



## Champion Report

**Theme Area:** Housing/Affordable Housing

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**REPORTING PERIOD: October 2015-December 2015**

Goals/Strategies or Action Steps:	What NEW success have you had in moving your theme goals forward over the reporting period?
<p>H IV 6A</p> <p>H 7</p>	<p><b>The Brainerd HRA administers the following rehab programs:</b>  <b>SE Brainerd – 32 owner-occupied rehabbed houses and 5 commercial properties</b>  <b>Crosby: 8 applications taken; 6 in progress</b>  <b>Downtown Brainerd: Authorized to submit full application for a rental and commercial rehab program</b></p> <p>The Brainerd HRA partnered with RREAL to install solar electric panels on one of our scattered site public housing units.</p>
<p>AH 3</p> <p>AH 3C</p>	<p>The Brainerd HRA and the HCP Housing Task Force acquired 2 blighted homes, demolished them and sold the lots to Lakes Area Habitat for Humanity who constructed homes on both lots in 2015</p> <p>Maxfield Research completed the Housing Study for Crow Wing County to identify housing needs</p>
	<p>The Builders and the REALTORS are having a joint education and Product Showcase. Each Association will host education and then we will have a trade show with approx 70 vendors, those in the building trades and the real estate trades. It is scheduled for Feb 4 at Breezy Point and it is for members only.</p>

### What future activities has your themem prioritized for the coming year?

Affordable Housing:

Recommendation3, Action Step H

The CWC HRA held their strategic planning in December and one of their objectives is to: “Determine workforce housing needs based on local employer needs.” The intent is to survey employers to determine needs and create programs needed to address the gaps.

Recommendation 2

The CWC HRA hired the Urban Land Institute to evaluation the Brainerd Oaks Subdivision and make recommendations to

build out this development.

The CWC HRA hired Hoisington Koegler Group to assist in a Veteran's/Service Member development on land owned by the McQuinn family. The development could include a service center, affordable multi-family housing, single family owner-occupied housing and a recreation area.

# Housing

## Housing Issue I

**Building standards:** Encourage local units of government to voluntarily coordinate, develop and implement conforming technical guidelines, planning and zoning standards and ordinances.

The issue includes the promotion of green building standards such as the Minnesota Green Housing Criteria Overlay. Educating community members, particularly architects and contractors, on the benefits and best practices of green construction is integral to establishing and achieving cutting-edge building standards goals.

The issue also seeks to acknowledge the importance of local agriculture, the preservation of small farms and community supported agriculture (CSA) as it concerns policies such as zoning, agriculture-appropriate real estate taxation and development.

## Housing Issue I Goal

**Coordination of ordinances and standards:** Review and coordination of existing ordinances and standards. Identify and catalog similarities and differences. Adoption of coordinated ordinances and standards by local units of government.

## Recommendation 1

**Housing performance standard:** Achieve a higher performance standard for all housing in the region by 2035.

### Action Step A

**Build to last:** Build all housing to last at least 100 years because a longer usable life is more cost effective. Local planning and zoning offices could offer potential permit applicants a cost comparison information sheet showing examples of cost recovery estimates and useful life of project using various construction materials/methods.

### Action Step B

**Building standards:** Make building standards and permitting more uniform and more stringent to achieve all aspects of new housing and rehabilitation goals.

### Action Step C

**Subdivision ordinances:** Create or update local subdivision ordinances to include a baseline standard.

### Action Step D

**Blight reduction:** Examine existing blight ordinances and rental codes, amend/revise as needed. Enforce blight ordinances and rental codes and promote broader use. Identify Federal and State funding opportunities.

### Action Step E

**Resale standards:** Require homes on the market to meet minimum standards before transfer of title. Possibly add to realtor checklist to ensure improvement is completed. Secure funds for this effort.

### Action Step F

**Neighborhood standards:** Adopt neighborhood aesthetic standards to build the sense of character and identity.

### Action Step G

**Life-cycle housing:** Rehabilitate houses to accommodate a variety of age groups and needs. Recommend that HUD set standards for new construction and rehabilitation of homes that use state/federal funding.

### Action Step H

**Safety:** Include children's safety and storm shelter access as safety aspects in rehabilitation

### Action Step I

**Life-cycle housing:** Rehabilitate houses to accommodate a variety of age groups and needs. Recommend that HUD set standards for new construction and rehabilitation of homes that use state/federal funding.

### Recommendation 2

**Education on codes and standards:** Focus on education to promote standardized building codes, alternatives for green energy, and sustainable planning for housing.

