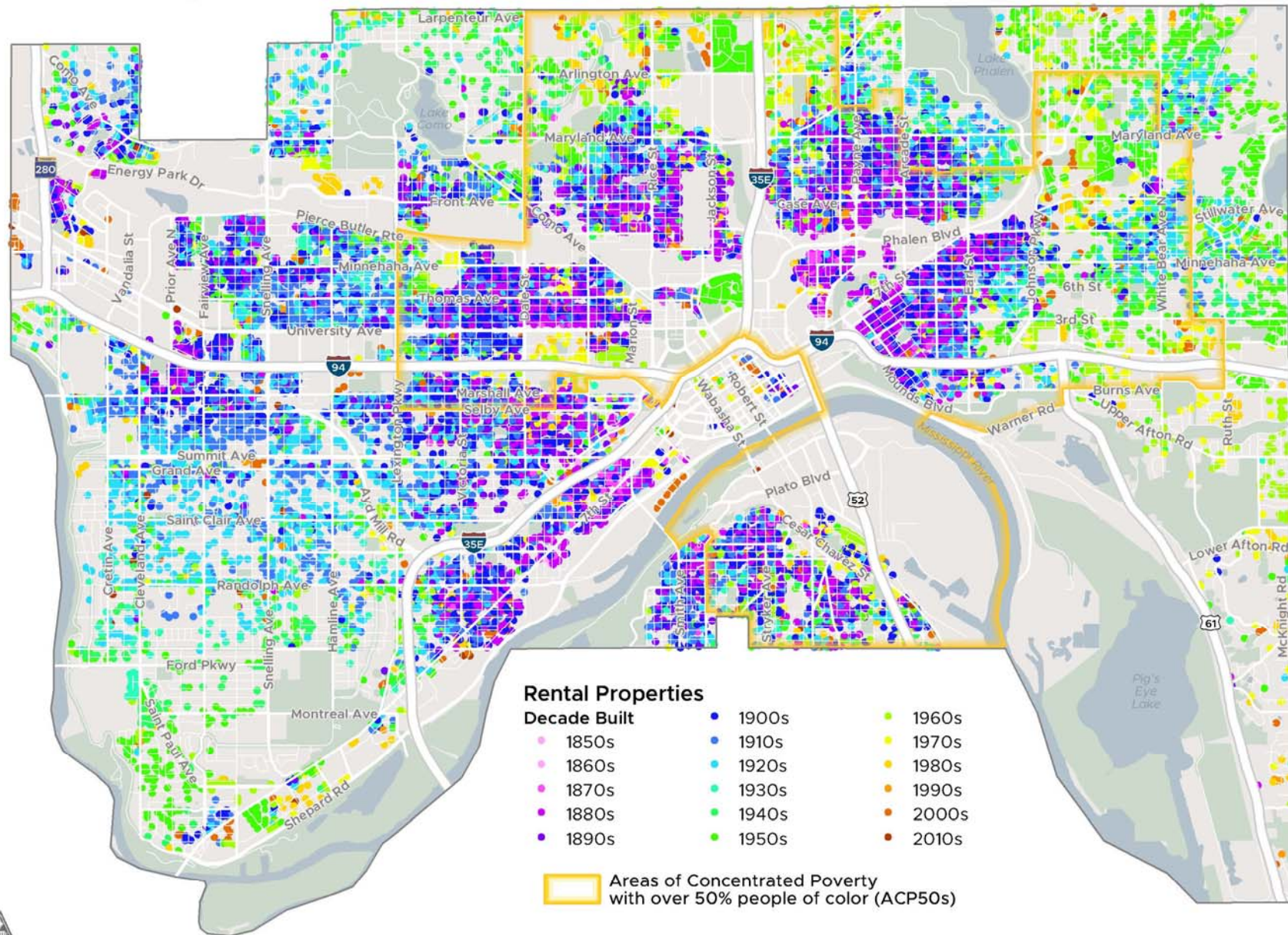
Chart 13: Cost Burden by Age of Structure  
Income >80 - ≤ 120% AMI



Legend: Not Cost Burdened (2010-2014) Cost Burdened (2010-2014) Severely Cost Burdened (2010-2014)

Source: CHAS, 2005-2009 and CHAS, 2010-2014 (Table 9)

# Map 7: Rental Property by Decade Built



Source: Certificate of Occupancy Program, Department of Safety and Inspections, data as of 1/7/2018, with duplexes and triplexes omitted, to accommodate that owner-occupied duplexes and triplexes do not participate in Certificate of Occupancy program, but likely include one or more rental units. Instead, all duplexes and triplexes listed within the County parcel database are combined with all other rental properties covered by the Certificate of Occupancy Program. Year built information from Ramsey County parcel database, December 2017.

0 0.5 1 2 Miles





### *Inventory of Income-Restricted Affordable Housing - To Be Completed*

There are \_\_\_\_ number of units of income-restricted units in the City of Saint Paul including those units owned by Saint Paul Public Housing Authority (SPPHA), those that are contractually obligated as project-based Section 8 units, and those that are income-restricted through development agreements between developers and the Saint Paul HRA. Of these units, \_\_\_\_% are restricted to seniors and \_\_\_\_% are restrict to those with disabilities.

[Insert two charts—total break out and restricted by household type—to be completed.]

See Appendix 1 of this document to review a list of all income-restricted affordable housing by type and date of contractual expiration.

### **Public Housing**

SPPHA is an important provider of affordable housing for thousands of Saint Paul households with the greatest need. The SPPHA owns and operates 4,274 units of HUD-subsidized public housing in Saint Paul, which provides housing to approximately 10,000 residents.

SPPHA units are found in several different housing types, including:

- 2,554 efficiencies and one- and two-bedroom units in 16 high-rise apartment buildings
- 1,318 one- to five-bedroom units in townhouse developments
- 402 one- to six-bedroom units in scattered site single-family and duplex structures

Eligibility for public housing is set by Congress (annual income based on a percentage of AMI adjusted for family size). For high-rise applicants, admission preference points are given to elderly (62+ years), near-elderly (50-61) and disabled applicants (18+ years), and to veterans, residents of Saint Paul, students, and those enrolled in special SPPHA programs. For family units, preferences points are given to applicants who are veterans or residents of Saint Paul. The residency preference applies to persons who live, work, or attend school in Saint Paul, or who have been accepted for work or school in Saint Paul.

At the end of January 2018, there were 6,367 households on the SPPHA's public housing waiting list. The length of the wait to be housed varies based on the type of housing needed and the type of applicant. An elderly or disabled person or veteran seeking an efficiency or one-bedroom unit has a typical wait of six months, while a family seeking a larger unit (2+ bedrooms) may wait 3 to 4 years to be housed. Waiting lists for public housing open periodically.

### **Project-Based Section 8 Voucher Rental Assistance**

Project-based Section 8 Voucher Rental Assistance (PBV) is another critical program to provide housing to Saint Paul's very low-income households. PBVs are vouchers from the regular tenant-based Section 8 Housing Choice Voucher Program that a PHA awards to provide rental assistance directly to a specific unit. These are privately owned units where the owners have entered into a Housing Assistance Payment contract with the PHA that obligates a unit or units as PBV for an agreed upon period of time, up to 15 years. Eligible families receive rental assistance by agreeing to live in the Section 8 unit, and they continue to receive assistance as long as they reside in the specific project-based unit. Almost any type of newly constructed or existing structure may be used for PBV. Up to 25% of the units in a building (4+ units) can be assisted under the PBV program, except for buildings for elderly or disabled households or those households receiving supportive services, which can be up to 100% PBV assisted.

There are currently 61 projects with 3,480 units of PBV in the City under contract with either SPPHA or Minnesota Housing. See Appendix 1 of this inventory to review project specific information.

Other Income Restricted Projects

Assessment to be completed prior to final adoption of this plan.

# Map 8: Affordable Housing Inventory

Insert Map of Public Housing, Project Based Section 8, and City-Income Restricted

TO BE COMPLETED

### 3. Cost Burdened Households

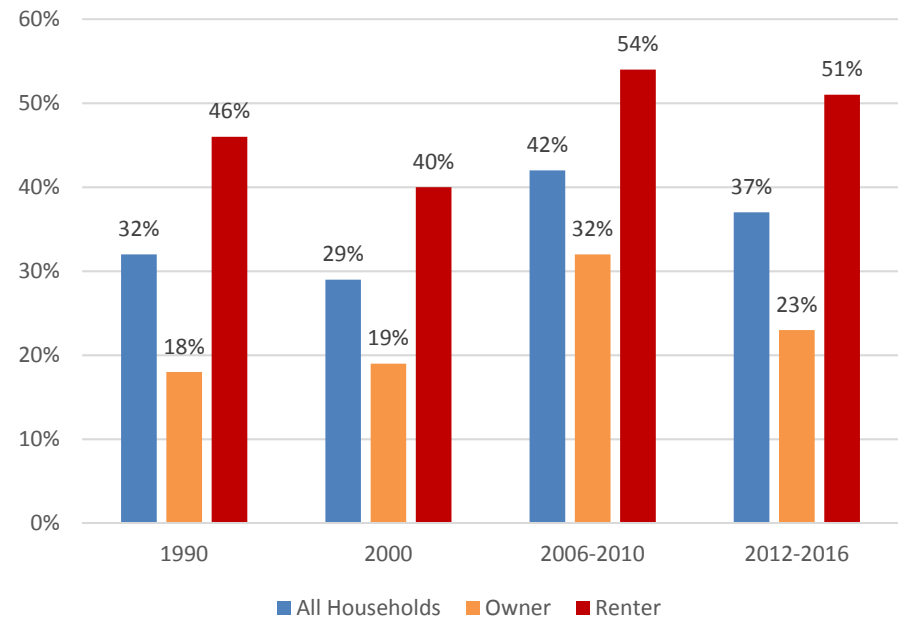
Housing cost burden has grown in Saint Paul over the last thirty years, peaking during the housing crisis of the mid-2000s when 42% of all households were considered cost burdened. As the effects of the housing crisis have subsided, cost burden has decreased slightly, but remains 8% higher than the pre-crisis numbers. Renter households have typically experienced cost burden at least twice the rate of owner households; the 2012-2016 ACS 5-yr estimates, show that 37% of all households are cost burdened with 23% of owners and 51% renters being cost burdened.

As Table 4 shows, housing cost burden is not evenly distributed between the identified income ranges, but is much more acutely experienced at the lowest incomes levels. The percent of cost burdened households by income levels are:

- 78% of households earning 30% of AMI or less (81% of owners and 77% of renters);
- 63% of households earning between 30% and 50% of AMI (58% of owners and 66% of renters);
- 32% of households earning between 50% and 80% of AMI (40% of owners and 25% of renters);
- 16% of households earning between 80% and 100% of AMI (22% of owners and 7% of renters); and
- 6% of households earning more than 100% of AMI (7% of owners and 2% of renters).

The following analysis begins to identify what groups are more likely to be cost burdened in Saint Paul, and includes information on cost burdened by race, age and household type differentiated between owners and renters.

Chart 14: Percent of Households Experiencing Cost Burden



Source: U.S. Census, 1990 and 2000; ACS, 5-yr Estimates 2006-2010 and 2012-2016

#### Levels of Cost Burden

A *cost burdened* household is one that pays more than 30% of its gross income towards housing costs.

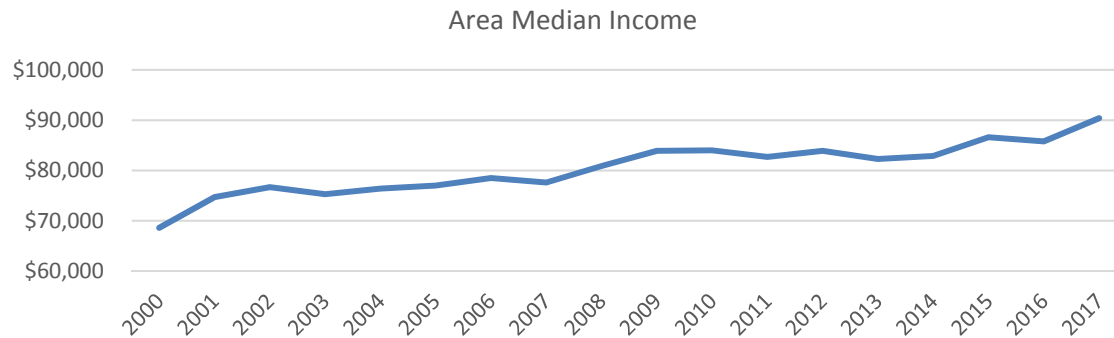
A *severely cost burdened household* is one that pays more than 50% of its gross income toward housing costs.

