





Chapter 6

HOUSING

The sense of pride that residents have about their neighborhoods and community resonated throughout all stages of the planning process. Stories were shared of families trying to find housing in the community or trying to return to Maplewood after leaving for another community. While there are many characteristics that create great neighborhoods, quality, affordable housing is one of the fundamental elements. As a mature community, Maplewood will need to focus on encouraging maintenance and reinvestment in its housing, as well as supporting redevelopment that can increase the variety of housing types available, take advantage of transit investments, and replace housing that is at the end of its life-cycle.

ACCOMPLISHMENTS OF THE 2030 PLAN

- » Development of Legacy Village area with a variety of housing types and densities
- » Addition of senior housing with varied types of care, including independent living, assisted living, and memory care
- » Development of housing in Gladstone
- » In 2013, the City and CommonBond Communities received a \$300,000 Metropolitan Council Local Housing Incentives Account grant; this along with a grant from the Minnesota Housing Financing Agency for \$13,814,265, allowed the rehab of 125 existing rental units while also keeping rents affordable at 50 percent of the area's median incomes

The livability and appearance of neighborhoods and the housing within them, is a quality of life indicator for the City. As a sustainable community, Maplewood will provide housing opportunities for its workforce, young professionals, families, special needs and senior residents as well as its business and corporate owners. Diverse housing supports economic development by keeping existing residents, attracting new people from all social and economic classes and is essential for sustaining an ever changing and developing population. Businesses need employees and employees need housing. The City has been a leader at providing for workforce and affordable housing and will continue to provide opportunities for additional housing for all segments of the population.

Purpose

Housing is the most significant form of development in Maplewood. More than 40 percent of Maplewood's 2040 land use plan is devoted to residential land uses. The housing supply determines who lives in Maplewood. The character of neighborhoods plays an important role in shaping the character and identity of the City. The purpose of the Housing Chapter of the Comprehensive Plan is to identify housing needs and to provide a foundation for local decision-making to guide residential development and redevelopment efforts in Maplewood. This is accomplished by:

- » Describing the current housing stock.
- » Quantifying the number of housing units by type.
- » Setting goals and policies for affordable housing and a mix of housing types to meet the life-cycle housing needs of Maplewood residents.
- » Describing the services and amenities that affect the quality and desirability of neighborhoods.
- » Identifying strategies for achieving those goals.

Existing Conditions

Unit Diversity

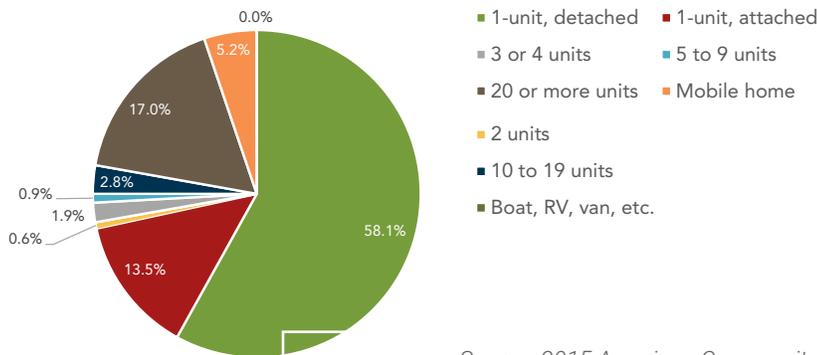
The City of Maplewood has more than 15,000 housing units, of which more than half are single-family detached structures. The City is seeing some increase in the variety in the types of housing units being constructed with more townhomes, rowhouses, and apartments in new developments. Senior housing has also been a recent focus with projects offering a range of options, including independent living, assisted living, and memory care. The general housing types and where they are located include:

- » Single-Family Detached - typically found in low density land use residential categories.
- » Single-Family Attached - includes twin homes, duplexes, triplexes, and quadplexes and is typically found in medium density residential, high density residential, and mixed use areas of the community.
- » Multi-Family - consists of apartments and condominiums and is found in high density residential and mixed use areas.

- » Manufactured Homes - the City is home to four manufactured home parks that are specifically designated on the land use plan.

Single family detached homes account for over 58 percent of all housing units in Maplewood (9,095 units), while single family attached homes account for another 14 percent (2,119 units). Multi-family complexes with more than 20 units accounts for 17 percent (2,662 units), with the remainder of units in the city comprising smaller multi-family complexes of 10 to 19 units (440 units) and smaller groupings of townhomes and twin homes with 2 to 9 units in the structure (534 units).

Figure 6-1. Units in Structure



Source: 2015 American Community Survey

MANUFACTURED HOUSING

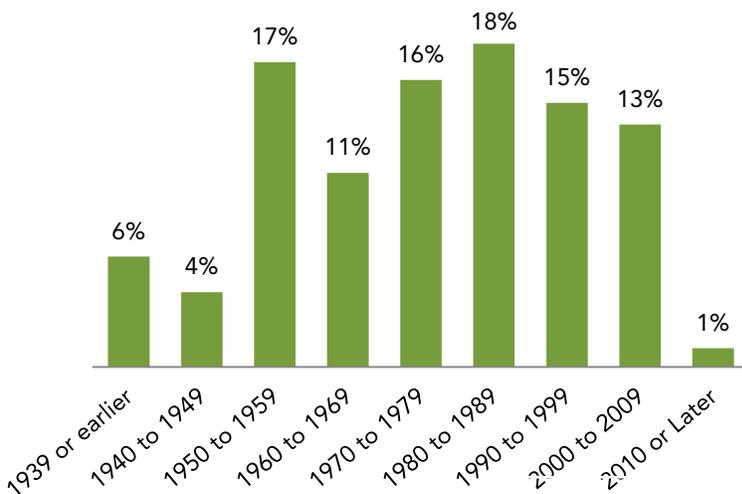
The City of Maplewood has four manufactured home parks. These parks are specifically designated on the land use plan because it provides another unique type of housing for seniors, families, and youth. While manufactured housing is affordable, it also is generally an owner-occupied form of housing. Long-term viability of manufactured home communities is of concern due to aging of infrastructure and units, as well as development pressures. The City seeks to work collaboratively with owners and residents on maintenance and investments to ensure long-term quality of life for all residents.

