STEELE COUNTY BOARD OF COMMISSIONERS
WORK SESSION AGENDA

Administration Center - 630 Florence Avenue – Owatonna, MN 55060

Steele County's Mission:
Driven to deliver quality services in a respectful and fiscally responsible way.

TUESDAY, FEBRUARY 11, 2025 at 4:00 PM
County Boardroom, Steele County Administration Center

Agenda

1. Call to Order

2. Citizen Appointee's Code of Conduct

3. Affordable Housing and Homeless Aid Policies

Adjourn

Disclaimer: This agenda has been prepared to provide information regarding an upcoming meeting of the Steele County Board of Commissioners. This document does not claim to be complete and is subject to change.

Steele County Agenda Item

Request for Board Action

Subject: Citizen Appointee's Code of Conduct

Department: Administration Office

Committee: Choose an item. **Committee Meeting Date:** Enter a date.

Work Session Date: November 14, 2023 **Board Meeting Date:** February 11, 2025

Consent Agenda: ☐ Yes ☒ No **Resolution:** ☐ Yes ☐ No

Policy Committee Recommendation:

Commissioners during the November Planning session requested a Citizen Appointee's Code of Conduct be written and executed.

Recommendation:

Approve the Citizen Appointee's Code of Conduct and authorize the Committee's or Commissions to hand out the Code of Conduct to all Appointee's and set a time to administer the Oath of Office.

Background *(Including Budget Impact)*:

In November 2024 during the Commissioners Planning Session, the Commissioners requested a Citizen Appointee's Code of Conduct policy and Oath of Office form be drafted for approval.

Appointee's / Citizen members should be dedicated to promoting the values and integrity of local government and democracy and committed to governing efficiently and effectively.

Must be above reproach and avoid the appearance of impropriety, abide by applicable state laws, county ordinances and other doctrines relating to conduct of a citizen member, including, but not limited to: conflict of interest, data practices and the open meeting law.

Maintain the confidentiality of information concerning property, personnel orlegal affairs of the county.

Do not use the official position to secure special privileges or exemptions for themselves or others.

They support the maintenance of a positive and constructive workplace environment for county staff, citizens and businesses dealing with the county and no citizen member shall accept or receive any gift of substance and other items listed in the Code of Conduct.

Attachments: Citizen Appointee's Code of Conduct and Oath of Office

STEELE COUNTY

CITIZEN APPOINTEE'S
CODE of CONDUCT
2025

507.444.7400
www.steelecountymn.gov
www.facebook.com/SteeleCountyMN

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Table of Contents

Page

Steele County's Mission Statement, Vision and Value Statements 1
- Mission Statement 1
- Vision 1
- Core Values 1

Chapter 1: Open Meeting Law and Data Practices 6
- Open Meeting Law 6
- Minnesota's Data Practices Act 6

Chapter 2: Code of Conduct 9

Appendix: Tips for Successful Public Service 12

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Steele County's Mission Statement, Vision and Value Statements

Steele County is committed to ensure that Steele County has a healthy future and to provide services that citizens have come to expect.

Mission Statement

Driven to deliver quality services in a respectful and fiscally responsible way.

Vision

First in Service. First in Stewardship.
The County of choice… today and tomorrow.

Core Values

1. Teamwork: We serve the public best with collaboration, coordination and community partnerships.
2. Positivity/Forward-Thinking: We do our work with an open-minded and constructive approach.
3. Respect: We are eager to serve, friendly, helpful, and kind.
4. Accountability: We are fiscally and professionally transparent and responsible.
5. Integrity: We are ethical, honest, and reliable.

Chapter 1: Open Meeting Law and Data Practices

Open Meeting Law

With only a few exceptions, county board meetings, including committees, subcommittees, board, work session and commission meetings are open to the public. The open meeting law ensures the public are fully informed about decisions made by elected officials and also ensures the public's right to participate in county board actions.

More information about the open meeting law is available through the Minnesota House of Representatives at: www.house.leg.state.mn.us/hrd/pubs/openmtg.pdf.

Whenever a body subject to open meeting law meets, the following information should be available to the public:

- date, time and location.

The public should be able to:

- watch the meeting and be present;
- see how members vote on issues;
- receive printed information the body has at the meeting;
- have a summary of action in the form of minutes.

Any scheduled gathering of the board of commissioners, committee or commission meetings must give proper notice and be open to the public. Chance meetings and social gatherings are excluded; however, members cannot discuss or receive information on official business in private social settings.