Housing costs for *owners* include, mortgage payments, taxes, insurance, and utilities, and for *renters* include, rent and utilities paid by the tenant.



## Area Median Income

Area Median Income is calculated for the Minneapolis-Saint Paul region annually by HUD. This calculation lays the foundation for all other housing analysis and is used to determine income and rent limits for restricted affordable housing and Section 8 choice vouchers. The 2017 AMI for the region was \$90,400 for a household with a family of four. The CHAS, 2010-2014 data uses the 2014 AMI, which was \$82,900.



It is important to understand how incomes are distributed within the broad income bands—there is a substantive difference between a household earning just over 30% of AMI and one earning 50% of AMI or those earning 50% of AMI compared to those earning 80% of AMI, for example. The charts below show the distribution of AMI within the standard HUD income bands for all households, owner households, and renter households.

Chart 15: Household Income (All)



Chart 16: Household Income (Owner)



Chart 17: Household Income (Renter)



Source: CHAS, 2010-2014

Percentage of Income Needed for Housing in the Twin Cities Metropolitan Area				
Workplace Position	Median Yearly Salary for Full-Time Worker <sup>2</sup>	Monthly Amount Can Afford for Housing <sup>3</sup>	Percentage of Income Required to Rent 2-Bedroom Apt. <sup>4</sup>	Percentage of Income Required to Own a House <sup>5</sup>
Minimum Wage (\$8/Hour)	\$16,640	\$416	80%	108%
Assembly Worker	\$34,195	\$855	39%	53%
Cashier	\$20,717	\$518	64%	87%
Child Care Worker	\$23,587	\$590	56%	76%
Dry Cleaner	\$27,186	\$680	49%	66%
File Clerk	\$30,389	\$760	44%	59%
Home Health Aide	\$25,376	\$634	52%	71%
Host/Hostess	\$18,595	\$465	71%	97%
Janitor, Cleaner	\$25,251	\$631	52%	71%
Landscaper/Groundskeeper	\$27,602	\$690	48%	65%
Maid/Housekeeping Cleaner	\$21,778	\$544	61%	83%
Nursing Assistant	\$29,931	\$748	44%	60%
Parking Lot Attendant	\$21,736	\$543	61%	83%
Receptionist	\$29,910	\$748	44%	60%
Restaurant Cook	\$24,690	\$617	54%	73%
Salesperson, Retail	\$21,424	\$536	62%	84%
School Bus Driver	\$33,987	\$850	39%	53%
Security Guard	\$28,350	\$709	47%	63%
Taxi Driver	\$24,586	\$615	54%	73%
Teacher Assistant	\$32,964	\$824	40%	55%
Telemarketer	\$30,035	\$751	44%	60%
Teller	\$25,293	\$632	52%	71%

<sup>2</sup> Source: Minnesota Department of Employment and Economic Development, Occupational Employment Statistics with 1st Quarter 2015 wage estimates, Twin Cities MSA.  
<sup>3</sup> Based on 30% of income.  
<sup>4</sup> Based on 1st Quarter 2015 GVA Marquette Advisors average rent of \$1,103 for a two-bedroom apartment in the Twin Cities metropolitan area.  
<sup>5</sup> Based on Minneapolis Area Association of Realtors Median Sales Price of \$218,000 for a single family home sold in the Twin Cities metropolitan area for the year-to-date 2015 (as of June).

Source: Family Housing Fund, *Working Doesn't Always Pay for Home* (July 2015)

Table 4: Number of Cost Burdened, Severely Cost Burdened, and Total Cost Burdened Households at ≤30%, >30% and ≤50%, >50% and ≤80%, >80% and ≤100% of AMI, and >100% of AMI

Level of Cost Burden by Percent of Income at Area Median Income (AMI)	Number of Households			Percent by Household Type			Percent at Income Level			Percent of Total Households		
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
<b>≤30% of AMI</b>	<b>4,190</b>	<b>22,329</b>	<b>26,519</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>16%</b>	<b>84%</b>	<b>100%</b>	<b>4%</b>	<b>20%</b>	<b>24%</b>
Cost burdened (>30% and ≤50%)	690	4,305	4,995	16%	19%	19%	3%	16%	19%	1%	4%	4%
Severely cost burdened (>50%)	2,705	12,920	15,625	65%	58%	59%	10%	49%	59%	2%	11%	14%
Total cost burdened (>30%)	3,395	17,225	20,620	81%	77%	78%	13%	65%	78%	3%	15%	18%
<b>&gt;30% and ≤50% of AMI</b>	<b>5,645</b>	<b>11,940</b>	<b>17,585</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>32%</b>	<b>68%</b>	<b>100%</b>	<b>5%</b>	<b>11%</b>	<b>16%</b>
Cost burdened (>30% and ≤50%)	1,820	6,065	7,885	32%	51%	45%	10%	34%	45%	2%	5%	7%
Severely cost burdened (>50%)	1,430	1,815	3,245	25%	15%	18%	8%	10%	18%	1%	2%	3%
Total cost burdened (>30%)	3,250	7,880	11,130	58%	66%	63%	18%	45%	63%	3%	7%	10%
<b>&gt;50% and ≤80% of AMI</b>	<b>8,190</b>	<b>9,194</b>	<b>17,384</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>47%</b>	<b>53%</b>	<b>100%</b>	<b>7%</b>	<b>8%</b>	<b>15%</b>
Cost burdened (>30% and ≤50%)	2,545	2,020	4,565	31%	22%	26%	15%	12%	26%	2%	2%	4%
Severely cost burdened (>50%)	695	244	939	8%	3%	5%	4%	1%	5%	1%	0%	1%
Total cost burdened (>30%)	3,240	2,264	5,504	40%	25%	32%	19%	13%	32%	3%	2%	5%
<b>&gt;80% and ≤100% of AMI</b>	<b>7,030</b>	<b>5,090</b>	<b>12,120</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>58%</b>	<b>42%</b>	<b>100%</b>	<b>6%</b>	<b>5%</b>	<b>11%</b>
Cost burdened (>30% and ≤50%)	1,285	365	1,650	18%	7%	14%	11%	3%	16%	1%	0%	2%
Severely cost burdened (>50%)	235	10	245	3%	0%	2%	2%	0%	2%	0%	0%	0%
Total cost burdened (>30%)	1,520	375	1,895	22%	7%	16%	13%	3%	18%	2%	0%	2%
<b>&gt;100% of AMI</b>	<b>30,520</b>	<b>8,270</b>	<b>38,790</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>79%</b>	<b>21%</b>	<b>100%</b>	<b>27%</b>	<b>7%</b>	<b>35%</b>
Cost burdened (>30% and ≤50%)	1,890	155	2,040	6%	2%	5%	5%	0%	5%	2%	0%	2%
Severely cost burdened (>50%)	205	0	205	1%	0%	1%	1%	0%	1%	0%	0%	0%
Total cost burdened (>30%)	2,095	155	2,245	7%	2%	6%	5%	0%	6%	2%	0%	2%
Total Households	55,575	56,823	112,398	100%	100%	100%				49%	51%	100%
Cost burdened (>30% and ≤50%)	8,230	12,910	21,140	15%	23%	19%				8%	11%	19%
Severely cost burdened (>50%)	5,270	14,989	20,259	9%	26%	18%				5%	13%	18%
<b>Total cost burdened (&gt;30%)</b>	<b>13,500</b>	<b>27,899</b>	<b>41,399</b>	<b>24%</b>	<b>49%</b>	<b>37%</b>				<b>12%</b>	<b>24%</b>	<b>37%</b>

Source: CHAS, 2010-2014, Table 7

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## Cost Burden by Race, Age, and Household Type

### Race

In Saint Paul, there is a connection between homeownership, cost burden, and race. Over the last 30 years, homeowners have been less likely to be cost burdened, typically at about half the rate of renters, and experience it at a lesser degree (cost burdened versus extremely cost burdened). White households are more likely than households of color in Saint Paul to own their housing unit. While white households represent 67% of all households in the city, they are 83% of homeowners (CHAS, 2010-2014). Chart 21 on the following page illustrates this both of these trends.

The overall rate of cost burden in for homeowners is aligned with that being experienced by white homeowners as they own 85% of these units. (See Chart 20.) Fifteen percent of owners are cost burdened and 9% percent are severely cost burdened. Owner households of color are more likely to be either cost burdened or severely cost burdened compared to that experienced by white households.

As Table 4 shows, 23% of renters were cost burdened and 26% were extremely cost burdened according to CHAS, 2010-2014. There was a disparity in the rate in which white renter households experienced burden compared to households of color. White households were less likely to be cost burdened or severely cost burdened compared all households while all other races, except Asian households, had higher rates of overall cost burden. The “other” category, which is households with multiple races, experiences the highest rates of total cost burden. This is perhaps more attributable to the age of the householder than racial composition of the household as these households may be younger than the typical household. Those that are younger experience higher rates of cost burden, which will be discussed in the next section.

Chart 18: Percent of Cost Burden by Race (Owner)

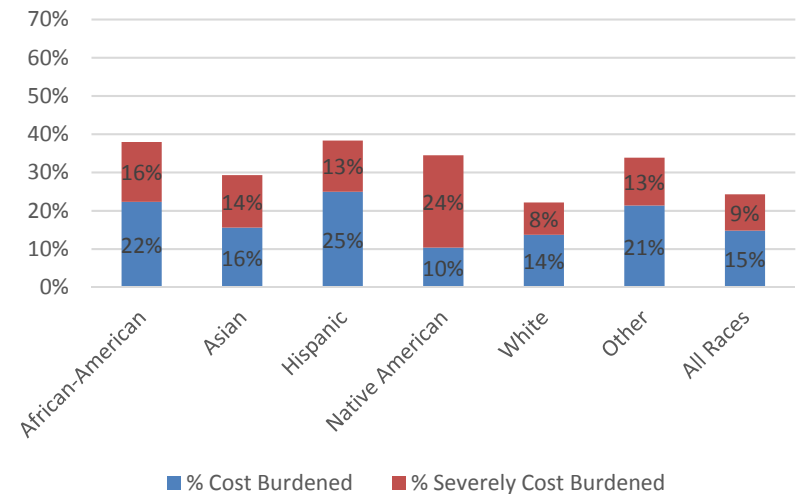
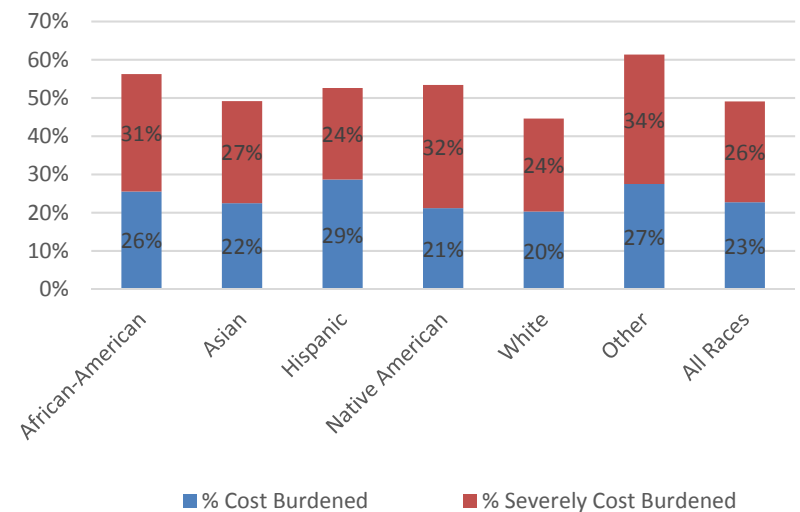


Chart 19: Percent of Cost Burden By Race (Renter)





The following charts compare cost burden by race between the 2005-2009 and 2010-2014 CHAS data sets. This both set of data reflects the conditions that were taking place during the housing crisis and recession of the late-2000s and early 2010s.