### Action Step A

**Building codes:** Identify opportunities to standardize rehabilitation/building codes for green technologies for all types of housing including multifamily, mobile homes, conventionally built homes, and manufactured homes.

([www.mnhousing.gov/idc/groups/public/documents/document/mhfa\\_006584.pdf](http://www.mnhousing.gov/idc/groups/public/documents/document/mhfa_006584.pdf)).

### Action Step C

**Education:** Educate architects, planning and zoning staff, code enforcers, contractors and builders in green technology for all types of construction and rehabilitation.

## Housing Issue II

**Infrastructure to support housing:** The availability of suitable infrastructure is critical for communities and businesses. Many towns throughout the region face the financial burden of replacing sewer and water lines and/or wastewater treatment facilities. For many small towns with aging populations the cost is prohibitive. Seeking assistance from State and Federal sources is one possible avenue open to them.

## Housing Issue II Goal

**Drinking water and wastewater infrastructure:** All housing is served by clean, safe drinking water and a functioning wastewater treatment system.

### Recommendation 3

**Infrastructure planning:** Plan for maintenance, upgrading, and eventual replacement of drinking water and wastewater systems throughout the region. Investigate innovative technologies for drinking water and wastewater infrastructure.

### Action Step A

**Funding:** Secure funding for maintenance, upgrading, and replacement of water and wastewater infrastructure including septic systems and wells.

### Action Step B

**Efficiency:** Maximize existing capacity before expanding or creating new water and wastewater infrastructure. Consider cluster/small distributed systems for environmental concerns or cost considerations.

### Action Step C

**Infrastructure expansion:** Consider expanding new and existing highway, sewer, and water, prioritizing

## Housing Issue III Goal A

**Growth patterns:** 12,000 new homes across the region from a population increase of 8% with an average household size of 2.4 persons. People retire here and want to live near amenities so there is moderate lake shore development. There is an increase in affordable housing and jobs so young people return. People live near jobs so big towns grow some and small towns hold steady.

green space and transportation infrastructure.

## Housing Issue III Goal B

**Redevelopment (infill/reuse):** Increase of new housing units or commercial space built in previously developed spaces.

### Recommendation 4

**Planning and zoning:** Create neighborhood and communitywide plans that account for the location of infrastructure. Use zoning to encourage efficient and functional development and locate all housing near amenities such as; schools, shopping, medical facilities, recreational opportunities, jobs, lakes, utilities etc.

### Action Step A

**Zoning techniques for efficiency:** Reduce infrastructure costs and allow for varied income housing by encouraging cluster, conservation design, and mixed use development.

### Action Step B

**Create neighborhoods:** For new housing, especially in larger communities, develop houses in neighborhood clusters with varied housing types or mixed use of buildings.

### Action Step C

**Protection of natural resources:** Protect the region's natural environment and improve access to public waters by developing incentives to use conservation design over traditional lot-block developments, especially in shoreland areas.

### Action Step D

**Farmland protection:** Local governments should designate growth areas and protect the region's prime farmland by directing/steering future development to identified growth areas.

### Action Step E

**Solar access:** Design and position new home construction to maximize use of solar energy. Homeowners will have the opportunity to access solar/thermal resources which will lower utility costs to the home and lower traditional energy consumption.

### Action Step F

**Senior housing:** Encourage more housing development and redevelopment opportunities in downtown areas by creating tax-free or low-tax housing zones. Develop an affordable, senior citizen property tax.

### Recommendation 5

**Social services:** Provide links to social services for residents receiving housing assistance

## Housing Issue IV

**Housing rehabilitation:** Rehabilitation of housing focuses on current housing stock. Seniors with a fixed income may find it very costly to rehabilitate their home when necessary, so a "Continuum of Care" model should be adopted to accommodate seniors and their housing needs. Rehabilitation efforts should also focus on the significant foreclosed housing stock, which may be sold back to homebuyers at an affordable price with an affordable financing. Green technology relating to housing methods can play a role in this key issue.

### Recommendation 6

**Support rehabilitation efforts:** Support efforts to rehabilitate housing in the region, particularly for vacant homes, foreclosures and low-income homes, through establishing standards, providing incentives and resources, and education.

#### **Action Step A**

**Rehabilitation standards:** Have funds available for housing rehabilitation, including the addition of green technology to existing homes. Make housing suitable for families and individuals.

#### **Action Step B**

**Foreclosures:** Prioritize rehabilitation of foreclosed homes. Create an incentive program for potential new homebuyers to purchase homes with a match or amount they have been paying for rent.