There are few exceptions to the open meeting law and specific requirements regarding notice and subject of closed meetings. Strict adherence to these requirements is necessary to avoid violating the statute. The county attorney should be consulted when the body is considering conducting a closed meeting.

Minnesota's Data Practices Act

Minnesota's data practices act gives public access to county records and data to balance the public's right to know with respect for individuals' privacy. The act presumes that government data are public and accessible for inspection and copying unless a federal law, state statute, or temporary classification of data notes otherwise. Since there are significant penalties for willfully releasing private and confidential data, citizen members should contact their staff liaison when there are questions about what information is public and private.

In addition, a member of any body that violates any provision of the data practices act creates liability for the county and the county is liable for any damage as a result of the violation. The person damaged may bring action against the county to cover damages, plus costs and reasonable attorney fees.

- More information about the Minnesota data practices act is available through the Minnesota House of Representatives at www.house.leg.state.mn.us/hrd/pubs/dataprac.pdf.

- The Association of Minnesota Counties provides helpful information about data practicesonline: http://www.mncounties.org/CLIC/Open%20Meeting%20Law.pdf

Public or private?

Data is classified into categories to define confidentiality. These categories assist the county in deciding whether data can be released and to whom.

Public record

Communications (electronic or written) involving commissioners and members of advisory boards and commissions are public records (with a few exceptions as stated by the Minnesota data practices act) - Rules and Requirements / Data Practices Office (mn.gov).

Communications not considered public record may still be public information (i.e., email, text messages). Those interested in copies of these items must file a public information request. Requests for private data or information outside the scope of a commissioner's, members of advisory boards and commissions roles should be routed to the County Administrator for assistance.

Elected officials and financial disclosures required by state statue

Classified as public data on individuals.

Personnel data

Some personnel data of county employment applications, present and past employees, members of advisory boards and commissions, volunteers and independent contractors is public. Personnel public data:

- Name
- Salary
- contract fees
- pension
- fringe benefits
- expense reimbursements
- job title and job description
- Education, training and previous work experience
- Terms of any administrative or judicial agreement
- Work location and work telephone number
- Time records
- date of first and last employment
- existence and status of any complaints or charges against an employee

Note: Actual complaint circumstances are not public, whether or not the charge or complaint resulted in disciplinary action. The final disposition of any disciplinary action, with the reasons the action was necessary, and information documenting those reasons are public when final disposition is made. Final disposition also includes resignation when the resignation occurs after the final decision of the county or arbitrator.

The following is public and refers to former or current applicants; either for employment or an appointment to an advisory board.

- Veteran status
- relevant test scores
- rank on eligibility list
- education, training and work availability

Private record

Some examples:

Applicants for county positions: Names are private except when certified as eligible for employment and considered a finalist by the County Administrator. A finalist is someone called in for additional interviews but has not been chosen for the position.

Appraisal data: confidential until released or until the property is sold.

Arrest data, response data and investigative data: classified as public information once the investigation is closed and charges are filed.

Elected officials' correspondence: The data practices act states that correspondence between individuals and elected officials is private; however, it can be made public by the sender or recipient.

Protected Health Information: The HIPAA Privacy Rule is a set of federal standards to protect the privacy of patients' medical records and other health information maintained by covered entities (health plans, which include many governmental health programs, such as the Veterans Health Administration, Medicare and Medicaid; most doctors, hospitals and many other health care providers and health care clearinghouses) and by their business associates. The Privacy Rule provides patients with access to their medical records and with other important rights.

Property complaints: complaints to Steele County that are ordinance violations are confidential data. For example, if a neighbor reports another neighbor is in violation of an ordinance, the name of the complainant cannot be disclosed.

Chapter 2: Code of Conduct

Citizen members should be dedicated to promoting the values and integrity of local government and democracy and committed to governing efficiently and effectively. After taking oath of office as a citizen member, the following recommendations will assist in conducting themselves in accordance the highest code of conduct:

- The professional and personal conduct of citizen members must be above reproach and avoid the appearance of impropriety. Citizen members should refrain from abusive conduct, personal charges or verbal attacks upon the character or motives of other members of the Board, commissions, staff or the public intended to disrupt and not further the county's business.
- Citizen members abide by applicable state laws, county ordinances and other doctrines relating to conduct of a citizen member, including, but not limited to: conflict of interest, data practices and the open meeting law.
- Citizen members maintain the confidentiality of information concerning property, personnel or legal affairs of the county. They shall neither disclose confidential information, without proper legal authorization, nor use such information to advance their personal, financial or other private interests.
- A citizen member does not use the official position to secure special privileges or exemptions for themselves or others.
- Each citizen member supports the maintenance of a positive and constructive workplace environment for county staff, citizens and businesses dealing with the county. Citizen members should recognize their roles, as delineated in state rules and statutes, county policies and in individual dealings with county staff.
- No citizen member shall, except as specifically permitted by Minnesota statutes, accept or receive any gift of substance, whether in the form of money, services, loan, travel, entertainment, hospitality, promise or any other form under circumstances in which it could be reasonably expected to influence the citizen member in the performance of the citizen member's official duties or intended as a reward for the citizen member's official actions.
- Citizen members will not testify in their capacity as a citizen member, before any other board, commission, administrative officer or agent of the federal government, the state of Minnesota or of any county or other municipal corporation, including cities, except as provided.

  Exceptions to the policy:
  - if the member is testifying in such capacity pursuant to a lawfully issued subpoena;
  - in the event the Board has designated the commissioner or citizen member to act as a spokesperson for the Board as a whole to explain the majority vote or Board's position.
  - Speaking at the request of, or on behalf of, the County (or organization that Steele County is an official member) before a legislative body, regarding legislation and impact on the county(ies).

- Citizen members serve as a whole when representing the official policies and positions of their appointments. If speaking as an individual citizen, it's important to share the perspective being presented and not on behalf of the county or board. In addition, Citizen members should refrain from testifying orally or in writing as to any quasi-judicial matter being heard or having the possibility of being heard by the Board.

Conflict of interest

Generally, state law prohibits public officers from having a personal financial interest in a sale, lease, or contract they are authorized to make in their official capacity. A "public officer" would include a commissioner, citizen member, etc.

An interested public officer should disclose his or her interest at the earliest stage and abstain from voting ordeliberating on any topic in which he or she has an interest. There are some exceptions to the general prohibition on contracting with citizen members defined in state law. When the exceptions areused, generally the contract must be approved by unanimous vote of the board. To help determine if a conflict exists consider the:

- nature of the decision being made;
- nature of the financial interest;
- effect of the individual interest on the outcome of the decision by the board.

Another conflict-of-interest situation may occur when the official's own personal interest is so distinctfrom the public interest that the commissioner cannot be expected to represent the public interest fairly in deciding the matter. Some common areas are planning and zoning issues, public improvements, special assessments, licenses, land purchases and vacation of streets.

Contracts: Minn. Stat. §382.18 prohibits "county officials" from being "directly or indirectly interestedin any contract, work, labor, or business to which the county is a party or in which it is or may be interested or in the furnishing of any article to, or the purchase or sale of any property, real or personal, by, the county, or of which the consideration, price, or expense is payable from the county treasury." Citizen members must disclose any personal or financial interest in any contract to which the County is a party, including the sale or purchase of any property or materials to determine if the relationship requires any special action.

There are some exceptions to both the Conflict of Interest and Contract statutes. The CountyAttorney should be consulted with questions about a specific circumstance.

Incompatible offices

Generally, individuals in appointed offices are prohibited from holding incompatible offices including elected positions. The county attorney should be consulted on concerns about an appointed official holding an elected office.

Gifts
Elected and appointed "local officials" may not receive a gift from any "interested person." An "interested person" is a person, or representative of a person or an association, who has a direct financial interest in a decision that a local official is authorized to make. If a public official knowingly accepts a gift, the official may be guilty of a gross misdemeanor.

Some commonly encountered exceptions to the gift law include lawful campaign contributions and food or beverages given at a reception, meal, or meeting the official has been invited to attend. If there is ever any question about accepting or declining a gift, the best option may be to decline.

Liabilities
Steele County carries personal liability insurance policies on elected officials, appointed officials, employees and officers. The county defends a person who is performing job duties and is not guilty of malfeasance in office, willfully neglecting their duties or acting in bad faith.

Ethical leadership
Ethical leadership is vital to the functioning of the county and to maintain the public's trust and confidence in the county and democratic process.