Key trends identified include:

- The percent of cost burdened owner households decreased across all races between the two reporting periods except for Native American households.<sup>4</sup>
- The number of renter households increased across all races except for Native American households.
- The percent of African American and Hispanic renter households experiencing cost burden decreased slightly while the percent of White, Asian, and Other households increased slightly.
- The percent of cost burdened and severely cost burdened Native American renter households increased.

Chart 20: Cost Burden By Race (Owner)

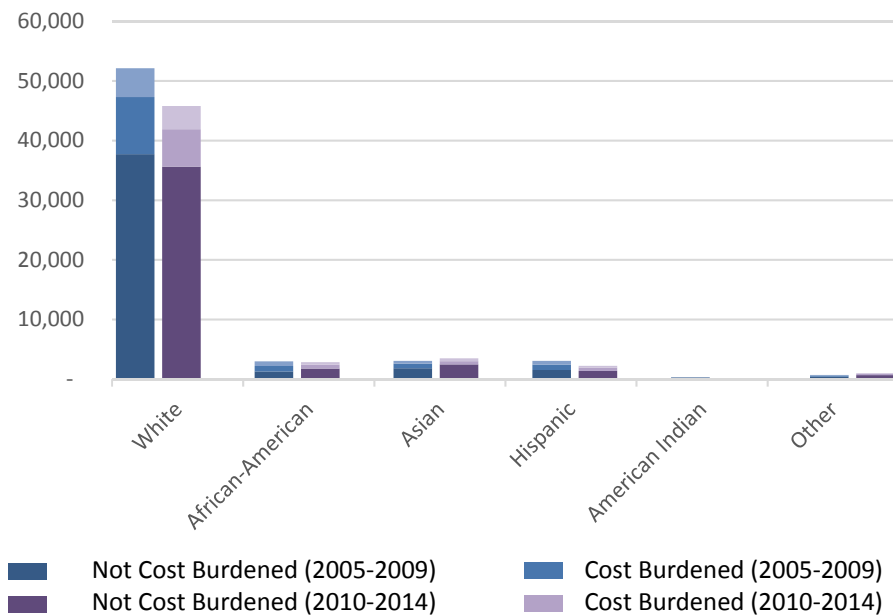
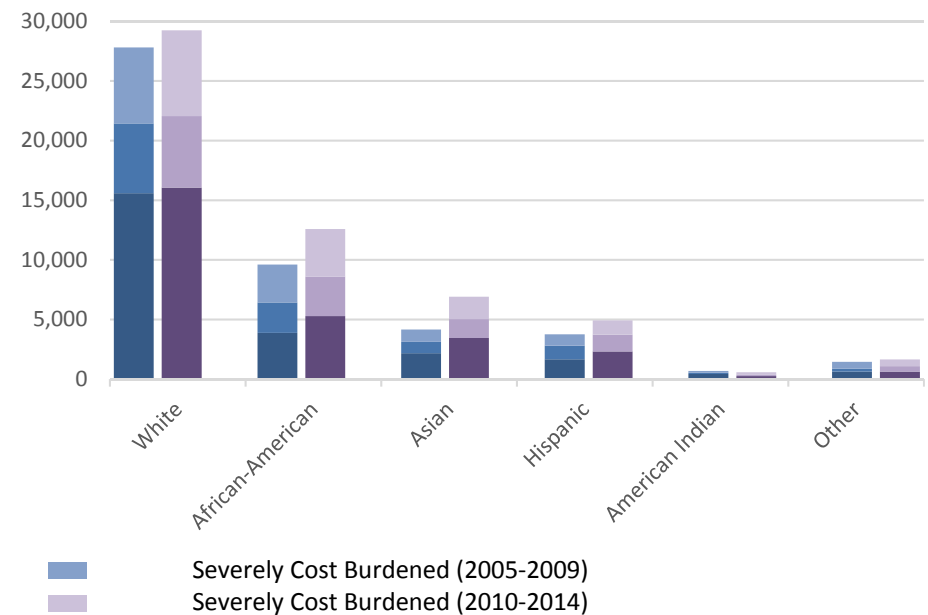


Chart 21: Cost Burden by Race (Renter)



Source: CHAS, 2005-2009 and CHAS, 2010-2014 (Table 9)

Definitions:

**White:** White alone, non-Hispanic

**African-American:** Black or African-American alone, non-Hispanic

**Asian:** Asian alone, non-Hispanic

**Hispanic:** Hispanic, any race

**American Indian:** American Indian alone, non-Hispanic

**Other:** Includes multiple races, non-Hispanic

<sup>4</sup> There were only 300 Native American ownership households in 2005 to 2009, which decreased to 145 households in the 2010 – 2014 data set. With so few data points, this likely falls within the range of error of this data.

## Cost Burden by Age

The following charts illustrate housing cost by age from 2000 to 2015. The impact of the housing crisis on affordability of housing is apparent an approximate 10% increase in total cost burden across tenure type and age. Since then, cost burden has begun declined with the exception of young renter households.

Key points from this data include:

- Cost burden is decreasing for all age categories for home owners, and has recovered to near pre-recession levels for households in the 25 to 34 and 35 to 64 age cohorts. Cost burden decreased in the 65 and over cohort, but at a slower rate than in the younger age categories.
- Cost burden for renter households is not recovering at the same pace as for ownership housing in any age cohort.
- From 2000 to 2014, cost burden has increased for the youngest age cohort (15 to 24) going from about half of these households in 2000 to two-thirds in 2014. It is important to note, that this group does include students who live in off-campus housing; however, this increase is not solely attributable to an increased rate in off-campus living.

Chart 22: Household 25-34 (Owner)

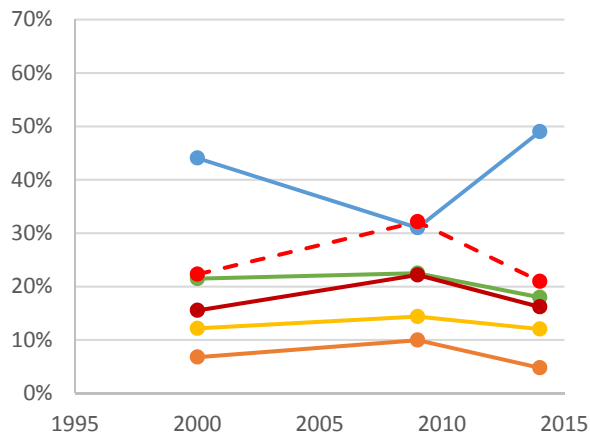


Chart 23: Household 35-64 (Owner)

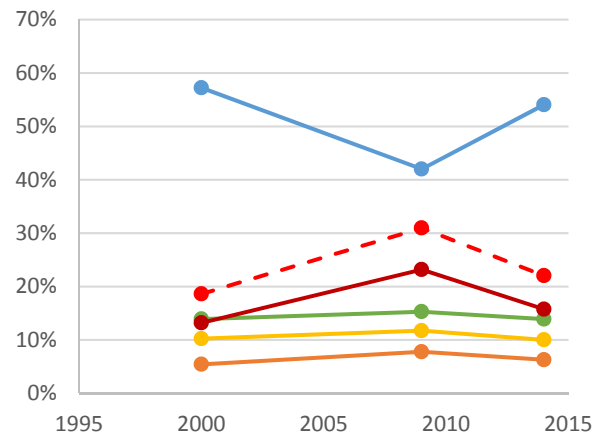


Chart 24: Household 65-65+ (Owner)

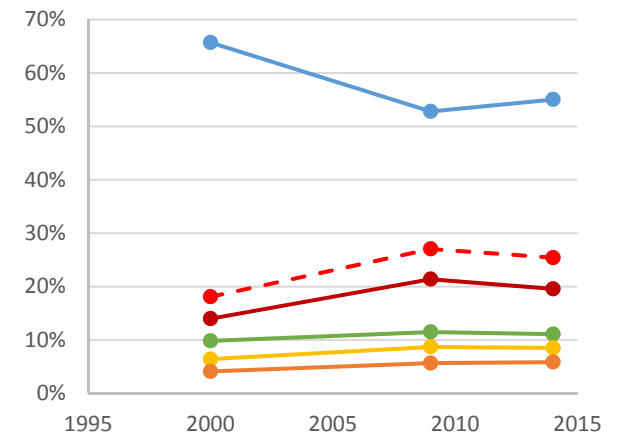


Chart 25: Households 15 - 24 (Renter)

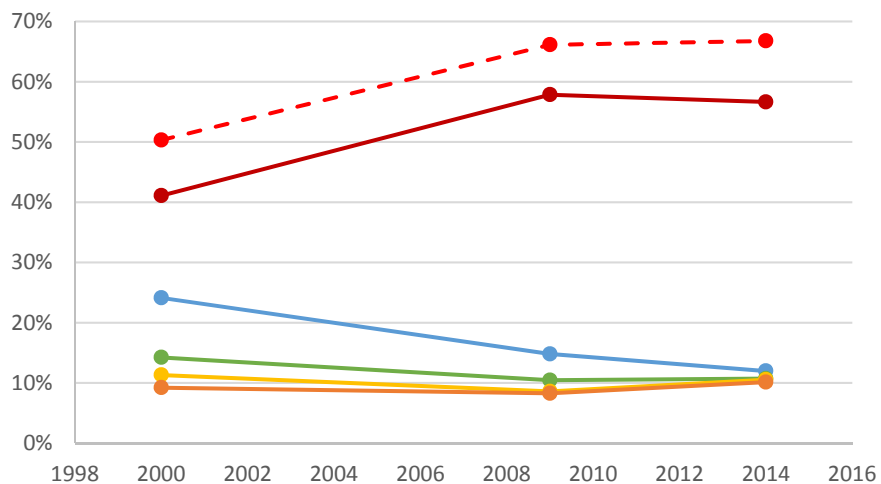


Chart 26: Households 25 - 34 (Renter)

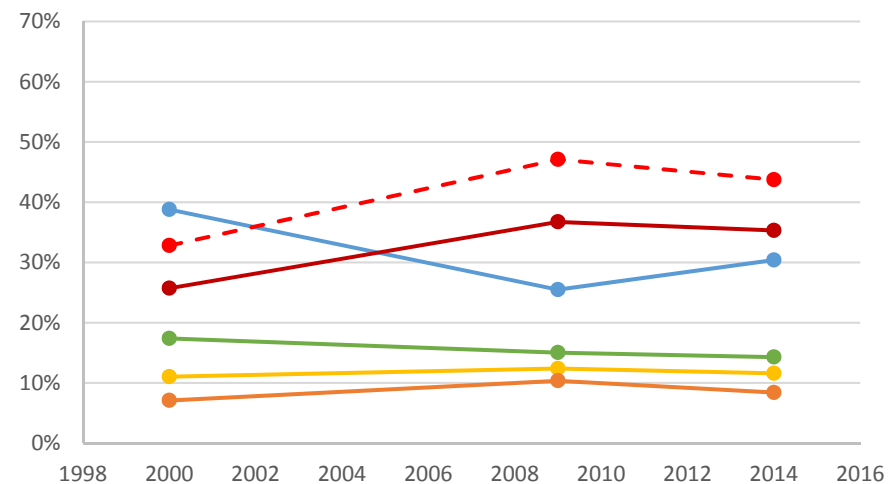


Chart 27: Households 35 - 64 (Renter)

