

Housing Chapter

(Updated to reflect September 5 and 19, 2017 Comprehensive Planning Committee meeting comments.)

Introduction

It is the intent of this chapter to address housing needs of all Saint Paul residents. Housing needs are not just about a physical structure, but involve a complex set of issues around fairness, choice, stability and affordability. As the city grows and those living in the city change over the next twenty years, the idea of what constitutes a housing unit or a household may need to evolve to meet the needs of the city's diverse residents.

The following goals guide the Housing chapter:

- ~~Decent, s~~Safe and healthy housing for all Saint Paul residents.
- Well-designed, energy-efficient buildings and sites constructed with quality materials.
- Fair and equitable access to housing for all city residents.
- A supportive environment for homeownership.
- Stable rental housing.
- Improved access to affordable housing.
- Strong neighborhoods that support life-long housing needs.

Please note that land use policies, such as density and specific areas guided toward housing, are found in the Land Use Chapter.

Goal: ~~Decent, s~~Safe and healthy housing for all Saint Paul residents.

Policy H-1. Ensure upkeep and maintenance of the aging housing stock through enforcement of property maintenance codes.

Policy H-2. Ensure safe housing through the continuation and refinement, as needed, of the rental Certificate of Occupancy and the Truth in Sale of Housing programs.

Policy H-3. Weigh the expected lifecycle, market viability, and ongoing maintenance needs of residential structures prior to providing public rehabilitation funds to ensure responsible investment of public funds and not overburden future owners with future maintenance costs.

Policy H-4. Address housing deficiencies and encourage reinvestment in residential properties by supporting maintenance and rehabilitation programs for property owners.

Policy H-5. Work to reduce lead exposure in homes built prior to 1978 through support of lead identification and mitigation programs offered by the City of Saint Paul, Saint Paul-Ramsey County Public Health, and other partner agencies.

Policy H-6. ~~Support continued efforts to i~~ improve indoor air quality by reducing exposure to mold, indoor tobacco smoke, radon, and soil vapors in homes to reduce asthma and address other air-quality-associated health issues through continued support of existing City requirements and partner agency programs as well as seeking cleanup funding through state and regional environmental cleanup programs; City/HRA funding priority should be given to preservation and rehabilitation of existing buildings.

Goal: Well-designed, energy-efficient buildings and sites constructed with quality materials.

Policy H-7. Encourage creativity in building design and site layout.

Policy H-8. Encourage the use of universal design elements to make housing accessible for all residents.

Policy H-9. Ensure green building practices are used for housing projects that the City/HRA financially participate in by maintaining and updating, as needed, the City's sustainable building policy.

Policy H-10. Encourage the use of energy efficient mechanical systems and building products in rehabilitation and new construction to decrease building operation costs and impacts on the environment.

Policy H-11. Partner with utility companies, non-profits, and other agencies to reduce the number of energy-burdened households by encouraging building owners to undertake energy audits of and undertake improvements to their properties, such as new metering technologies that allow sub-metering.

Policy H-12. Demonstrate effectiveness of new construction technologies or techniques, such as ~~passive~~ house passive building standards, that push the boundaries of energy efficiency in housing.

Policy H-13. Encourage use of long-lasting, high-quality building materials for residential buildings to decrease long-term housing maintenance and energy costs.

Policy H-14. Encourage the use of low-impact landscaping, such as no-mow yards, native landscaping, and rain gardens, to reduce the consumption of natural resources in yard maintenance.

Goal: Fair and equitable access to housing for all city residents.

Policy H-15. Accommodate a wide variety of culturally appropriate housing types throughout the city to support residents at all stages of life and levels of ability.

Policy H-16. Increase housing choice across the city to support economically diverse neighborhoods by pursuing policies and practices that maximize housing and locational choices for residents of all income levels.

Policy H-17. Ensure the regulatory definition of family and allowable dwelling types meet the needs of residents and reflect how people want to live while meeting fair housing requirements.

Policy H-18. Foster the preservation and production of homeless and supportive housing.

Goal: A supportive environment for homeownership.

~~Policy H-17.~~~~Policy H-19.~~ Collaborate with partner agencies, lenders, and the real estate industry to reduce racial disparities in home-ownership that could be attributable to unequal access to fair lending or intentional steering to specific neighborhoods.

~~Policy H-18.~~~~Policy H-20.~~ Promote shared-equity ownership options, such as land trusts or cooperatives, to help make homeownership achievable for a greater number of households.

~~Policy H-19.~~~~Policy H-21.~~ Support partner organization's' down payment assistance and first-time home-buyer mortgage programs to help homebuyers invest in Saint Paul.

~~Policy H-20.~~~~Policy H-22.~~ Encourage home-owner education through continued support of organizations that provide services, such as financial counseling and pre-and post-purchase training, to help potential and new homeowners make well-informed financial and maintenance decisions.

~~Policy H-21.~~~~Policy H-23.~~ Continue foreclosure prevention programs to help residents understand available options and provide guidance throughout the process.

Goal: Stable rental housing.