Age of Housing Stock

As a mature community, Maplewood’s housing stock is aging. Today almost one-third of the housing units in the community are more than 50 years old and more than two-thirds are older than 30 years. The age of housing is notable as structures surpassing 20 years begin to require major repairs such as replacement of siding, roofing, and mechanical systems. While this housing has created stable, strong neighborhoods for decades, future prospects may not be as promising without maintenance and rehabilitation.

The City encourages housing and property maintenance through inspection and code enforcement procedures. The City has a housing maintenance code that enables officials to require owners to maintain and make basic repairs to their structures. The City also has a “Truth-in-Housing” ordinance that is intended to help potential buyers make a more-informed buying decision by

Figure 6-2. Year Structure Built

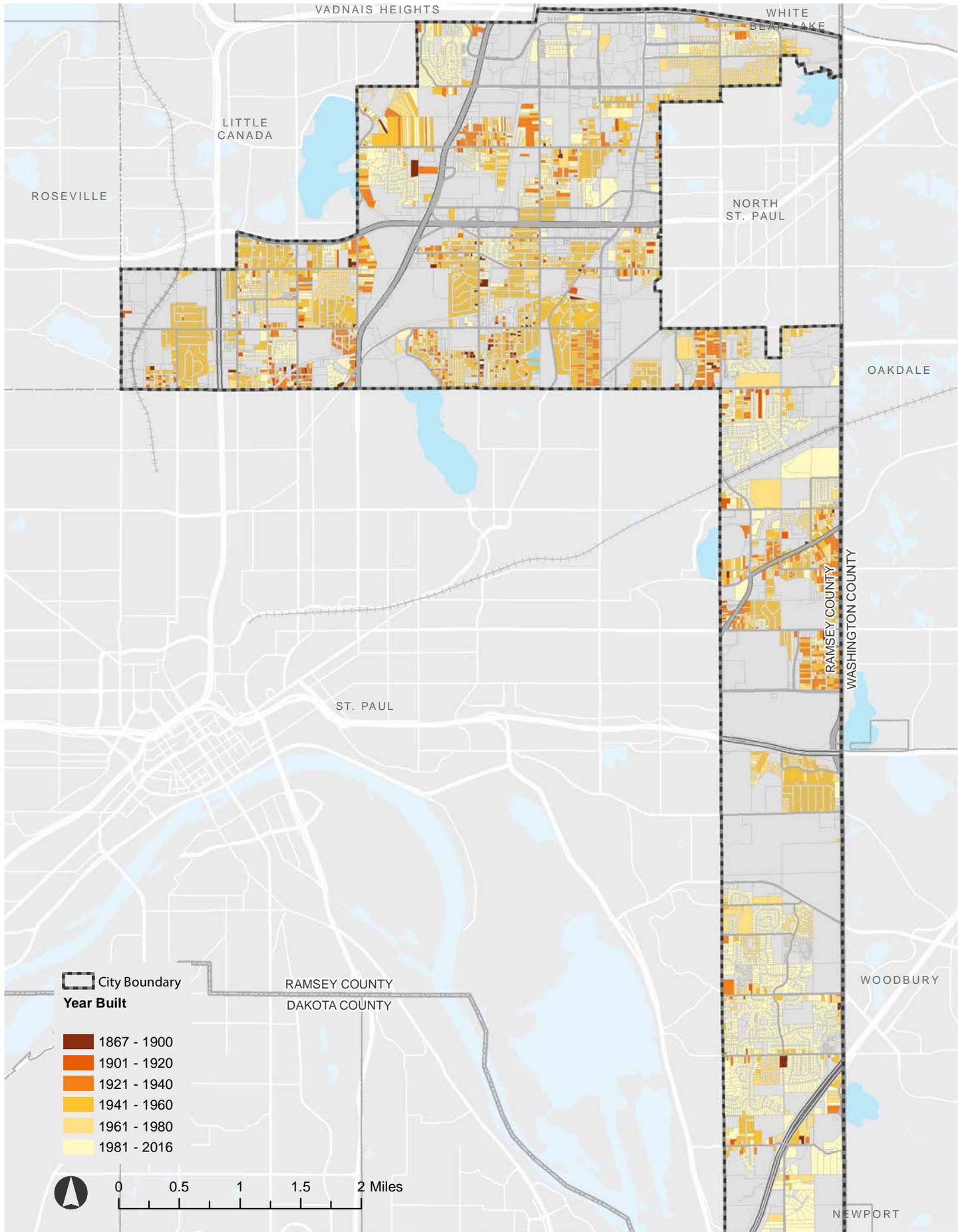


Source: 2015 American Community Survey

“ WHAT WE HEARD ”

- » There are neighborhoods throughout the community that were highlighted as great places to live due to safety, quietness, considerate neighbors, property maintenance, and proximity to shops, restaurants, trails, and parks
- » Concern about availability of affordable housing
- » Need for redevelopment of aging properties

Figure 6-3. Residential Structure by Year Built



requiring the disclosure of housing information and defects as a condition at the time of sale.

Housing Tenure

Maplewood has traditionally had a higher than average percentage of owner-occupied housing units. A comparison of 2000 to 2015 data shows the owner-occupancy rate has dropped slightly from 76% to 73%. As of 2015, the community reported a total of 11,498 owner-occupied units and 4,357 renter-occupied units.

Vacancy

The City of Maplewood has traditionally reported lower overall housing vacancies (across all units) compared to averages for the metro area, and nationally. Data from ESRI indicate that only 2.4 percent of housing units were vacant in Maplewood in 2017, a decrease from 4.4 percent in 2010. In contrast, housing in the overall metro area typically reports vacancy rates in excess of 6 percent, and the vacancy rate nationally is between 11 and 12 percent.