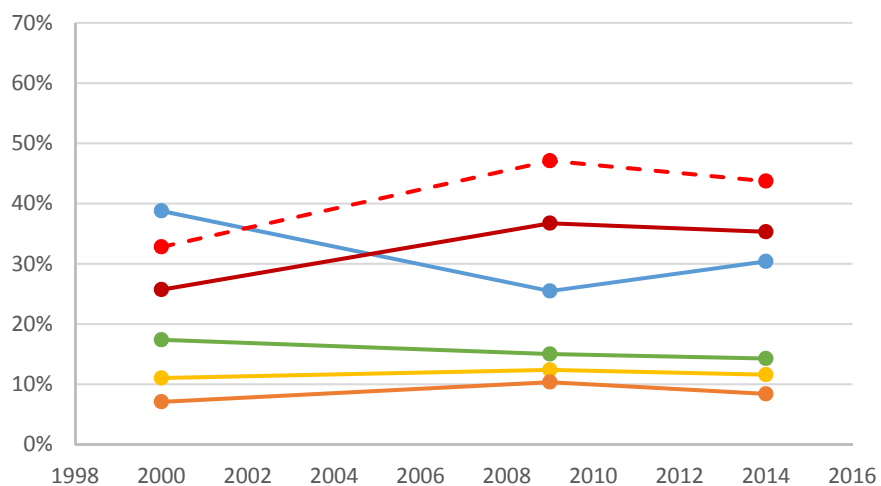
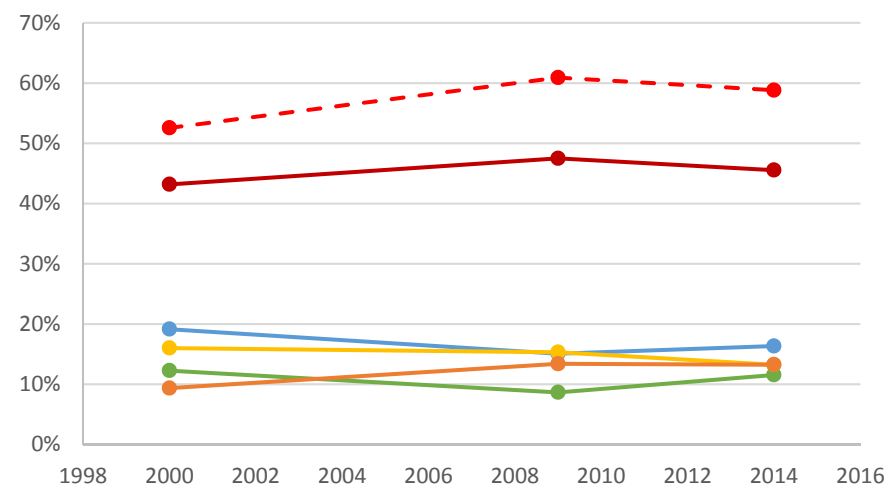


Chart 28: Households 65-65+ (Renter)



—●— <20%    —●— ≥20 to <25%    —●— ≥25 to <30%    —●— ≥30 to <35%    —●— ≥35%    - -●- - ≥30%

Source: Census 2000 and ACS 5-year Estimates, 2005 – 2009 and 2010 - 2014

## Cost Burden: Household Type by Income

The following charts compare the number of owner and renter households by the type of household—elderly family, elderly nonfamily, large family, small family, and nonelderly, nonfamily—broken out by income and identifies if the unit household is not cost burdened, cost burdened, or severely cost burdened.

Key points from this data include:

- Elderly nonfamily owners are 1.8 times more likely than elderly family owners to be cost burdened; elderly nonfamilies renters experience cost burden at a rate of nearly four times that of elderly families. As Baby Boomers age and elderly families transition into elderly nonfamilies, the number of cost burdened elderly nonfamilies is expected to increase.
- The non-elderly nonfamily renters earning 30% of AMI or less have the represent the most cost households type across owners and renters with 7,265 total cost-burdened households with 5,570 being severely cost burdened. It is unknown what percent of these households are college students living in off-campus apartments.
- There has been a significant decreased between the reporting periods of small family and nonelderly, nonfamily household types owning their housing unit particularly at the 50% – 80% of AMI income level, a 46% and 33% decrease respectively. The percent of cost-burdened households at those income levels have decreased from 56% to 47% for small families and from 64% to 51% for nonelderly, nonfamily households, increasing the total cost burdened households at that income level.
- Large families, small families, and nonelderly, nonfamilies renter households have increased at the extremely low-income levels increasing with the number of total cost burdened households increased by 4,786 households (20%).
- The number of large families in rental housing is increasing as has the number of cost burdened households within that household type.

Chart 29: Cost Burden by Household Type  
(Renter)  
Income ≤ 30% AMI

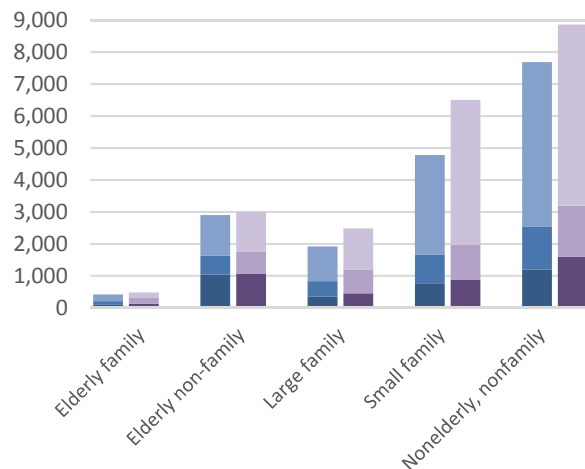


Chart 30: Cost Burden by Household Type  
(Renter)  
Income >30% - ≤50% AMI

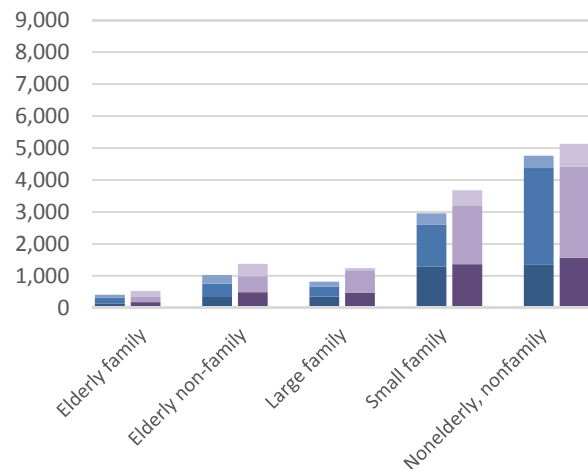


Chart 31: Cost Burden by Household Type  
(Renter)  
Income >50% - ≤80% AMI

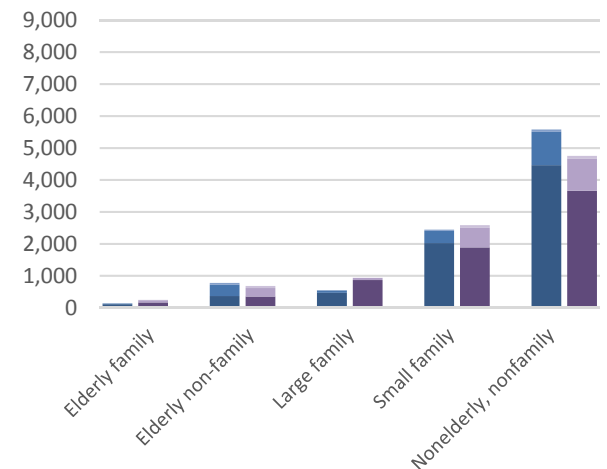




Chart 32: Cost Burden by Household Type (Owner)  
Income ≤30% AMI

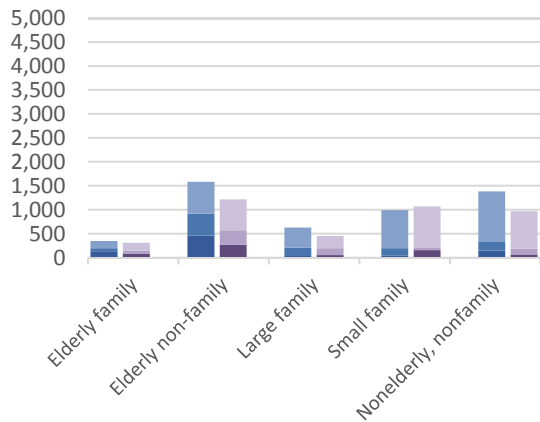


Chart 33: Cost Burden by Household Type (Owner)  
Income <30% - ≤50% AMI

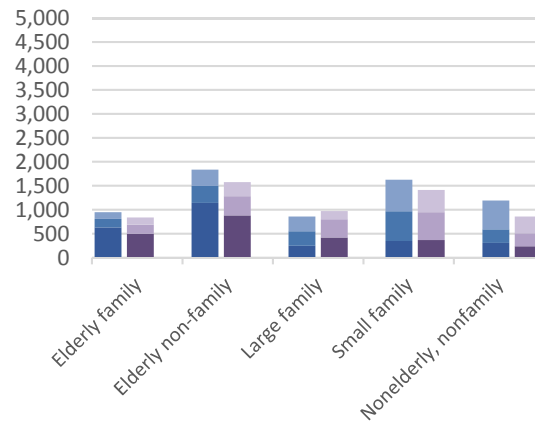


Chart 34: Cost Burden by Household Type (Owner)  
Income <50% - ≤80% AMI

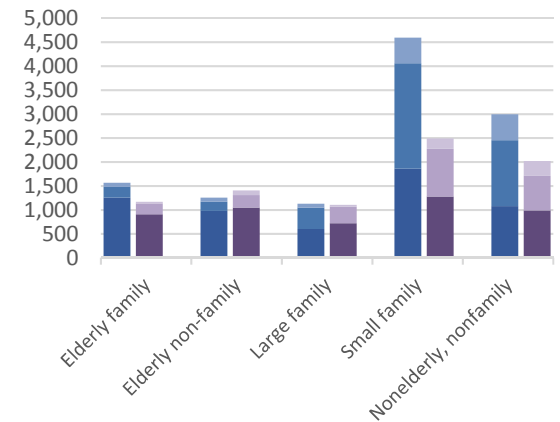


Chart 35: Cost Burden by Household Type (Owner)  
Income >80% AMI

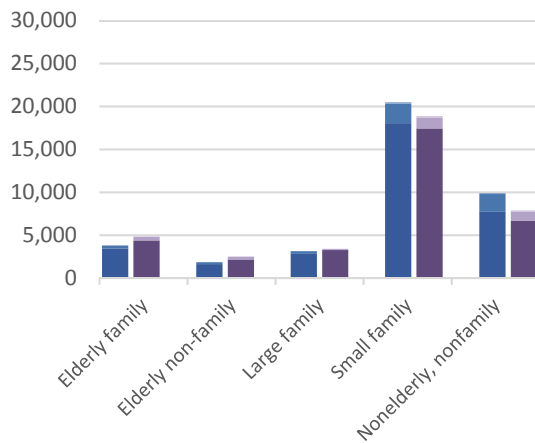
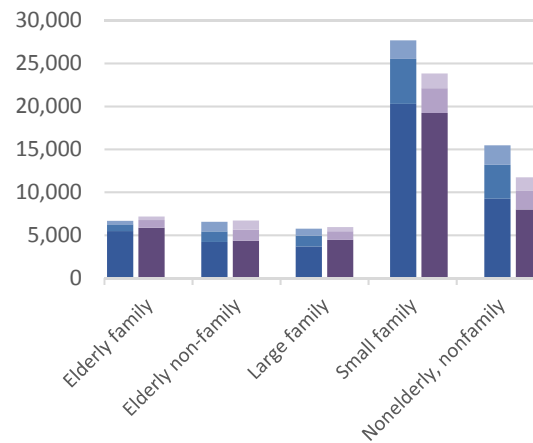


Chart 36: Cost Burden by Household Type (Owner)  
All



Definitions:

*Elderly family*: Two persons, with either or both age 62 or over  
*Elderly nonfamily*: Single householder or unrelated householders  
*Large family*: Five or more persons  
*Small family*: Two persons, neither person 62 years or over, or 3 or 4 persons  
*Nonelderly, nonfamily*: Single householder or unrelated householders

Not Cost Burdened (2005-2009)  
 Not Cost Burdened (2010-2014)

Cost Burdened (2005-2009)  
 Cost Burdened (2010-2014)

Severely Cost Burdened (2005-2009)  
 Severely Cost Burdened (2010-2014)

Source: CHAS, 2005-2009 and CHAS, 2010-2014 (Table 7)

## 4. Homelessness

The City/HRA, in conjunction with Ramsey County and nonprofit partners, works to provide emergency shelter, temporary housing, and permanent housing solutions for those experiencing homelessness.