~~Policy H-22.~~~~Policy H-24.~~ Create awareness around tenant and landlord rights, responsibilities, best practices, and resources to decrease conflicts that could lead to evictions.

~~Policy H-23.~~~~Policy H-25.~~ Collaborate with HUD, ~~and~~ MHFA, and nonprofit housing developers to preserve project-based Section 8 vouchers within the cCity that are at risk of being withdrawn from the building or transferring to another building outside of Saint Paul.

~~Policy H-24.~~~~Policy H-26.~~ Advocate for research on and best practice development for tenant screening criteria, such as rental and criminal history reviews, to reduce housing insecurity for those who may have past evictions or criminal convictions.

~~Policy H 25.~~Policy H-27. Support efforts and/or legislation to discourage renter displacement due to change in ownership that increases rents ~~increases~~ and/or eliminates acceptance of Section 8 vouchers.

~~Policy H 26.~~Policy H-28. Support efforts and/or legislation to reduce non-just-cause evictions filings.

Goal: Improved access to affordable housing.

~~Policy H 27.~~Policy H-29. Support the development of new affordable housing units throughout the city.

~~Policy H 28.~~Policy H-30. Work toward at least 30 percent of units in City/HRA-assisted rental housing projects being affordable to residents earning 60 percent of AMI with 10 percent affordable to residents earning 30 percent of AMI, 10 percent affordable to residents earning 50 percent of AMI, and 10 percent affordable to residents earning 60 percent of AMI.

~~Policy H 29.~~Policy H-31. Further affordable ownership housing goals in HRA/City-assisted projects by working toward 20 percent of all units being affordable to residents earning 80 percent of AMI and 10 percent affordable to residents earning 60 percent of AMI.

~~Policy H 30.~~Policy H-32. Work with partners to explore mechanisms to ensure that affordable ownership units developed with City/HRA assistance remain affordable beyond the first generation of owners.

~~Policy H 31.~~Policy H-33. Encourage the development of family-sized affordable housing in strong market areas.

~~Policy H 32.~~Policy H-34. Encourage the development of affordable workforce housing in areas well-served by transit and/or in proximity to employment centers.

~~Policy H 33.~~Policy H-35. Encourage acquisition, if put up for sale, of naturally occurring affordable housing by non-profit organizations, community development corporations, religious institutions, tenants, and/or private sector actors committed to preserving and investing in affordable housing, and the long-term upkeep and maintenance of these properties.

~~Policy H 34.~~Policy H-36. Prioritize preservation of naturally occurring affordable housing in areas with improved/improving transit and/or planned reinvestment to reduce resident displacement.

~~Policy H 35.~~Policy H-37. Prioritize preservation of existing income-restricted affordable housing units to ensure continued affordability of those units.

~~Policy H 36.~~Policy H-38. Consider use of official controls to require affordable housing to ~~facilitate~~ achieve mixed-income neighborhoods

~~Policy H 37.~~Policy H-39. Pursue public and private funding sources for affordable housing preservation and production.

~~Policy H 38.~~Policy H-40. Encourage and support state and federal legislation that preserves existing programs and provide new funding opportunities for affordable ownership and rental housing.

~~Policy H 39.~~Policy H-41. Strive to achieve the Metropolitan Council's affordable housing goals.

Goal: Strong neighborhoods that support life-long housing needs.

~~Policy H 40.~~Policy H-42. Encourage high-quality urban design for residential development that is compatible with the pattern and scale of the neighborhood, but allows for innovation and consideration of market needs.

~~Policy H 41.~~Policy H-43. Explore expanding permitted housing types in Urban Neighborhoods (as defined in the Land Use Chapter) to include duplexes, triplexes, town homes, small-scale multifamily and accessory dwelling units to allow for neighborhood-scale density increases and broadened housing choices.

~~Policy H 42.~~Policy H-44. Consider amendments to the zoning code to permit smaller single-family houses and duplexes to facilitate the creation of small home development types, such as pocket neighborhoods and cottage communities.

~~Policy H 43.~~Policy H-45. Balance the market demand for larger homes in strong market areas with the need to maintain a mix of single-family housing types and that is sensitive to the surrounding neighborhood context.

~~Policy H 44.~~Policy H-46. Analyze the neighborhood context of residential structures, in addition to general safety, prior to moving forward with city-sponsored demolition to ensure neighborhood housing assets are not prematurely removed.

Policy H-47. Collaborate with Saint Paul Public Schools and other educational partners to ensure that school choice and location furthers housing investment and neighborhood stability.

Policy H 45.Policy H-48. Continue to work with neighbors, neighborhood organizations, and colleges/universities to reduce conflicts between students and longer-term neighborhood residents.

~~Policy H 46.~~Policy H-49. Support alternative household types, such as co-housing, intergenerational housing, intentional communities or other shared-living models that allow residents to "age in community."

~~Policy H 47.~~Policy H-50. Support housing for older people that is proximate to transit.

~~Policy H 48.~~Policy H-51. Improve the stability and health of communities of concentrated disadvantage by implementing place-based investments, such as public infrastructure, improvements and maintenance.