Table 6-1. Vacant Housing

AREA	2010	2017	2022 (PROJECTED)
Vacant Housing Units (Maplewood)	4.4%	2.4%	2.3%
Vacant Housing Units (Twin Cities Metro)	6.3%	6.2%	6.2%
Vacant Housing Units (USA)	11.4%	11.7%	11.8%

Source: ESRI

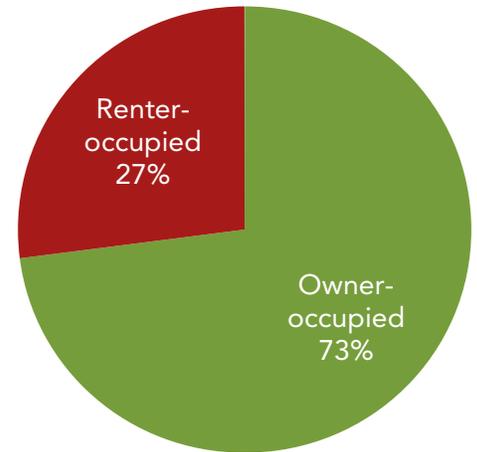
Housing Cost

There is a diversity of styles and price ranges in the homes in Maplewood. Older homes on smaller lots provide opportunities for first-time buyers in the Western Hills, Parkside and Gladstone neighborhoods. Opportunities for low- and moderate- income households are available in manufactured home parks and in a variety of types and locations of multi-family dwellings. The move-up housing market is strong with these choices available throughout the City, including in the Hillside, Vista Hills, Highwood and Kohlman Lake neighborhoods.

The cost of housing is a concern that was raised throughout the planning process and is not isolated to Maplewood. Housing costs affect the ability of individuals and families of all ages to settle and remain in the community. It also can affect the ability of employers to find workers. Housing costs are influenced by a number of factors, including land cost, labor and materials, community regulations, and financing. In a mature community like Maplewood, the need for new housing to occur through redevelopment also raises the cost as land assembly, clearance, and site preparations are required. These costs often result in the need for redevelopment to include medium or high density products so costs can be spread across more units.

Looking at the value of owner-occupied units in 2015 based upon American Community Survey data shows that 57% of Maplewood's owner occupied

Figure 6-4. Maplewood Existing Housing (2015)



Source: 2015 American Community Survey

Table 6-2. Monthly Rent

Less than \$250	5.9%
\$250 to \$399	11.8%
\$400 to \$599	45.6%
\$600 to \$799	26.0%
\$800 to \$999	7.2%
\$1,000 or more	3.4%

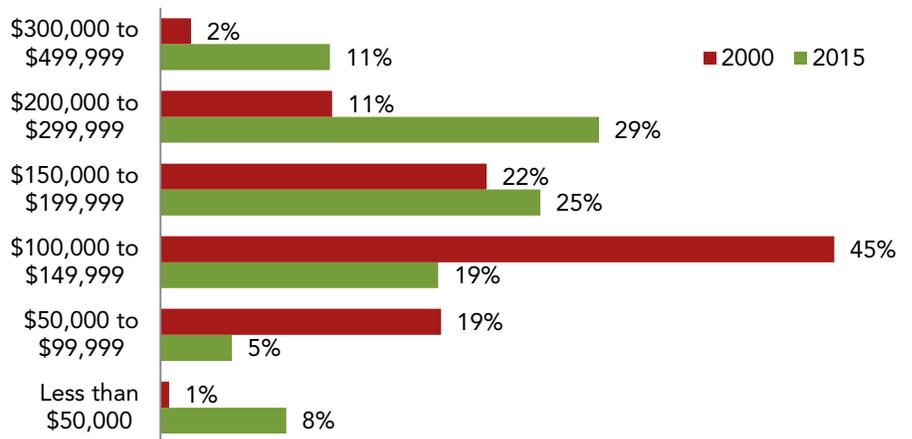
Source: American Community Survey

housing units were valued at \$200,000 or less. However, the value of owner-occupied homes has increased significantly in Maplewood since 2000. It is important for homeowners in Maplewood to see the value of their property to continue to increase, but it is also important to understand if rising housing values are pricing out households looking for affordable units to own. The stability and economic benefit of owning a home should be accessible to households of a range of income levels.

Looking at the broader region, according to ESRI the median home value in Maplewood in 2017 was \$219,351, compared to a median home value for the entire Twin Cities region of \$245,552.

Data from the American Community Survey indicate that nearly 90 percent of rental homes in Maplewood have rents below \$800 per month, as of 2015. Overall, Maplewood has a more affordable housing rental market compared to the broader Twin Cities region.

Figure 6-5. Value of Owner-Occupied Units, 200-2015 Source: American Community Survey