Information on homelessness is maintained by Ramsey County. Each January, as a federal Continuum of Care (COC), the County completes a HUD-mandated survey to quantify the number of people experiencing homelessness. This count is intended to capture the total number of persons experiencing homelessness on a single night, and is conducted during the last 10 days of every January.

Ramsey County, with the assistance of the Institute for Community Alliances, completed surveys of every emergency shelter and transitional housing program, regardless of funding source, for the night of January 26, 2017. At the same time, community and government partners surveyed as many unsheltered persons feasible over a several-day period.

The surveys of emergency shelters and transitional housing primarily reflect capacity for serving homeless and not necessarily the demand. Many shelters regularly meet or even exceed capacity, which can be short of the total need.

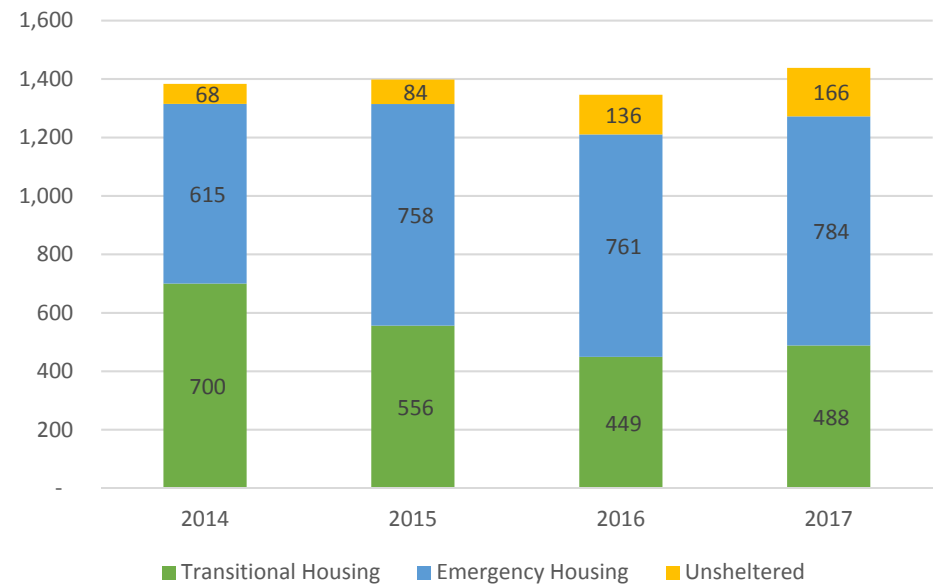
### Total Count

- Not including doubled up population, the total number of homeless persons increased 6.8% from January 2016 to January 2017 (1,346 to 1,438).
- Since 2013 the total number of persons has been mostly flat overall, with an increase in the number of total households since 2014, indicating an increase in the proportion of smaller households or singles included in the count.

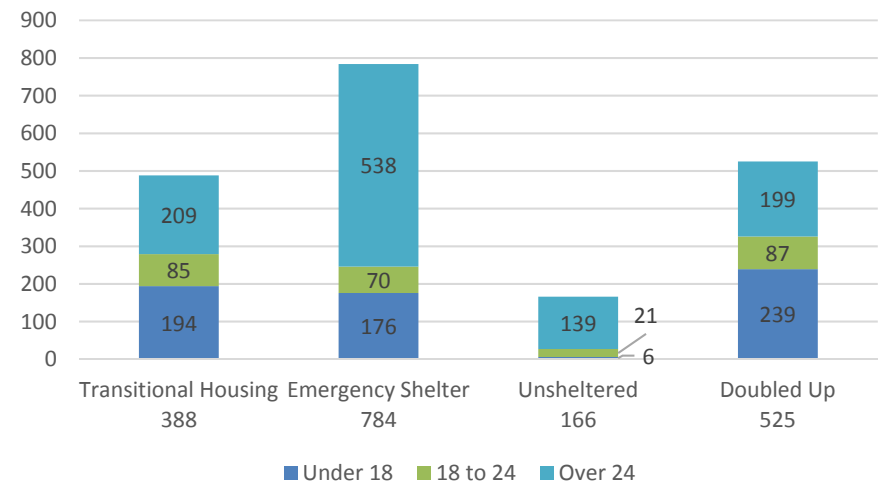
### Age

- Of the 784 in emergency shelters in 2017, 69% were age 25 and older and over one-fifth (22%), were children under 18 years of age.
- The number of persons over age 24 increased from 2016-2017: in emergency shelters 500 to 538, unsheltered from 112 to 139, and 169 to 209 in transitional housing.

**Chart 37: Persons in Point-in-Time Count, 2014-2017**



**Chart 38: Ramsey County Homeless Person by Age (2017)**  
Total Homeless Persons: 1,963



### Unsheltered/Doubled Up

- The unsheltered count significantly increased by 22% from 2016 to 2017 (136 to 166 persons), due to more participation, training, and identification of locations where they frequently congregate, such as food shelves, public transit, and skyways. Of the unsheltered, only 4% were children and 84% over age 24.
- Ramsey County's first survey of doubled-up populations reached 525 persons. Of those, 239 (46%) were under age 18 and 87 (17%) from the ages 18 through 24. However, the full-extent of doubled-up is likely larger given the limitations of surveying the entire county over a few days of the year.

### Race

- African Americans were 48% of total emergency shelter population, 64% of transitional housing, and 37% of the unsheltered. Whites were about 35% of emergency shelter and 24% of transitional housing.
- In contrast, government projections estimate that in 2016 that African Americans were 12% of the county's total population and whites 69%. In other words, African Americans are four times as predominant in emergency shelters compared to the general population.

### Sheltered Count (emergency shelter/transitional housing)

- Unlike the time-limited emergency shelter facilities, transitional housing programs provide housing and support services for homeless persons for up to two years. From 2014 to 2016 the county experienced a decline from 700 to 449 persons in temporary programs with a slight increase to 488 in 2017.
- Similar to emergency shelter, the counts primarily measure capacity and reflect policy changes in how many can be sheltered. The counts also rise or fall due to some projects changing their service type year-to-year, such from ES into transitional housing or converting from transitional housing to more permanent housing like rapid re-housing

Chart 39: Homeless Persons by Race and Ethnicity

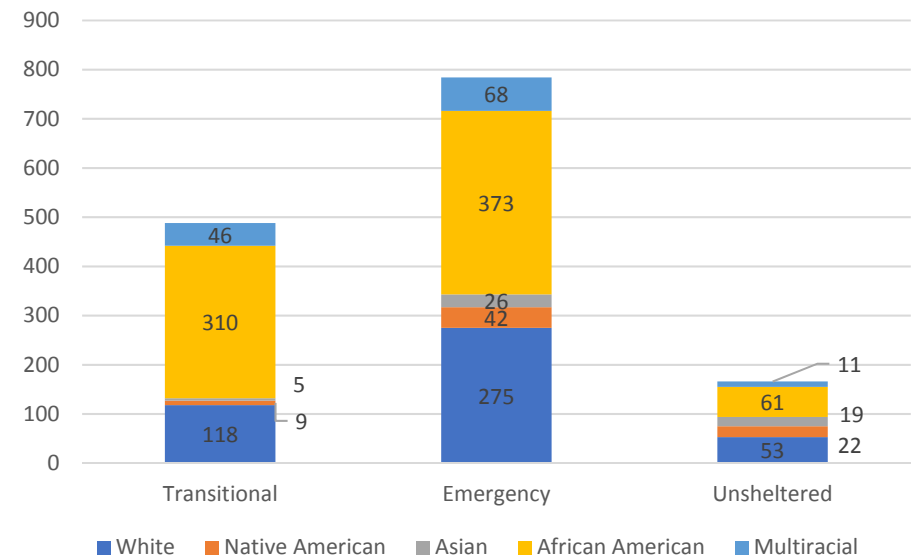
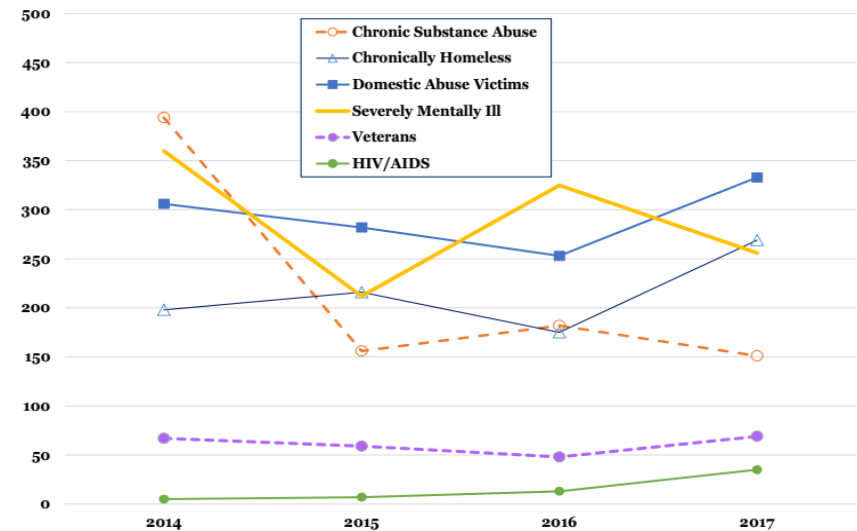


Chart 40: Subpopulations



Revised 5/24/2017

## Identification of Housing Need

The City of Saint Paul has identified the following housing needs, including:

- Maintenance and upkeep of aging housing infrastructure.
- Homeownership opportunities
- Affordable rental housing
- Decrease homelessness
- Market-rate housing development
- Affirmatively further fair housing

These needs are not presented in any order of priority.

## Ongoing Maintenance and Upkeep of Aging Housing Infrastructure

As described in the previous housing inventory, the City has an aging housing stock with nearly 50% of the units being built prior to 1940 and 90% built prior to 1980. Maintaining this housing infrastructure is critical to the long-term health and stability of the City's neighborhoods.

The City/HRA will need to continue its four-pronged approach to maintenance and upkeep, which includes:

- Monitor and track housing conditions for both owner and rental housing through the Truth in Sale in Housing and Certificate of Occupancy Program.;
- Direct loans to property owners its loan programs;
- Referring property owners to other potential resources

- Enforcing property maintenance and other health and safety codes.

## Homeownership Opportunities

Homeownership in Saint Paul has been declining since 2000. This trend accelerated during the housing crisis when many single-family homes converted into rental properties due to the inability to sell them; many of these properties remain rentals today. In addition, younger potential buyers are living in rental units longer than previous generations due a combination of factors, including, but not limited to, lower real wages, existing debt burden, and lifestyle choice.

The production of new multi-family ownership housing has been constrained, in part because of changes to construction liability requirements in State law. While development of multifamily rental rebounds, new development of multi-family ownership continues to lag. While development of multifamily rental rebounds, new development of multi-family ownership continues to lag.

Beyond the overall decrease in homeownership, a significant disparity exists in who owns homes in Saint Paul. While white households constitute 67% of all households in the city, they comprise 82% of home-owning households. The City/HRA will need to expand its efforts to foster homeownership to historically underserved communities. These efforts will need to include addressing challenges in access to capital for the City's cultural communities.

Support of homeownership is one way in which the City and HRA can contribute to building

community wealth within the City of Saint Paul. Through strategic efforts, the City wants to create a supportive environment for homeownership for those who would like to invest in the place they live.

## Affordable Rental Housing

Renter cost burden is expanding in the city, and preservation and development of affordable rental housing continues to be a critical housing need. In 2000, approximately 40% of renter households (Census 2000) experienced cost burden, which has grown to 51% by the most recent estimates (ACS 5-year Estimates, 2012-2016.). That is an increase of over 7,500 households over the 16-year period.

Currently, 51% of Saint Paul's renter households are cost-burdened with just over half of those being severely cost burdened. As discussed earlier in this assessment, cost burden is not equally distributed throughout the renter household population with those households at the lowest income levels experiencing it most acutely.