#### **Action Step C**

**Incentives:** Provide government incentives to developers for improving housing and establishing infrastructure that supports a broader vision for housing in each community.

#### **Action Step D**

**Standards:** Promote individual investment development coupled with quality standards.

#### **Action Step E**

**Rental rehabilitation:** Set up programs to assist low-income homeowners rehabilitate their homes to create a rental apartment.

#### **Action Step F**

**Funding:** Create a variety of funding options for rehabilitation, especially for the elderly and low-income population.

#### **Action Step G**

**Database for rehabilitation:** Develop “Angie’s List”-style databases of rental property energy

ratings for tenants to use and reliable rehabilitation contractors. Help reliable contractors get on the list.

#### **Action Step H**

**Use volunteers:** Find groups of contractors that are willing to volunteer or help at cost.

#### **Action Step I**

**Resource guide:** Have a resource guide to inform property owners of programs.

#### **Action Step J**

**Funding guidance:** Work with contractors, non-profits, and educational trainers and direct them to funding sources.

#### **Action Step K**

**Evaluation:** Develop an evaluation process to determine whether or not a foreclosed home is a good candidate for rehabilitation.

#### **Action Step L**

**Educate contractors:** Educate contractors regarding housing rehabilitation.

#### **Action Step M**

**Rehabilitation jobs:** Use workforce housing programs to put the unemployed to work on rehabilitation.

#### **Action Step N**

**Elderly and single parent homes:** Create a group (or recruit those in transitional/emergency housing programs) to rehabilitate homes for elderly or single parent homes.

### Recommendation 7

**Energy rehabilitation:** Help families finance energy savings and improvements, including green technology, as well as understanding the payback from these improvements. Provide more energy efficient low interest loans.

#### **Action Step A**

**Promote existing programs:** Allow existing rehabilitation and weatherizing programs to do more. Require the use of appropriate green technology and promote peak-month savings.

#### **Action Step B**

**Standards:** Rehabilitated homes must meet a minimum standard of green technology and energy efficiency.

#### **Action Step C**

**Loans and incentives:** Encourage government-recommended loans, technical assistance and incentives for rehabilitating homes of a certain square footage. This should include green requirements and the use of alternative energy technologies.

### Recommendation 8

**Rehabilitation standards and rules:** Simplify rules regarding rehabilitation. Return more power to the local government to oversee and set standards for their area.

**Action Step A**

**Funding:** Work to fund building standard mandates with local money. Collaborate with local governments to levy taxes for cost-saving projects.

**Action Step B**

**Maintenance standards:** Establish minimum neighborhood standards for preventing

deterioration and maintaining reasonable levels of cleanliness.

**Action Step C**

**Community standards:** When rehabilitating homes, consider the community and home's aesthetics and attractiveness.

**Recommendation 9**

**Affordable housing:** Strongly prioritize small towns and rural areas in the effort to continue preserving affordable housing in Greater Minnesota.

**Action Step A**

**Rehabilitate foreclosed homes:** Enable rehabilitation of foreclosed properties to provide affordable housing for seniors, families, and group facilities.

# Affordable Housing

## Affordable Housing Issue

**Affordable housing:** This key issue includes rental and single-family housing: the need for physical development of affordable rental housing and affordable pricing and/or financing of single-family housing. Building design and green technology can play a major role in reaching these affordable housing goals. Homeless emergency shelters are a vital component of affordable housing, including the need for such a shelter to cover The region. Developing affordable senior housing is also a priority for this issue.

## Affordable Housing Goal

**Affordable housing:** Develop affordable housing that meets the needs of individuals and families. This includes the need for stability and proximity to employment and community amenities, like schools, health care, and recreation. The percentage of lower income households spending 30% or more of their income on housing decreases from the current level of 45% to 33%. This decrease occurs because the region is willing to invest in affordable housing and because incomes increase due to better paying local jobs.

**Recommendation 1**

**Program funding:** Recognize the value of programs that have been very effective in providing affordable housing, such as rural rental housing (Rural Development USDA Sec. 515 program and Section 8 voucher program) and senior and disable persons housing (HUD 202, and Section 811 programs). Seek to sincerely reinvigorate these programs, rather than simply provide minimal levels of funding.

**Action Step A**

**Collaboration:** Gain and coordinate local support and advocate with federal elected officials to increase funding levels for these effective programs.