Income Levels

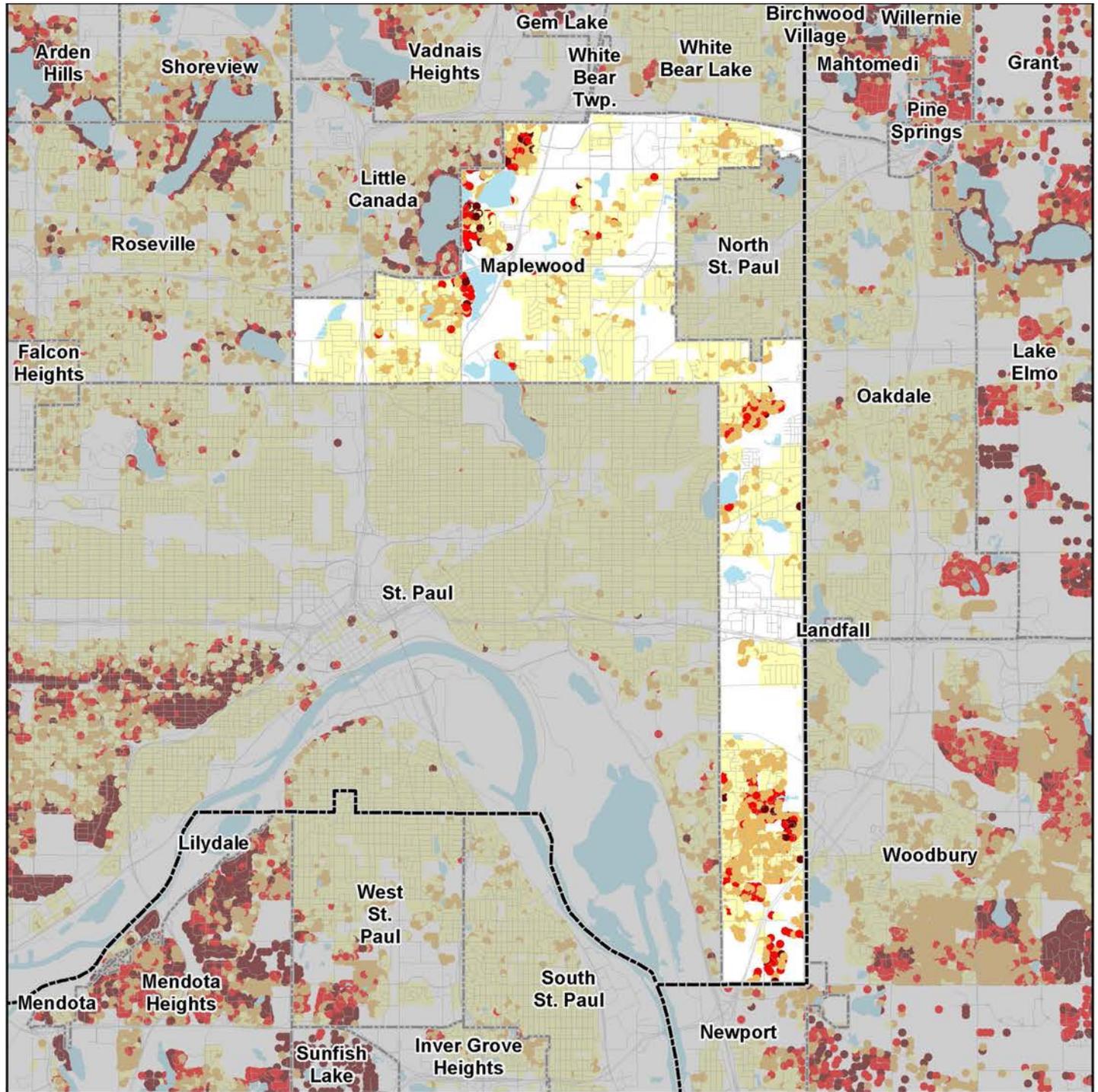
Household income has a significant impact on housing demand as well as housing choice. While Maplewood’s family and household incomes are slightly higher than Ramsey County and the State of Minnesota, there are still many families in the community that are experiencing a “housing cost burden.” A “housing cost burden” occurs when a household is spending more than 30% of its income on housing costs. According to the Metropolitan Council, more than 3,600 households, or 23% of all households in Maplewood are experiencing a housing cost burden.

Table 6-3. Housing Cost Burdened Households

AFFORDABILITY LEVEL	NUMBER	PERCENT OF ALL HOUSEHOLDS
Income at or below 30% AMI	1,792	11.3%
Income 31 to 50% AMI	1,083	6.8%
Income 51 to 80% AMI	814	5.1%
Total	3,689	23.2%

Source: American Community Survey

Figure 6-6. Owner-Occupied Housing by Estimated Market Value



- County Boundaries
- City and Township Boundaries
- Lakes and Major Rivers
- Street Centerlines

**Owner-Occupied Housing
Estimated Market Value, 2015**

- \$238,500 or Less
- \$238,501 to \$350,000
- \$300,001 to \$450,000
- Over \$450,000

1 inch = 1.6155 miles

Source: MetroGIS Regional Parcel Dataset, 2015 estimated market value for taxes payable in 2016.

Note: Estimated Market Value includes only homesteaded units with a building on the parcel.

Of Maplewood's housing units, only about 6% are publicly subsidized. Of these estimated 946 units, 781 serve everyone and 165 are specifically for seniors. Currently, none of the publicly subsidized units are specifically for people with disabilities.

Senior Housing

The City of Maplewood currently has a varied inventory of senior housing units, including market rate and cooperative units, and facilities ranging from independent living apartment units, to assisted living units, to beds in traditional nursing facilities. As outlined in the table, the city currently has an inventory of over 1,100 apartments, assisted living, and cottage-style living units for seniors, and nearly 500 nursing home beds.

Given the aging of the population in Maplewood and the overall metro area, the expansion of inventory for senior housing is likely to continue over the next few decades. As new projects are developed, consideration should be given to the inclusion of affordable options. While there are a number of subsidized options available, it is not enough to meet current, as well as future demands.



Cardinal Pointe

Table 6-4. Senior Housing Source: City of Maplewood

NAME	NUMBER OF UNITS	TYPE
Apartments, Assisted Living, & Cottage-Style Living:		
Maple Pond Apartments	168	Subsidized Apartments
Concordia Arms	125	Subsidized Apartments
Hazel Ridge	75	Market Rate Apartments
Cardinal Pointe	108	Cooperative, Market Rate Apartments
Village on Woodlynn	60	Mixed Rate, Cottage Style Units
Carefree Cottages of Maplewood	106	Mixed Rate, Cottage Style Units
Carefree Villas & Chateaus	142	32 Cottage Style & 110 Apartment Units
Gervais Court Apartments	60	Mixed Rate, Senior Apartment Units
Lakeview Commons	100	Assisted Living Apartments
Homestead at Maplewood	62	Assisted Living Apartments
Rosoto Senior Villas	60	Rental Apartments
Summerhill	44	Senior Cooperative
Subtotal -->	1,110	
Nursing Homes:		
Good Samaritan Home Care	140	Nursing Home Beds
Maplewood Care Center	172	Nursing Home Beds
Ramsey County Nursing Home	180	Nursing Home Beds
Subtotal -->	492	

Existing Housing Needs

The analysis of existing conditions and the community engagement process identified the following housing needs in Maplewood:

- » Increased variety in housing stock - the City has predominantly single-family residential or larger multi-family complexes. There is a need for more twinhomes and townhomes, as well as for senior housing options.
- » Expansion in the number of housing units with more bedrooms - Community conversations indicated that larger families or extended families living together are often challenged in finding housing in the community that can meet the space needs of larger families. Consideration is also needed for a policy for accessory dwelling units which may support extended families living on the same property.
- » Expanding housing affordability - While Maplewood is more affordable than some surrounding communities, there still is almost a quarter of the population that is experiencing housing cost burdens. The City needs to continue to support and partner on affordable projects. The diversification of options to appeal to seniors, like association-maintained townhomes and senior living options, may also help as it may open up naturally occurring, single-family affordable housing.
- » Maintaining existing housing stock - With its aging housing stock it is important that the City supports maintenance and reinvestment efforts. This can be particularly important in neighborhoods of naturally occurring affordable housing.