**Table 5: Cost Burdened Households**

Household Income	>30%	>50%
≤30% AMI	77%	58%
>30%-≤50% AMI	66%	15%
>50%-≤80% AMI	25%	3%
>80%-≤100% AMI	7%	0%
>100%	2%	0%

In addition, there is a significant gap between the number of units affordable to households at the lowest income level with 22,329 renter households and only 11,560 units affordable to households at earning 30% of AMI or less. This is gap is



compounded by the fact that approximately a quarter of those units affordable to these households are rented by households earning more than 30% of AMI (CHAS, 2010-2014).

The City of Saint Paul and Saint Paul HRA have a long history of preservation and production of affordable housing throughout the city. The City/HRA will continue this work, but their ability to do such is limited by the monetary resources available to undertake these activities. Without additional resources available for this important work, the preservation and production of units will continue to lag behind the need.

While the greatest need for affordable housing is for renter households earning 30% or less of AMI, the largest program that supports affordable housing, LIHTC, leaves deep financial gaps for these projects as this tool is targeted to units affordable to households at 50% and 60% of AMI. To make real progress to reduce this need, the City, Saint Paul HRA, other governmental entities, and the housing advocacy community must come together to lobby the state and federal government for additional resources to help offset housing costs for extremely low-income households and find innovative solutions to providing affordable housing for the working poor.

### **Reduce Homelessness**

Reducing the number of people and family experiencing homelessness and linking them to transitional and permanent housing resources is a critical issue for the City/HRA. The City/HRA cannot do this work on its own, but partners with

Ramsey County and social service and affordable housing provider to:

- Reduce housing insecurity for those households that may have difficulty in renting apartments due to credit history, past evictions, and criminal convictions;
- Provide overnight sheltering for those experiencing homelessness;
- Construction of projects with ongoing services, such as path out of homelessness;
- Support projects for underserved populations; and
- Explore additional funding options

### **New Market-Rate Housing Development**

The Metropolitan Council projects over 26,000 new households in Saint Paul by 2040. Vacancy rates are already exceptionally low due to populations dynamics and renewed interest in city living. Through this planning process, the City has identified areas where increased density is appropriate and set policy to expanded housing choice within existing neighborhoods.

Work to advance this issue is not focused on funding market-rate projects (beyond support of pass-through grants), but rather creating a planning and regulatory framework that supports the private market constructing new units throughout the city to meet existing and future demand for housing.

### **Affirmatively Further Fair Housing**

The City has an obligation to affirmatively further fair housing. As discussed in the 2017 Addendum

to the 2014 Analysis of Impediments, this means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, this means actions that:

- Address disparities in housing need and access to opportunity;
- Replace segregated living patterns with integrated and balanced living patterns;
- Improve access to opportunity in areas of concentrated poverty where a majority of residents are people of color; and
- Foster and maintain compliance with civil rights and fair housing laws.

Many actions the City/HRA take impact elements of fair housing whether indirectly, such as determining where City/HRA dollars are invested in infrastructure and parks, or directly, such as those that housing specific. As such, in 2017, the HRA initiated an interdepartmental Fair Housing Working Group to develop a multifaceted strategic plan that identifies short- and long-term steps the City/HRA can take over to reduce impediments to fair housing in the city.

## Housing Need Implementation Strategy

The following tables identify City and HRA actions to address the City's housing need, including (not in priority order): Are these the same goals/themes in the housing chapter itself?

- Upkeep and maintenance of aging housing stock,
- Homeownership opportunities,
- Affordable rental housing,
- Decrease homelessness,
- New market rate housing; and
- Affirmatively furthering fair housing.

City actions are broken out into the following categories by direct City/HRA actions, which include:

**Financial Resources/Strategy:** Focuses on actions the City/HRA may undertake that bring financial capital to an individual, project, or program.

**Regulations/Agreements/Plans:** Focuses on regulations, agreements, or plans that support or could better support the mitigating the identified need.

**Strategic Partnerships:** Focuses on work done in collaboration with external entities.

**Education/Information:** Focuses on educational activities or information to provision.

The strategy provides further guidance on the programs, tools, existing and potential

partnerships, and educational materials, and identifies City/HRA funding and potential outside funding resources.

### Need: Upkeep and Maintenance of Aging Housing Stock

- Provide financial programs for and refer residents to other resources to assist low-to-moderate income households with maintenance and upkeep
- Monitoring housing conditions
- Ensure health and safety in ownership and rental housing
- Connect residents to city resources and information on resources.

*NOTE: The HRA has initiated a Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy*

Financial Resources/Strategy	Regulations/Agreements/Plans	Strategic Partnerships	Education/Information
<ul style="list-style-type: none"> <li>– Provide city loans to finance housing improvements, upkeep, and emergency maintenance of owner-occupied structures.</li> <li>– Provide city loans to finance improvements to non-owner-occupied small-scale rental properties.</li> <li>– Investigate ways in which to develop culturally appropriate lending products for city housing improvement loans.</li> <li>– Encourage nonprofits and neighborhood organizations to apply for housing fix up grants through Neighborhood STAR and the CIB process.</li> </ul>	<ul style="list-style-type: none"> <li>– Continue to ensure minimum health and safety in rental housing under the Fire Certificate of Occupancy Program.</li> <li>– Continue to require code inspections of for-sale properties under the Truth in Sale of Housing program.</li> <li>– Continue to enforce property maintenance codes.</li> </ul>	<ul style="list-style-type: none"> <li>– Continue to work with Ramsey County Public Health on lead paint abatement.</li> <li>– Refer homeowners to Minnesota Homeownership Center.</li> <li>– Refer owners of historic resources to organization that can help them with potential state and federal resources.</li> </ul>	<ul style="list-style-type: none"> <li>– Maintain up-to-date information on the City's website on city loan resources.</li> <li>– Supply information to non-code compliant properties on city loan programs with violation letter.</li> <li>– Continue to make Truth in Sale of Housing reports available on the City's website</li> <li>– Continue to maintain access to Fire Certificate of Occupancy information on the City's website.</li> </ul>
City Funding Programs	Plans/Official Controls/Programs	Existing and Potential Partners:	Materials
<ul style="list-style-type: none"> <li>– Citywide Deferred Rehabilitation Loan</li> <li>– Citywide Low-Interest Rehabilitation Loan</li> <li>– Emergency Loan Fund</li> <li>– Rental Rehab Program</li> </ul>	<ul style="list-style-type: none"> <li>– Fire Certificate of Occupancy</li> <li>– Truth in Sale of Housing</li> </ul>	<ul style="list-style-type: none"> <li>– Minnesota Housing</li> <li>– Ramsey County</li> <li>– Historic Saint Paul</li> <li>– Preserve Frogtown</li> </ul>	<ul style="list-style-type: none"> <li>– Provide information in consistent form</li> <li>– Develop handout/brochure with information and contact numbers</li> </ul>
Potential City Funding Sources:		Potential Outside Funding Sources	
CDBG HRA resources Loan Returns Sales Tax Revitalization Fund (STAR)		Neighborhood loan programs Bank financing	

## Need: Homeownership Opportunities

- Increase neighborhood stability and community wealth through homeownership.
- Foster home ownership in historically underserved communities.
- Improved access to affordable homeownership for low-to moderate-income households. (Target income levels: ≤80% of AMI)

NOTE: The HRA has initiated a Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy.

Financial Resources/Strategy	Regulations/Agreements/Plans	Strategic Partnerships	Education/Information
<ul style="list-style-type: none"> <li>– Facilitate access to capital for all residents by working with the lender community and advocating for culturally appropriate mortgage products.</li> <li>– Continue to sell existing HRA-owned properties and provide gap financing for affordable ownership housing.</li> <li>– Support grant applications to offset extraordinary costs (e.g. environmental cleanup, enhanced design) for ownership housing.</li> </ul>	<ul style="list-style-type: none"> <li>– Increase affordability of ownership housing by increasing potential for rental revenue by considering to allow accessory dwelling units citywide.</li> <li>– Decrease land costs for new ownership development by considering the following changes to the Zoning Code: <ul style="list-style-type: none"> <li>▪ Reduction of minimum lot size and per unit area requirements.</li> <li>▪ Increase ability for small units or cluster developments.</li> <li>▪ Minimum dimensional standard for one-family dwellings in residential districts.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>– Refer potential buyers to the Minnesota Homeownership Center and local nonprofit resources.</li> <li>– Encourage developers to build diverse ownership housing types, including single-family, townhomes, and condominiums.</li> </ul>	<ul style="list-style-type: none"> <li>– Support homebuyer pre- and post-purchase counseling.</li> <li>– Continue to provide foreclose counseling to city homeowners.</li> <li>– Raise awareness within buyer community and developers of shared-equity models (land trusts and housing cooperatives) that can help to make ownership more affordable.</li> <li>– Support translation of homeownership education materials for non-English speakers.</li> <li>– Raise awareness that existing small “lots of record” are buildable lots.</li> </ul>
City Programs	Specific Tool	Existing and Potential Partners:	Materials
<ul style="list-style-type: none"> <li>– Inspiring Communities</li> </ul>	<ul style="list-style-type: none"> <li>– Zoning Code</li> </ul>	<ul style="list-style-type: none"> <li>– Minnesota Housing</li> <li>– Minnesota Home Ownership Center</li> <li>– Daytons’ Bluff Neighborhood Housing Services</li> <li>– Neighborhood Development Alliance</li> <li>– NeighborhoodWorks Home Partnership</li> <li>– Fair Housing Implementation Council</li> <li>– Habitat for Humanity</li> <li>– Rondo Community Land Trust</li> <li>– Twin Cities Land Trust</li> </ul>	<ul style="list-style-type: none"> <li>– Provide links to translated homeownership materials on City website.</li> <li>– Develop a small lot development information sheet.</li> </ul>
<b>Potential City Funding Sources:</b> (All are currently used)		<b>Potential Outside Funding Sources</b>	
CDBG HRA resources HOME	Land write down Sales Tax Revitalization fund	Minnesota Housing Consolidated RFP DEED, Met Council, and Ramsey County Brownfields Grants	Met Council LCDA/LCDA-TOD grants



## Need: Affordable Rental Housing (page 1)

- Preservation of project-based Section 8, income-restricted, and naturally occurring affordable housing. (Target incomes: ≤60% of AMI)
- Development of new affordable housing units. (Target incomes: ≤60% of AMI)
- Advocate for increased federal and state funding for affordable housing. (Target incomes: ≤60% of AMI, with focus on ≤30% of AMI)

*NOTE: The HRA has initiated a Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy.*

Financial Resources/Strategy	Regulations/Agreements/Plans	Strategic Partnerships	Education/Information
<ul style="list-style-type: none"> <li>– Modify, as needed, the Qualified Allocation Plan to respond to changing affordability needs within the city.</li> <li>– Explore ways to preserve naturally-occurring affordable housing.</li> <li>– Finance building improvements to maintain affordable real estate assets.</li> <li>– Continue to support LIHTC project development throughout the city.</li> <li>– Support grant applications to offset extraordinary costs (e.g. environmental cleanup, enhanced design) for affordable housing.</li> <li>– Support increased federal funding for the Section 8 program and development programs.</li> <li>– Seek state funding for supportive and extremely-low income housing.</li> <li>– Explore ways to get deeper affordability for extremely low-income households that may not need support services.</li> </ul>	<ul style="list-style-type: none"> <li>– Guide land at sufficient densities to accommodate the City’s allocation of the regional affordable housing need. (See Future Land Use Map in this document.)</li> <li>– Require all neighborhood, station area, and small area plans to include goals, policies and/or recommendations as to how affordable housing will be accommodated in the study area.</li> <li>– Track affordability term expiration of project-based Section 8 and income-restricted units.</li> <li>– Proactively work with affordable housing owners to extend affordability terms when nearing end of obligation.</li> <li>– Encourage extensions of project-based Section 8 terms.</li> <li>– Negotiate provision of units affordable at lower income levels through the funding request to meet the City’s/HRA’s 10-10-10 affordability policy.</li> <li>– Track market conditions to determine if regulatory tools could support the development of affordable housing.</li> </ul>	<ul style="list-style-type: none"> <li>– Work with Saint Paul Public Housing and affordable housing providers to maintain affordability in scattered site housing if sold.</li> <li>– Work with HUD, Minnesota Housing, and affordable housing providers to preserve project-based Section 8 units at risk of non-renewal from a building or transferred out of Saint Paul.</li> <li>– Continue participation in Interagency Stabilization Group.</li> <li>– Participate in the Fair Housing Implementation Council.</li> </ul>	<ul style="list-style-type: none"> <li>– Provide clear expectations to District Council and Planning Committees on affordable housing planning requirement; update the Area Plan Guidelines.</li> <li>– Raise awareness in the affordable housing development community on the City’s affordable housing production policy (10-10-10).</li> <li>– Report annual affordable rental housing preservation and production, including progress on the 10-10-10 policy using the LCA goal period as the policy’s time period.</li> </ul>

## Need: Affordable Rental Housing (page 2)

- Preservation of project-based Section 8, income-restricted, and naturally occurring affordable housing. (Target incomes:  $\leq 60\%$  of AMI)
- Development of new affordable housing units. (Target incomes:  $\leq 60\%$  of AMI)
- Advocate for increased federal and state funding for affordable housing. (Target incomes:  $\leq 60\%$  of AMI, with focus on  $\leq 30\%$  of AMI)

NOTE: The HRA has initiated a Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy.