Key traits of ethical leaders

- Recognize that ethical questions may be complex. As a result, they are willing to seek and accept the advice of knowledgeable officials such as the County Administrator, County Attorney or county staff.
- Understand that ethical conflicts are inevitable and should be dealt with forthrightly. Citizen members are human and citizens of their community. On occasion, it is expected that they will have needs or roles in their private lives that conflict with public appointed obligations. Ethical officials are open about potential conflicts of interest and follow applicable rules for disclosing and dealing with the conflict (such as refraining from voting on a particular issue) to avoid even the appearance of impropriety.
- Driven by fairness. The most ethical citizen members recognize that many county decisions will have an adverse, as well as positive outcomes and they, therefore, strive to make the best decision as defined by its ultimate fairness to all concerned. This often means making impartial decisions on the merits of the issues alone, while disregarding personal allegiances. It can also mean taking into account interests of citizens who are not present or who have not otherwise commented, but who are nonetheless affected by a decision. Ethical officials try to make decisions in the best interest of all in the community, not just those who show up at a meeting or protest the loudest.
- Know the importance of conscientious and ethical government as a value in itself. Ethical citizen members do not use their authority for revenge, prestige, or personal gain. Ethical citizen members recognize that government is a human institution. As a result, the human motivations of those in government will determine if the government itself is effective or ineffective, good or bad, ethical or unethical. Ethical citizen members care enough to make a positive difference and then act accordingly.

Appendix
Tips for Successful Public Service

(Note: the terms "County Board" and "Board Member"can be used interchangeably.)

- Speak the majority vote (rather than personal vote) of the body to avoid confusing the public.
- Learn about the county, its history, operations, finances, ordinances, and policies.
- Devote sufficient time to the position and to studying the present and future problems of the community.
- Save energy and time by setting priorities. Governing a county requires a team effort. Be a teamplayer.
- Use caution when making public decisions because they represent the community. Be careful to not allow personal experiences to influence decisions and focus on what the community needs as a whole.
- Make decisions on the basis of public policy and be consistent. Treat similar situations, similarly, and avoid favoritism.
- Be proactive. Focus on ways to prevent problems. Find the long-term public interest of the community as a whole rather than focusing on the demands of special interest groups.
- Be thoughtful when making decisions and be careful to not rush to judgment.
- Embrace change. Look for ways to be responsible through new ideas from the community, staff, the public and other members.
- If not sure of an answer to a question, it's okay to say, "I don't know the answer." Then find the answer to that question within a reasonable time limit. Providing correct information is important. The county staff can generally be very helpful.
- Remember that most decisions and actions require approval of the governing body, and thistakes a majority vote.
- Keep in mind that County Boards have legal authority as a governing body member only when the governing body is in legal session.
- Keep other committee and county staff in the communication loop about topics because this puts everyone on the same page.
- Participate in official meetings with the dignity and decorum fitting those who hold public trust.

- Personal dress and courteous behavior at meetings help create an environment for making sound public decisions.
- Conduct official public meetings with some formality and follow rules of procedure. Formalmeetings expedite the process and tend to promote better decision making.
- Ask questions.
- Be active. Vote yes or no on motions. Respect an official position and share it as the voice of one body.
- Respect the letter and intent of the open meetings law. Be trusted by not repeating information under any circumstances unless there is a professional reason to do so.
- Focus on policymaking and allow county staff to work with the county's day-to-day operations. Work within the system by directing businesses and people to city staff as appropriate (such as suppliers and vendors). Direct contact with individual members should be with the body as a whole.
- Be accountable for policies and decisions made.
- Be positive and ask the right questions. "How can we do this?"
- Learn to evaluate recommendations and alternative courses of action. Request options and encourage imaginative solutions.
- Focus on the long-term future of the county to avoid taking short-term gains at the expense oflong-term losses.
- In determining the public interest, balance personal rights and property interests, recognize that in decisions must be made with the best interest of those involved in mind.
- Focus on the total development—physical, economic and social—of the community.
- Cooperate with county officials. Counties must work within the intergovernmental system to be effective.
- Listen to fellow committee members and the public to better understand what they are trying to say.
- Remember what's said privately and publicly can often be seen as news. Be friendly and deal effectively with the news media and represent the body as one voice. Consult with the staff liaison if there are any questions or help needed. Be careful about rumors. Check themout and help clarify any false information.
- Take care in those appointed to boards and commissions to ensure they are capable and representative of the whole community.
- Use manuals, guides and other technical assistance and information. Attend workshops and conferences, as appropriate, to grow.
- Time management can help balance service with other priorities. Establish personal goals and objectives.

- Focus on the future and try to.
- At least once a year, schedule a governing body discussion to review processes and procedures. Ask "How are we doing? How can we do things better?"
- Be enthusiastic about public service and the privilege to serve and make it a fun and rewarding experience.
- Be a leader, as well as part of the team of elected and appointed officials who were selected to make the county an even better place to live.
- Celebrate! Good things do happen. Let the public share those successes.