Frost English Village



Cottages at Legacy Village



Connemara

TAKEAWAYS FROM AFFORDABLE HOUSING STUDY

League of Women Voters Roseville Area, March 2017

The League of Women Voters conducted a study in early 2017 to examine the current state of affordable housing and associated programs in Maplewood and other northeast metro suburbs. The study concluded that cities in the area were not well informed about low-income affordable housing availability and had not made affordable housing more development friendly, through regulation flexibility. The League of Women Voters recommends that the cities need to pursue improvement in the following areas:

- » **Providing for a full range of affordable housing opportunities in each city.**
- » **Preserving and improving current affordable housing.**
- » **Promoting greater awareness of rental housing subsidy usage and linking low-income residents to support services.**
- » **Supporting incentives that make development / rehabilitation more attractive to developers.**
- » **Maintaining and regulating rental properties.**
- » **Considering the inclusion of affordable housing on lands that are to be developed.**
- » **When licensing landlords, urge or require them to list if their units are affordable.**

Future Forecasts and Projections

Forecasts for future housing growth to the year 2040 were prepared by the Metropolitan Council and are shown in the table below.

Table 6-5. Forecasts

	FORECASTS			
	2010 CENSUS	2020	2030	2040
Population	38,018	42,200	45,600	48,600
Households	14,882	17,000	18,900	20,300
Employment	27,635	32,700	34,800	36,600

Source: Metropolitan Council

Metropolitan Council forecasts show that Maplewood will add 10,582 people and 5,418 housing units by the year 2040 for a total population of 48,600. This results in an average of around 180 new units per year for the next 25 years.

As a fully developed community this new growth can only be accomplished through redevelopment efforts and infill. Most of the remaining vacant residential lands are individual parcels within single family detached and attached developments that have already been platted. There are only a few undeveloped areas that are large enough to accommodate new subdivisions. More significant future residential development will likely come through medium density, high density, and mixed use residential development as part of redevelopment projects.

Affordable Housing

Through its regional planning efforts, the Metropolitan Council has prioritized housing affordability in the Thrive MSP 2040 Regional Policy. The Metropolitan Council calculated for each community an allocation of affordable housing needed to meet the rising need of affordable housing across the Twin Cities metropolitan region.

Housing is considered “affordable” when no more than 30% of household income goes to housing. The basis for determining affordability is Area Median Income (AMI), which is the midpoint of the Twin Cities region’s income distribution such that half of households earn more and half earn less. For purposes of Comprehensive Plans, the Metropolitan Council has established three levels of affordability: 1) At or below 30% of AMI; 2) Between 31 and 50% of AMI; and 3) Between 51 and 80% of AMI.

The US Department of Housing and Urban Development (HUD) has identified the maximum income by household size for each level of affordability defined by the Metropolitan Council. As shown in Table 6-6, the maximum income level that qualifies for each household size increases to account for the potential that with an additional person there is an additional income potential. When that doesn’t occur it likely means a family moves from the higher affordability category to a lower one. (e.g. from 50% to 30%). The Metropolitan Council has selected the four-person household thresholds as a

general measurement for affordable housing needs at each income level.

Allocation of Need

The Metropolitan Council determined the need for affordable housing in each

Table 6-6. Twin Cities Metropolitan Regional Household Income Levels, 2015

HOUSEHOLD SIZE	30% AMI	50% AMI	80% AMI
One-person	\$18,050	\$30,050	\$46,000
Two-person	\$20,600	\$34,350	\$52,600
Three-person	\$23,200	\$38,650	\$59,150
Four-person	\$25,750	\$42,900	\$65,700
Five-person	\$28,440	\$46,350	\$71,000
Six-person	\$32,580	\$49,800	\$76,250
Seven-person	\$36,730	\$53,200	\$81,500
Eight-person	\$40,890	\$56,650	\$86,750

Source: Metropolitan Council

Table 6-7. 2016 Existing Affordability of Units in Maplewood

HOUSEHOLD INCOME LEVEL	UNITS	PERCENT OF UNITS
Below 30% of AMI	1,203	7.5 %
31% to 50% of AMI	2,611	16.3 %
51% to 80% of AMI	8,660	54.1%
More than 80% AMI	3,547	22.1%
Total	16,021	100.0 %

Source: Metropolitan Council

community based on a variety of factors, including:

- » Projections of growth of households experiencing housing cost burden
- » Current supply of existing affordable housing, whether subsidized or naturally occurring
- » Disparity of low-wage jobs and housing for low-wage households within a community

Through these calculations, the Metropolitan Council has determined the Affordable Housing Need Allocation for Maplewood between 2021 and 2040 is 510 total units. The breakdown by affordability level is provided in Table 6-8.

The way that communities accomplish this affordable housing allocation is by designating adequate vacant land or redevelopable land at minimum densities (units/acre) that are high enough for affordable housing to be an option. Essentially, the more units/acre allowed on a site, the less cost per unit to be built, which makes the development an option for affordable housing developers as well as market-rate developers. The affordable housing allocation does not mean that the City must force the building of this many affordable units by 2030. Rather, through future land use guidance, the City needs to ensure that the opportunity for affordable housing exists by having adequate vacant or redeveloped land guided for higher densities to meet the stated share.