Financial Resources/Strategy	Regulations/Agreements/Plans	Strategic Partnerships	Education/Information
	– Reduce land costs for development of affordable rental housing by considering zoning code amendments that reduce or eliminate minimum lot area per unit requirements in residential districts.		
City Programs	Specific Tool	Existing and Potential Partners:	Materials
<ul style="list-style-type: none"> <li>– 9% Tax Credit RFP</li> <li>– Rental Rehab Loan Program</li> </ul>	<ul style="list-style-type: none"> <li>– Comprehensive Plan Future Land Use Map</li> <li>– Neighborhood, station area, and small area plans</li> <li>– Zoning code</li> <li>– Development agreements</li> </ul>	<ul style="list-style-type: none"> <li>– Saint Paul Public Housing</li> <li>– Minnesota Housing</li> <li>– Other public housing providers</li> <li>– Affordable housing providers</li> <li>– Affordable housing advocates</li> <li>– HUD</li> <li>– MN Department of Employment and Economic Development</li> <li>– Metropolitan Council</li> <li>– District Councils</li> <li>– Land Trusts</li> <li>– LISC</li> <li>– Family Housing Fund</li> </ul>	<ul style="list-style-type: none"> <li>– Updated Area Plan Guidelines</li> <li>– Yearly affordable housing production report</li> </ul>
Potential City Funding Sources: (All of these are currently used)		Potential Outside Funding Sources	
9% LIHTC 4% LIHTC and bonds HOME CDBG Tax Increment Financing		Super RFP – Minnesota Housing and Met Council DEED and Met Council Brownfields Grants Met Council LCDA/LCDA-TOD grants	
	HRA resources Neighborhood STAR Land write down		

## Need: Reduce Homelessness

- Reduce housing insecurity for households vulnerable to homelessness
- Provide overnight sheltering for those experiencing homelessness
- Construction of projects with ongoing services (e.g. path out of homelessness)
- Support projects for underserved populations.
- Explore additional funding options

*NOTE: The HRA has initiated Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy.*

Financial Resources	Regulations/Agreements/Plans	Strategic Partnerships	Education/Information
<ul style="list-style-type: none"> <li>– Lobby for additional state and federal resources directed towards reducing homelessness.</li> <li>– Encourage non-city funding sources to continue to provide resources for supportive and homeless housing.</li> </ul>		<ul style="list-style-type: none"> <li>– Continue City/HRA involvement in the Saint Paul/Ramsey County Funders Council and the Heading Home Advisory Board.</li> <li>– Participate with Ramsey County Committee regarding state-funded Family Homelessness Prevention Assistance Program.</li> <li>– Participate with Minnesota Housing Stewardship Committee.</li> </ul>	<ul style="list-style-type: none"> <li>– Advocate for use of best practices for tenant screening to reduce housing insecurity for those with low credit scores, past evictions or criminal convictions.</li> <li>– Work with Ramsey County COC Governing Board to continually raise community awareness about issues around homelessness.</li> </ul>
City Programs	Specific Tool	Existing and Potential Partners:	Materials
<ul style="list-style-type: none"> <li>– HUD Emergency Solutions Grant</li> <li>– 9% Tax Credit RFP</li> </ul>	–	<ul style="list-style-type: none"> <li>– Minnesota Housing</li> <li>– Ramsey County</li> </ul>	To be determined
Potential City Funding Sources: (All of these are currently used)		Potential Outside Funding Sources	
9% LIHTC 4% LIHTC and bonds HOME CDBG Tax Increment Financing	HRA resources Neighborhood STAR Land write down Emergency Service Grant	Ramsey County – Group Home/ Supportive Services State Infrastructure Bonds Philanthropic community Metropolitan Council LCA program	

## Need: New Market-Rate Housing (page 1)

- Development of new housing to meet current need and future housing growth projections
- Expanded housing choice for existing and future residents

*NOTE: The HRA has initiated a Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy.*

Financial Resources/Strategy	Regulations/Agreements/Plans	Strategic Partnerships	Education/Information
<ul style="list-style-type: none"> <li>– Support grant applications to offset extraordinary costs (e.g. environmental cleanup, enhanced design) for new housing.</li> </ul>	<ul style="list-style-type: none"> <li>– Guide land at sufficient densities to accommodate the City’s allocation of the regional housing growth. (See Future Land Use Map in this document.)</li> <li>– Require all neighborhood, station area, and small area plans to include goals, policies and/or recommendations to accommodate new housing in the study area.</li> <li>– Ease regulatory requirements that unduly burden development of smaller units by considering to amends to: <ul style="list-style-type: none"> <li>▪ Lot area per unit requirement for multifamily</li> <li>▪ Minimum dimensional requirements for one-family dwellings</li> </ul> </li> <li>– Expand opportunities for additional units in areas guided Urban Neighborhood by considering zoning amendments to permit ADUs, duplexes, small multifamily, and small house clusters in zoning districts that exclusively permit one-family dwelling types.</li> </ul>	<ul style="list-style-type: none"> <li>– Work with Mayor’s Committee on Aging and other stakeholders to identify ways to expand housing choice to promote aging in community.</li> </ul>	<ul style="list-style-type: none"> <li>– Raise awareness in the housing development community around alternative housing types, such as intentional communities and co-housing.</li> <li>– Review Minneapolis’ Developer 101 course outcomes and evaluate need for similar training in Saint Paul</li> <li>– Continue to monitor and report housing trends.</li> </ul>

## Need: New Market-Rate Housing (page 2)

- Development of new housing to meet current need and future housing growth projections
- Housing choice for existing and future residents

*NOTE: The HRA has initiated a Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy.*

City Programs	Specific Tool	Existing and Potential Partners	Materials
	<ul style="list-style-type: none"> <li>– Comprehensive Plan Future Land Use Map</li> <li>– Neighborhood, station area, and small area plans.</li> <li>– Zoning code</li> </ul>	<ul style="list-style-type: none"> <li>– Housing developers</li> <li>– District Councils</li> <li>– Advisory Committee on Aging</li> </ul>	<ul style="list-style-type: none"> <li>– MarketWatch</li> </ul>
<b>Potential City Funding Sources:</b>		<b>Potential Outside Funding Sources</b>	
Use of City/HRA funds would be on a case-by-case basis.		DEED, Met Council Brownfields Grants Met Council LCDA/LCDA-TOD grants	



## Need: Affirmatively Further Fair Housing

*NOTE: The HRA has initiated Fair Housing Strategic Planning effort, and recommendations from that process have not been made at the drafting of this implementation strategy.*

Financial Resources	Regulations/Agreements/Plans	Strategic Partnerships	Education/Information
	– Work to address demonstrated disparities identified in the Addendum to the Analysis of Impediments by implementing recommendations of that Fair Housing Working Group’s strategic plan.		
City Programs	Specific Tool	Existing and Potential Partners:	Materials
	– Strategic Plan		
Potential City Funding Sources:		Potential Outside Funding Sources	
To be determined			

## Housing Implementation Toolkit

The following provides an overview of the housing implementation tools available to the City of Saint Paul. The City used and will continue to use, many of these tools to address its housing needs.

Type of Tool	Specific Tool
<b>City Financial Resources</b>  <b>Supported Uses:</b> <ul style="list-style-type: none"> <li>• Production and preservation of affordable rental housing</li> <li>• Production and preservation of affordable ownership housing</li> <li>• Homeless housing</li> <li>• Home maintenance and improvement programs</li> </ul>	<b>Housing and Redevelopment Authority (HRA) Resources:</b> HRA resources includes levied funds and property sale proceeds. These resources can be used for specific development projects, rehabilitation and maintenance programs, and other housing opportunities as determined by the HRA board in accord with City goals and policies.
	<b>Tax Increment Financing:</b> Cities may elect to create a tax increment financing (TIF) district as a means of subsidizing and supporting housing redevelopment projects. Under TIF, the City is able to allocate future property tax gains to fund current development. By legislative definition, TIF used for affordable rental housing projects must meet provide affordability to those at 60% of AMI or less. The affordability threshold is 115% of AMI for owner-occupied housing projects. TIF is a tool that may be considered for large-scale redevelopment projects that would not occur “but for” this type of assistance.
	<b>Tax Abatement:</b> Tax abatement is a financing tool that reduces taxes or tax increases for owners of specific properties. Local governments offer the tax reduction to provide a financial incentive for a public benefit, such as creation of housing affordable to low- and moderate-income households. The City/HRA has not used tax abatement for affordable housing projects in the past.
	<b>9% Low Income Housing Tax Credits (LIHTC):</b> Saint Paul HRA a recipient of a sub-allocation of 9% LIHTC from Minnesota Housing. The HRA will continue to award affordable housing projects this resource based on the objectives set forward in its Qualified Allocation Plan.
	<b>4% LIHTC/Conduit Revenue Bonds:</b> HRAs can issue tax-exempt housing revenue bonds that develop. Cities and counties may issue bonds for development-related activities, such as new construction, acquisition and rehabilitation, or refinancing. Bond-financed projects support affordable housing in which at least 20% of the units are affordable at 50% or less of AMI, but typically these projects have 100% of the units affordable. The City will consider issuing bonds for housing developers through an application process.
	<b>Community Development Block Grant (CDBG):</b> The City receives an allocation of CDGB from the U.S. Department of Housing and Urban Development. These funds can be used to advance housing projects.
	<b>HOME Investment Partnership:</b> The City receives an allocation of HOME funds annually from HUD, which is designed exclusively to create affordable housing for very low-income households earning 50% or less of AMI.
	<b>Land Write Down:</b> The HRA owns properties throughout the city, and at times the HRA will consider writing down the value of these properties to support the development of affordable housing projects.
	<b>Inspiring Communities:</b> Designed to address the physical after effects of the foreclosure crisis. Funds are used for rehab or new construction of single-family and small-scale rental projects.
	<b>Emergency Shelter Grants:</b> The City receive an allocation of Emergency Shelter Grants from HUD, which it regrannts to sheltering service providers.
	<b>Neighborhood STAR:</b> The Neighborhood STAR Program awards loans and grants for capital improvement projects in Saint Paul Neighborhoods, and is funded with 50%of the City's half-cent sales tax proceeds. Eligible uses of these funds include the capitalization of housing fix-up programs.