## Recommendation 2

**Multi-generational neighborhoods:** Encourage life-cycle, multi-generational neighborhoods with affordable housing integrated into all neighborhoods.

### **Action Step A**

**Affordable housing location:** Access funding and encourage local governments to provide incentives to expand affordable housing developments within a 30-minute commute to economic employment centers.

### **Action Step B**

**Workforce housing location:** Workforce housing is a supply and demand issue. Educate employers on housing availability in the area and educate business leaders on housing costs and affordability gaps.

### **Action Step C**

**Universal design:** Incorporate handicapped accessible units into new and existing

multifamily rental housing where there are vacancies to support the aging and population with disabilities.

### **Action Step D**

**Collaboration:** Create a collaborative effort to encourage and promote multi-generational neighborhoods throughout the region.

### **Action Step E**

**Best practices:** Explore other models, like co-housing, and identify best practices that will work within the region.

## Recommendation 3

**Address affordable housing needs:** Recognize and address the extent of poverty in the region and the need for a comprehensive affordable housing plan

### **Action Step A**

**Plan:** Develop a Regional Affordable Housing Plan that builds on limited existing plans and addresses demographic changes within the region. Identify partners within the Plan.

### **Action Step B**

**Identify wage needs:** Identify community wage levels needed to buy an average home or rent an average apartment.

### **Action Step C**

**Identify housing needs:** Identify needed rental and single-family housing in communities that is currently available, vacant, or can be produced or preserved. The housing should be within a range of affordability (e.g. 30% of income, subsidized, etc.). Identify developers and program administrators.

### **Action Step D**

**Funding:** Identify funding sources that are affordable or can be matched by owners and/or others. Focus on exploring and developing funding sources for low-income and elderly populations to gain access to affordable housing.

### **Action Step E**

**Funding:** Funding sources should recognize and research rural and small-town models with a

focus on green standards and strategies. These sources should avoid applying urban-based standards in our rural region while still recognizing the need to be close to available transportation and services.

### **Action Step F**

**Incentives:** Include affordable housing incentives directed toward local banks working with low income populations that require homebuyer education.

### **Action Step G**

**Housing information:** Promote and make available existing information of affordable housing.

### **Action Step H**

**Housing and jobs:** Survey where people who work for large employers live and identify gaps.

### **Action Step I**

**Collaborative funding:** Create a collaborative effort to recruit regional funders for rehabilitation of foreclosed homes.

### **Action Step J**

**Foreclosure solutions:** Develop more affordable rental housing to meet the needs of those who lost their homes through foreclosure

### Action Step K

**Educate about need and funding:** Continue to market and spread the word about possible funds and ways to obtain affordable housing, owned and rental, including among the business community.

### Action Step L

**Housing partners:** Increase the capacity of Habitat for Humanity to create more single-family homes in the region.

### Recommendation 4

**Homelessness:** Address the temporary and permanent housing needs of the homeless in the region.

### Action Step A

**Homeless shelters:** Find groups and funds to create a homeless shelter in the region.

**Expand successful model:** Expand or identify additional funding sources that house more families locally such as program like the Interfaith Hospitality Model, which creates homeless shelters in local churches or apartment buildings.

### Action Step B

**Homeless family support:** Create a support network to help homeless families develop a plan and get back on their feet.

### Action Step E

**Location:** Strategically place accessible homeless shelters and senior living quarters throughout the region.

### Action Step C

**Transitional housing:** Develop transitional housing in Staples or communities serving Morrison, Wadena, Todd, Crow Wing, and Cass counties because of close proximity.

### Action Step F

**Supportive housing:** Develop permanent supportive housing projects within the region to stabilize homeless individuals and families.

### Action Step D

### Recommendation 5

**Policy recommendations:** Make policy recommendations that will address fair housing issues for protected classes in the region.

### Action Step A

**Housing equity:** Raise the issue of whether everyone has the right to safe, affordable housing.

### Action Step B

**Federal funding prioritization:** Encourage funding sources to formally buy into the Sustainable Communities process. This means prioritizing participation in SC when making funding awards, such as with Low-Income Housing Tax Credits and other housing and community development programs.

### Recommendation 6

**Fair Housing Equity Analysis (FHEA):** Continue to work with Happy Dancing Turtle (non-profit) and Habitat for Humanity to address the housing needs of Native Americans in upper Cass County.

### Recommendation 7

**Fair Housing Equity Analysis (FHEA):** Continue to work with the Hispanic Economic Development Corporation (EDC) to address jobs and housing need of the Hispanic population in Todd County.