In order to determine if Maplewood can achieve the calculated number of units, the Future Land Use Plan was analyzed to determine which Maplewood residential future land use designations count towards Affordable Housing

Table 6-8. Affordable Housing Need Allocation for Maplewood 2021-2030

HOUSEHOLD INCOME LEVEL	UNITS
At or below 30% AMI	250
31 to 50% AMI	95
51 to 80% AMI	165
Total Units	510

Source: Metropolitan Council

Table 6-9. Maplewood Future Land Use Designations for Affordable Allocation

FUTURE LAND USE	MINIMUM UNITS / ACRE	QUALIFY FOR AFFORDABLE HOUSING ALLOCATION?
Rural / Low Density Residential	0.5	No
Low Density Residential	2.6	No
Medium Density Residential	6.1	No
High Density Residential	10.1	Yes
Mixed Use - Neighborhood	8.0	Yes
Mixed Use - Neighborhood High Density	25.0	Yes
Mixed Use - Community	25.0	Yes

Source: HKGi, City of Maplewood, Metropolitan Council

Allocation Need. According to the Metropolitan Council, any residential future land use designation that has a minimum density of 8 units per acre or more can count towards affordable housing allocation calculations. Table 6.10 below includes relevant future land use designations and their minimum units per acre.

Any vacant or redevelopable land designated as High Density Residential, Mixed Use – Neighborhood, Mixed Use – Neighborhood High Density, or Mixed Use - Community may count towards affordable housing allocation calculations. As seen in Table 6.10, the net developable or redevelopable acres of each applicable land use have been multiplied by the minimum units per acre to determine the minimum number of units that could be developed on this available land. The mixed use land use categories only require a proportion of their developable land to be residential, so those percentages apply to the unit count for this calculation. Note: we utilize net developable acreage which removes areas where units cannot be built, such as right-of-way, open water, and wetlands.

Table 6-10. Maplewood Development Potential for Affordable Allocation, 2021-2030

FUTURE LAND USE	CHANGE AREA (SEE LAND USE PG. 4-45)	ACRES (NET)	EXPECTED % RESIDENTIAL	MINIMUM UNITS / ACRE	MINIMUM UNITS
High Density Residential	Throughout City	18.3	100%	10.1	184
Mixed Use - Neighborhood	C	2.0	70%	8.0	11
Mixed Use - Neighborhood	F	24.2	50%	8.0	97
Mixed Use - Neighborhood	G	9.0	80%	8.0	57
Mixed Use - Neighborhood	H	5.6	50%	8.0	22
Mixed Use - Neighborhood	J	1.2	50%	8.0	5
Mixed Use - Neighborhood	K	3.5	60%	8.0	17
Mixed Use - Neighborhood	L	1.7	50%	8.0	7
Mixed Use - Neighborhood	M	2.1	50%	8.0	8
Mixed Use - Neighborhood High Density	D	14.4	80%	25.0	287
Mixed Use - Community	A	28.2	30%	25.0	212
Mixed Use - Community	B	1.0	40%	25.0	10
Mixed Use - Community	E	27.1	30%	25.0	203
Mixed Use - Community	I	49.2	40%	25.0	492
Mixed Use - Community	O	4.8	50%	25.0	60
Total		192.3			1,673

Source: HKGi, City of Maplewood

With the available vacant land within areas designated as High Density Residential, Mixed Use – Neighborhood, Mixed Use – Neighborhood High Density, or Mixed Use - Community, Maplewood is more than able to meet its allocation of affordable housing need as the percentage of residential will likely be higher than the minimum required for the three mixed use categories.



Issues and Opportunities

Reinvesting in Aging Housing Stock

- » The city's aging housing stock will require more significant and expensive maintenance
- » Deferred housing maintenance can negatively impact neighborhood character and desirability
- » Many of the city's older housing units are considered "naturally occurring" affordable housing, so preservation of aging housing stock provides great opportunities for first-time home buyers as well as households in need of affordable housing



Increased Housing Variety

- » The growing population/households have diverse housing needs:
 - Affordable rental housing for young heads of households (0-2 BR)
 - "Starter" homes in well-connected neighborhoods for young families
 - "Move-up" homes that have investment/expansion potential
 - Downsizing options for empty-nesters & those shifting in lifestyle
 - Senior housing options, including active, assisted, and affordable, as well as locations that are walkable and near neighborhood amenities
- » An increasingly diverse population presents new housing needs and challenges, including intergenerational living; differing cultural expectations, connection to community members, services, and resources
- » Increasing desire by homeowners to add additional units to their property, for income purposes or to provide care or financial support to family members
- » More people will be working from home or telecommuting, shifting commuting patterns, as well as what residents need out of their housing



Affordable Housing Options

- » An increasing number of people are experiencing a housing cost burden, where they spend more than 30% of their income on housing cost
- » Preservation of Maplewood's "naturally occurring" affordable housing, including apartments



Healthy Neighborhoods

- » Expand neighborhood level coordination and communication with residents and joint participation with civic and neighborhood improvement projects.
- » Continue neighborhoods initiatives to address issues and provide enhancement mechanisms to maintain and improve neighborhood vitality by empowering citizens to enhance the vitality of their neighborhoods.



HEALTH



RESILIENCE



EQUITY



AGE-FRIENDLINESS

The icons above are used to reference the guiding principles, which describe community values that are intended to be achieved through the implementation of the Comprehensive Plan.

See Chapter 3: Guiding Principles for further description of each.

Implementation

The following goals, policies and actions are meant to build on the accomplishments from the 2030 Comprehensive Plan. Updates to the Plan's Historical Resources chapter has been guided by the City's Housing and Economic Development Commission and Planning Commission.

Goals and Policies



1. Promote efforts to upgrade, enhance, and maintain housing and existing neighborhoods

- 1.1 Pursue opportunities to upgrade, enhance, and maintain the existing housing stock as part of efforts to revitalize existing neighborhoods and to promote redevelopment in various areas of the City.
- 1.2 Monitor the housing stock condition through periodic housing condition surveys.
- 1.3 Support and help connect residents to programs and services that allow older adults to remain in their home
- 1.4 Partner with agencies and community organizations to implement aesthetic and quality of life improvements at distressed housing sites.
- 1.5 Promote the organization of neighborhood groups to organize residents, identify and address issues, and to advocate for neighborhood preservation, enhancement, and assistance.
- 1.6 Encourage infill development to be sensitively designed to fit within the existing neighborhood.
- 1.7 Support pedestrian and bicycle access and connectivity within and from neighborhoods to surrounding transit, employment, health care, and retail areas.
- 1.8 Support the use of underground parking, parking ramps, shared vehicle arrangements, bicycle parking, and transit connectivity to improve the residential character of multi-family development.