<b>Partner Organization Financial Resources</b>  <b>Supported Uses:</b> <ul style="list-style-type: none"> <li>• Property rehabilitation</li> <li>• Affordable rental and ownership housing</li> <li>• Housing for the homeless</li> <li>• New market-rate housing</li> </ul>	<b>Federal Historic Preservation Tax Credits and Minnesota Historic Structure Rehabilitation Tax Credit:</b> These federal and state financial tax credits are available to assist costs associated with the preservation and rehabilitation of historic structures. The City will encourage use of these resources by private developers construct or preserve housing units.
	<b>Livable Communities Program:</b> The City elects to participate in the Metropolitan Council's Livable Communities program, which provides several grant opportunities for development projects, including those with housing elements. The City will continue to support applications to the Livable Communities Demonstration Account, the Tax Base Revitalization Account, and transit-oriented development funding for various types of housing development, including market-rate and affordable rental and ownership projects.
	<b>DEED Contamination and Cleanup Grants:</b> The City will continue to support applications to the DEED Contamination Cleanup and Investigation grants for various types of housing development, including market-rate and affordable rental and ownership projects.
	<b>Minnesota Housing Consolidated Request for Proposal:</b> This annual funding request from Minnesota Housing supports affordable housing developments across the metro area, and is very competitive. The City will continue to work with developers in coordination with MHFA in supporting RFP submissions for projects that will create new affordable units.
	<b>Other grants as available:</b> The City will seek opportunities for other governmental and philanthropic grants to assist with the development of affordable housing.
<b>Direct Assistance Programs</b>  <b>Supported Uses:</b> <ul style="list-style-type: none"> <li>• Home maintenance/rehab</li> <li>• Counseling</li> <li>• Referrals</li> </ul>	<b>Citywide Homeowner Rehab Program/MHFA Fix Up Loans:</b> Assists low- and moderate-income homeowners with code issues, repairs, and emergencies such as a broken furnace.
	<b>Rental Rehabilitation Program:</b> Provides financial assistance owners of small-scale rental buildings (up to four units) with resource to remedy maintenance issues with the property. Rents can only increase by 3% per year and must remain below HUD fair market rents during the duration of the loan term.
	<b>Foreclosure Counseling:</b> Foreclosure counseling assists homeowners with loan modifications and other referrals to community partners for services such as financial counseling, bankruptcy and legal services.
	<b>Referrals:</b> The City refers homeowners and potential homeowners to the Minnesota Homeownership Center to help them connect to the appropriate set of resources to meet their needs.
<b>Regulatory Tools</b>  <b>Supported Uses:</b> <ul style="list-style-type: none"> <li>• Housing choice</li> <li>• Reduction of housing cost</li> <li>• Housing safety</li> </ul>	<b>Inclusionary Zoning:</b> Zoning codes that support the development of affordable housing units in either a regulatory (mandatory) or incentive-based methods (e.g density bonus). The City will track market conditions to determine if regulatory tools could support the development of affordable housing.
	<b>Zoning Regulation Changes:</b> The City will consider amendments to the Zoning Code to allow for increased housing choice as well as those that support the reduction in development costs for housing.
	<b>Truth in Sale of Housing:</b> The City will continue to require pre-sale inspections of housing units prior to sale.
	<b>Certificate of Occupancy Program:</b> The City will continue to require all non-owner occupied two- and three-family houses to
<b>Other</b>	<b>Land Trusts:</b> Land trusts provide permanent affordability for income-eligible households. Typically, a land trust is structured where a homeowner owns the building and the land trust leases the land to the homeowner. Households that make at or below 80% of AMI typically qualify for these homes.
	<b>Publicly Subsidized Housing and Project-Based Rental Assistance:</b> Continue to partner with Saint Paul Public Housing provide decent housing for Saint Paul's senior, disabled, and very low-income residents.

	<p><b>Fair Housing Policies:</b> Beyond existing requirements from HUD that the City must affirmatively further fair housing as a recipient of HUD funds, the Fair Housing Working Group will have additional recommendations for fair housing.</p>
	<p><b>Participation in Housing-Related Organizations, Partnerships, and Initiatives:</b> City staff or elected officials will consider increased involvement in partnerships, collaborations, or programs that support furthering fair and affordable housing. Staying proactively involved in affordable housing discussions with other jurisdictions and agencies will allow Saint Paul to stay apprised of current practices and new opportunities.</p>

## Appendix 1: Inventory of Income Restricted Affordable Housing

The following is an inventory of the known income-restricted housing units in the City of Saint Paul, including project-based Section 8 units, those owned and operated by Saint Paul Public Housing, and those with City or HRA-imposed obligations. The expiration of the term of the income restriction is noted.

Project Name	Address	Number of Units	Expiration Date	Type of Unit	Contract Holder	Population Served
Afton View Apartments	365 South Winthrop Street	286	1/31/2033	PB Section 8	MNH	
Birmingham	846 Birmingham St	21	12/31/2017	PB Section 8	MNH	
Capitol Plaza South	375 Marion Street	36	4/30/2021	PB Section 8	MNH	
Cathedral Hill Homes	280 Dayton Avenue	60	5/31/2035	PB Section 8	MNH	
Central Towers	20 East Exchange Street	126	12/19/2027	PB Section 8	MNH	
Community Plaza	709 Central Avenue West	40	12/31/2035	PB Section 8	MNH	
Como By the Lake	901 Como Boulevard East	57	4/30/2016	PB Section 8	MNH	
Etna Woods	1216 Clarence St	20	6/30/2016	PB Section 8	MNH	
Grand Pre' by the Park	200 South Winthrop Street	43	6/30/2017	PB Section 8	MNH	
Hanover Townhomes	408 Farrington Street	96	8/31/2031	PB Section 8	MNH	
Heritage House	218 7th St E	58	4/26/2033	PB Section 8	MNH	
Jamestown Homes	600 Central Avenue West	73	9/30/2035	PB Section 8	MNH	
Labor Plaza	500 Tedesco St	67	4/24/2030	PB Section 8	MNH	
Lewis Park Apartments	180 Wayzata Street	103	8/22/2020	PB Section 8	MNH	
Liberty Plaza	290 Arundel Street	78	9/30/2019	PB Section 8	MNH	
Lonnie Adkins Court	389 St. Anthony Avenue	57	10/5/2035	PB Section 8	MNH	
Lyngblomsten Apartments	1455 Almond Avenue	105	3/23/2033	PB Section 8	MNH	
Maryland Park Apartments	1619 Maryland Avenue East	143	5/31/2034	PB Section 8	MNH	
Mears Park Place Apartments	401 Sibley Street	50	3/15/2019	PB Section 8	MNH	
NHHI-St. Paul Barrier Free Hsg aka Lafayette Plaza	619 Lafayette Road North	36	9/30/2034	PB Section 8	MNH	
Ramsey Commons	643 Dayton Avenue	16	4/9/2027	PB Section 8	MNH	
Redeemer's Arms	313 Dale Street North	82	12/31/2033	PB Section 8	MNH	
Rivertown Commons-St. Paul	175 Charles Ave.	28	1/29/2021	PB Section 8	MNH	
Rockwood Place Apartments	2255 Rockwood Avenue	109	12/31/2016	PB Section 8	MNH	



Project Name	Address	Number of Units	Expiration Date	Type of Unit	Contract Holder	Population Served
S.E. Hall-Whitney Young Plaza	425 Selby Avenue	45	11/30/2034	PB Section 8	MNH	
Sherman-Forbes Housing	309 Exchange Street South	104	8/31/2016	PB Section 8	MNH	
Skyline Towers	1247 Saint Anthony Avenue	448	9/30/2031	PB Section 8	MNH	
St Albans Park	662 Dayton Avenue	24	2/19/2034	PB Section 8	MNH	
St Philips Gardens	754 Concordia Avenue	41	12/31/2032	PB Section 8	MNH	
Torre de San Miguel Homes	58 Wood Street	124	1/31/2016	PB Section 8	MNH	
Vista Village	422 Concord Street	46	7/31/2034	PB Section 8	MNH	
Westminster Place Apartments	1374 Westminster Street	90	6/30/2035	PB Section 8	MNH	
Wilder 202 Apts aka 516 Humboldt Apts.	516 Humboldt Avenue	121	6/30/2016	PB Section 8	MNH	
Wilder Square	750 North Milton	54	6/30/2016	PB Section 8	MNH	
Wilder Square Coop	750 North Milton	48	6/30/2016	PB Section 8	MNH	
Wilkins Townhomes	587 Ashland Ave	23	12/29/2032	PB Section 8	MNH	
Winslow Commons	160 S. Western Ave.	121	8/12/2017	PB Section 8	MNH	
Women's Advocates Expansion	588 Grand Avenue	12	7/2/2021	PB Section 8	MNH	
Cleveland Saunders	930-942 Cleveland 2052-2056 Saunders	10	1/19/2024	PB Section 8	SPPHA	
Crestview Apts. I & Expansion	1161-1171 Westminster	44	3/18/2022	PB Section 8	SPPHA	
Delancey Apts	700 Selby	13	5/21/2024	PB Section 8	SPPHA	
Families First I	515 N. Dale	5	3/5/2018	PB Section 8	SPPHA	
Families First II	914 Thomas	10	3/5/2018	PB Section 8	SPPHA	
Families First III	833 University	6	3/5/2018	PB Section 8	SPPHA	
Family Project/ Jackson St Village	1465-1515 Jackson	24	2/28/2018	PB Section 8	SPPHA	
Lexington Commons	375 Lexington	47	10/31/2025	PB Section 8	SPPHA	
Martin Luther King Court	Marshall, Iglehart, Hague, Carroll	8	10/27/2019	PB Section 8	SPPHA	
Old Home Plaza (Western U Plaza)	370 University Ave West	6	12/21/2030	PB Section 8	SPPHA	
PPL West 7th Housing/ Fort Road Flats	23xx West 7th St.	8	1/31/2028	PB Section 8	SPPHA	

Project Name	Address	Number of Units	Expiration Date	Type of Unit	Contract Holder	Population Served
Prior Crossing	1949 University Ave W	32	9/14/2031	PB Section 8	SPPHA	
Renaissance Box (RenBox)	210 East 10th Street	10	8/31/2026)	PB Section 8	SPPHA	
Sankofa Apts	990 LaFond Avenue	4	10/31/2018	PB Section 8	SPPHA	
Seventh Landing	1360 W 7 <sup>th</sup> Street	12	7/6/2018	PB Section 8	SPPHA	
Sibley Court Apts.	484 Temperance	25	3/31/2018	PB Section 8	SPPHA	
Sibley Park Apts.	211 E 7th St.	24	1/31/2022	PB Section 8	SPPHA	
St. Christopher Place (Guild Hall)	286 Marshall	14	12/1/2019	PB Section 8	SPPHA	
Straus Building – Hollman Vouchers	350 Sibley	10	12/23/2018	PB Section 8	SPPHA	
UniDale Apts	627 Aurora	20	12/29/2018	PB Section 8	SPPHA	
Upper Landing; Hollman Vouchers	200 Wilken	15	8/27/2019	PB Section 8	SPPHA	
Winnipeg Apts	135 Winnipeg 850 Rice	6	2/28/2024	PB Section 8	SPPHA	
YWCA I	Grotto, Oxford, Lexington	36	1/9/2018	PB Section 8	SPPHA	
Central Hi-Rise		144	n/a	Public Housing	n/a	
Cleveland Hi-Rise		144	n/a	Public Housing	n/a	
Dunedin Hi-Rise		143	n/a	Public Housing	n/a	
Edgerton Hi-Rise		221	n/a	Public Housing	n/a	
Exchange Hi-Rise		194	n/a	Public Housing	n/a	
Front Hi-Rise		151	n/a	Public Housing	n/a	
Hamline Hi-Rise		186	n/a	Public Housing	n/a	
Iowa Hi-Rise		148	n/a	Public Housing	n/a	
Montreal Hi-Rise		185	n/a	Public Housing	n/a	
Mount Airy Hi-Rise		153	n/a	Public Housing	n/a	
Neill Hi-Rise		104	n/a	Public Housing	n/a	
Ravoux Hi-Rise		220	n/a	Public Housing	n/a	
Seal Hi-Rise		144	n/a	Public Housing	n/a	
Valley Hi-Rise		159	n/a	Public Housing	n/a	
Wabasha Hi-Rise		71	n/a	Public Housing	n/a	
Wilson Hi-Rise		187	n/a	Public Housing	n/a	
Dunedin Terrace		104	n/a	Public Housing	n/a	
McDonough Homes		580	n/a	Public Housing	n/a	
Mount Airy Homes		298	n/a	Public Housing	n/a	

<b>Project Name</b>	<b>Address</b>	<b>Number of Units</b>	<b>Expiration Date</b>	<b>Type of Unit</b>	<b>Contract Holder</b>	<b>Population Served</b>
Roosevelt Homes		320	n/a	Public Housing	n/a	
Scattered site units		403	n/a	Public Housing	n/a	
City projects to be added upon completion of the inventory.						