2. Ensure there is a diversity of housing types to meet housing needs of all types of households.

- 2.1 Ensure the City has a variety of housing types for ownership and rental for people in all stages of their life cycle.
- 2.2 Encourage universal design in new housing.
- 2.3 Advocate that housing in Maplewood will accommodate all racial and ethnic groups in the purchase, sale, rental, and location of housing in the city.
- 2.4 Promote housing development and redevelopment that respects the natural environment of Maplewood while striving to meet the need for a variety of housing types and costs.
- 2.5 Promote sustainable housing that is energy efficient, and utilizes green building and operations techniques.
- 2.6 Promote the availability of a full range of services and facilities for its residents, and the improvement of, access to, and linkage between housing and development.
- 2.7 Evaluate the appropriateness and needed ordinance changes for multi-family units that have small units with larger common areas and kitchen spaces
- 2.8 The City will ensure that the housing stock in the community serves residents at various life stages (from childhood through senior living).

3. Improve the availability of affordable housing for both homeowners and renters

- 3.1 The City will encourage the provision of affordable housing units as part of redevelopment projects in the community.
- 3.2 Participate in the Livable Community Act Local Housing Incentives Program (LCA) through the Metropolitan Council.
- 3.3 Maintain and enhance the City's naturally occurring affordable housing.
- 3.4 The City will actively support the creation of additional affordable housing units if manufactured housing units are removed from the City's housing stock as part of a redevelopment of an existing manufacturing home park.





Actions

Reinvesting in Aging Housing Stock

1. Identify areas for potential housing redevelopment and rehabilitation.
2. Perform annual “windshield surveys” of housing and site conditions to identify urgent housing issues or needs.
3. Use education to increase awareness of general community standards for housing maintenance and improvement.
4. Provide consultative services for home repairs, as well as resources to help homeowners navigate potential funding sources, application processes, and the hiring of contractors.
5. Leverage community partners and volunteers to support rehabilitation and maintenance work. Examples of initiatives may include “adopt a family”.
6. Create a remodeling handbook for homeowners for both internal remodeling and external landscaping / façade work, as well as historic building restoration.
7. Market available resources and services to support housing rehabilitation and redevelopment through the City’s website, direct outreach, and community events.
8. Establish and promote targeted funding programs to support housing rehabilitation of both owner-occupied and rental properties.
9. Partner with agencies and community groups to institute quality of life improvements at distressed housing sites and encourage reinvestment in older properties to maintain their appearance, functionality, and value.
10. Leverage redevelopment tools to revitalize aging residential properties, through the use of various programs through federal, state, and local governments, and non-profit agencies.
11. Streamline permitting and development processes to ease the rehabilitation or improvement of existing homes and reduce the impacts of these processes on the price of entry-level homes.
12. Explore partnership opportunities to replace what the City had with the Greater Metropolitan Housing Corporation (GMHC), such as the Minnesota Housing Ownership Center.

GMHC HOUSING RESOURCE CENTER

The City of Maplewood had a partnership with the Greater Metropolitan Housing Corporation (GMHC) to provide assistance to its residents, including loans for down payment assistance and rehabilitation. As the Housing Resource Center closed in 2017, the City of Maplewood is exploring opportunities for other partnerships to support its residents. This may include the Minnesota Housing Ownership Center.



Increased Housing Variety

13. City staff will review the mixture of housing in Maplewood at least every five years, in order to identify gaps in the provision of housing for people at different income and age levels in the community. This review will also examine gaps in the housing supply for different racial and ethnic groups in the community.
14. Encourage developers to provide a variety of living choices within neighborhoods.

15. Review and revise zoning and subdivision regulations as needed to encourage a mix of housing types and prices in development projects (possible changes include revisions to minimum lot sizes, parking requirements, minimum floor areas, street design, and stormwater management techniques).
16. Update ordinances to maintain housing functionality and livability and to address new technologies, market trends, and resident needs.
17. Work with developers and community organizations to supply more senior housing, particularly subsidized housing options.
18. Periodically assess the needs of diverse populations via community outreach like surveys and meetings.
19. Review and revise as needed ordinances to promote the development of multi-generational housing design. These housing designs may include the development of multiple independent buildings on a single site, the development of accessory units, or the conversion of garage units to housing units.
20. Promote the development of live-work housing units where feasible, in order to increase the diversity of the housing mix in Maplewood.

Affordable Housing Options

21. Designate higher densities in mixed use as a means to support development of affordable housing.
22. Partner with Metropolitan Council and other agencies and programs to provide support programs and services for affordable housing in Maplewood.
23. Partner with Metropolitan Council and other agencies and programs to provide funding assistance (to developers, and also to those in need of housing) to provide for affordable housing units in the community.
24. Partner with local organizations and property owners to support preservation of and reinvestment in local manufactured home parks.
25. Explore an inclusionary zoning policy.
26. Promote the development of housing along transit corridors, as well as in major regional campus areas like Maplewood Mall, HealthEast St. Johns, and 3M.



Healthy Neighborhoods

27. As part of the site plan review process, city staff will review how potential developments provide for effective linkages between housing and nearby community services and amenities.
28. The City will adopt green building standards for housing as part of its development code.
29. Work to maintain and improve the quality of police and fire services in order to maintain the vitality of Maplewood neighborhoods.
30. Actively pursue necessary street maintenance projects to main the vitality of Maplewood neighborhoods.



Implementation Tools

The table below and on the following pages outlines tools that can be utilized by the City, residents, developers, and financiers to meet Housing Needs in Maplewood. The table identifies each widely-available tool/action, when it would be considered, and what housing need(s) it addresses.

HOUSING TOOL	CIRCUMSTANCES AND SEQUENCE OF USE	IDENTIFIED HOUSING NEED
Housing & Redevelopment Authority (HRA)	The City Council, through its role as the HRA, will review the Implementation Section of the 2040 Comprehensive Plan on an ongoing basis to ensure its resources are being utilized most effectively. The HRA will consider TIF and Tax Abatement for medium and high density residential projects that increase the number of affordable units available to very low-, low-, or moderate-income households.	Tool addresses multiple housing needs and improves our housing strategy capacity in general
Economic Development Authority (EDA)	The City Council, through its role as the EDA, will review the Implementation Section of the 2040 Comprehensive Plan on an ongoing basis to ensure its resources are being utilized most effectively. The HRA will consider TIF and Tax Abatement for medium and high density residential projects that increase the number of affordable units available to very low-, low-, or moderate-income households.	Tool addresses multiple housing needs and improves our housing strategy capacity in general
Tax Increment Financing (TIF)	The City would consider Tax Increment Financing for redevelopment projects in High Density Residential and Mixed Use areas that meet housing goals and provide a number of units that are affordable to very low-, low-, or moderate-income households.	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Housing Bonds	The City would consider issuing Housing Bonds for residential projects that are eligible for TIF and the use of Housing Bonds would make more units affordable to very low-, low-, or moderate-income households. However, there are competing priorities and limitations to city bonding authority	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Tax Abatement	The City would consider tax abatement for housing projects that increases the number of affordable units available to very low-, low-, or moderate-income households	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Consolidated RFP through the MHFA	The City would strongly consider supporting/ sponsoring an application to the Consolidated RFP programs through MHFA for residential project proposals in areas guided for high density residential uses and mixed uses	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households Need for a variety of housing types for all stages of life

HOUSING TOOL	CIRCUMSTANCES AND SEQUENCE OF USE	IDENTIFIED HOUSING NEED
Housing Improvement Area (HIA)	The City of Maplewood will evaluate the potential use of Housing Improvement Areas (HIA) through its HRA and EDA as a tool to assist condo and townhome associations with improvements they could not otherwise finance.	Tool to address the long-term maintenance of housing
Land Bank Twin Cities	The City would encourage developers and property owners to work with the Land Bank of the Twin Cities. It is unlikely that the City will become an active partner with the Land Bank for development	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Livable Communities Demonstration Account (LCDA) through Metropolitan Council	The City would strongly consider sponsoring an application to Livable Communities Account programs for proposals with residential units in areas guided as high density residential as well as mixed use areas	Need for a variety of housing types for all stages of life
Livable Communities Demonstration Account - Transit Oriented Development (TOD) through Metropolitan Council	The City would strongly consider sponsoring an application to Livable Communities Account programs for proposals with residential units in areas guided as high density residential or mixed use that are along the METRO Rush or Gold Transit Lines	Need for a variety of housing types for all stages of life
Community Development Block Grant Funds (CDBG) through Ramsey County	The City will explore the use of a portion of our CDBG funds to prioritize projects if they provide units affordable to very low-, low-, or moderate-income households, and are located in the high density or mixed use locations on the City's future land use map	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
HOME Investment Partnerships Program (HOME) through Ramsey County	The City will explore with Ramsey County the application for HOME funds to provide rental assistance to low and moderate income households that are in existing rental units in the City.	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Site Assembly	<p>The City would strongly consider supporting/ sponsoring an environmental clean-up grant application for housing projects that provide affordable units for very-low, low, and moderate income households</p> <p>The City would strongly consider using any awarded funds, including but not limited to the programs described in this list, to assemble a site in the locations guided at appropriate densities and land uses, as shown on the future land use map, for projects which include a portion of units that are affordable to very low, low, or moderate income households. This could include acquiring and holding land, as well as sub-allocating such monies to a qualified developer approved by the City Council</p>	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households

HOUSING TOOL	CIRCUMSTANCES AND SEQUENCE OF USE	IDENTIFIED HOUSING NEED
NOAH Impact Fund	The City of Maplewood will explore opportunities with the Minnesota Housing Fund on the use of NOAH (Naturally Occurring Affordable Housing) Impact Funds to finance the acquisition and preservation of naturally occurring affordable housing.	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Local 4d Tax Incentives	The City of Maplewood will evaluate the appropriateness of a local 4d tax incentive policy.	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Referrals	The City will review and update its reference procedures and training for applicable staff by 2022, including a plan to maintain the ability to refer our residents to any applicable housing programs outside the scope of our local services	Tool addresses multiple housing needs and improve our housing strategy capacity in general
Guiding land at densities that support affordable housing	See the future land use plan and projected housing needs section of the housing chapter of this comprehensive plan	Tool to address multiple housing needs and improve our housing strategy capacity in general
Community Land Trust	The City of Maplewood would explore opportunities to collaborate with a community land trust to support affordable housing options for any type of housing density.	Need of housing that is affordable to a range of income levels, especially very-low, low, and moderate income households
Participation in Housing Related Organizations	The Mayor of Maplewood may participate or designate an appropriate representative to actively engage in local and regional housing related organizations, such as the Urban Land Institute Minnesota's Regional Council of Mayors Group	Tool to address multiple housing needs and improve our housing strategy capacity in general
Fair Housing Policy	The City will consider adoption of a fair housing policy and continue to assist residents facing issues of fair housing within the community as well as monitor actions and best practices by other communities in the region to help further fair housing.	Tool addresses multiple housing needs and improve our housing strategy capacity in general
Zoning and Subdivision Ordinances	The City will be reviewing its zoning and subdivision ordinances to identify any regulations that inhibit the housing priorities in this document. This effort is slated for completion by 2022	Tool addresses multiple housing needs and improve our housing strategy capacity in general
Expedited Pre-Application	The City will consider the creation of a pre-application process to identify ways to minimize unnecessary delay for projects that address our stated housing needs, prior to a formal application submittal.	Tool addresses multiple housing needs and improve our housing strategy capacity in general

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