Document Sources:

Association of Minnesota Counties: Duties of a County Commissioner (2016)Minnesota House Research: State-Local Relations (2014)
Minnesota House Research: Options in County Government Structure (2014)

OATH OF OFFICE
Citizen Appointee

I, ______________________

Name of Person Appointed

do solemnly swear or affirm that I will support the Constitution of the United States and the Constitution of the State of Minnesota, and that I will faithfully discharge the duties as an appointed official on the:

____

Name of Board/Committee

in the jurisdiction of:

Steele County

Name of Jurisdiction

to the best of my judgment and ability.

Signature: ______________________ Date: ______________________

Subscribed and sworn to before me this ________ *day of* ______________ *20* ______

Signature of Notary Public: ______________________

Printed Name of Notary Public: ______________________

Date Commission Expires: ______________________

County of Residence: Steele County

Steele County
Agenda Item

Information Item

Subject: Affordable Housing and Homeless Aid Policies

Department: Administration Office

Committee: Choose an item. **Committee Meeting Date:** Enter a date.

Work Session Date: February 11, 2025 **Board Meeting Date:** Enter a date.

Consent Agenda: ☐ Yes ☒ No **Resolution:** ☐ Yes ☒ No

Policy Committee Recommendation:

n/a

Recommendation:

Adopt policies and/or funding priorities for the use of the Local Affordable Housing Aid (“LAHA”) and the Local Homeless Prevention Aid (“LHPA”).

Background *(Including Budget Impact)*:

The Board Adopted Ordinance #40 in June of 2023 which created a Local Housing Trust Fund. Housing trust funds exist in a number of communities and can be used for a variety of purposes depending on their funding sources. Funding sources can include state and federal grants, HRA levy dollars, private grants, and aids, etc. It is my understanding the Steele County set up the HTF to manage the LAHA funds to meet a deadline and also to manage the LHPA funds. The Steele County Ordinance set forth the make-up of the HTF advisory committee and delegated management of the funds that were to be received by the County under the LAHA and LHPA to MNPrairie, but there is no express reference to the stipulations under which the funds could be used as determined by the State of Minnesota in making these aid payments. MNPrairie adopted a policy and procedure statement as of October 17, 2023, which defined procedures for administering the HTF program for Waseca, Dodge and Steele Counties. Similar to the comment about the Steele County ordinance, the MNPrairie Policy and Procedure did not include the requirements related to the use of the funds.

LAHA could be used for the following purposes:

- Emergency rental assistance for households earning less than 80 percent of area median income as determined by the United States Department of Housing and Urban Development
- Financial support to nonprofit affordable housing providers in their mission to provide safe, dignified, affordable and supportive housing; and
- Projects designed for the purpose of construction, acquisition, rehabilitation, demolition or removal of structures, construction financing, permanent financing, interest rate reduction, refinancing, and gap financing of housing to provide affordable housing to households that have incomes which do not exceed:
    - For homeownership projects, 115% of the greater of state or area median income as determined by the United States Department of Housing and Urban Development
    - For rental housing projects, 80% of the greater of state or area median income as determined by the United States Department of Housing and Urban Development
- Housing developed or rehabilitated with funds under this section must be affordable to the local work force

Projects are prioritized that provide affordable housing to households that have incomes that:

- For homeownership projects, do not exceed 80 percent of the greater of state or area median income as determined by the United States Department of Housing and Urban Development
- For rental housing projects, do not exceed 50 percent of the greater of state or area median income as determined by the United States Department of Housing and Urban Development.

Priority may be given to projects that:

- Reduce disparities in home ownership
- Reduce housing cost burden, housing instability, or homelessness
- Improve the habitability of homes
- Create accessible housing
- Create more energy- or water-efficient homes

Gap financing is the difference between the costs of the property and either:

- The market value of the property upon sale; or

- The amount the targeted household can afford for housing, based on industry standards and practices.

If aid received under this program is used for demolition or removal of existing structures, the cleared land must be used for the construction of housing to be owned or rented by persons who meet the income limits described above.

If an aid recipient uses the aid on new construction or substantial rehabilitation of a building containing more than four units, the loan recipient must construct, convert, or otherwise adapt the building to include:

- The greater of:
    - At least one unit
    - At least 5% of units that are accessible units, as defined by section 1002 of the current State Building Code Accessibility Provisions for Dwellings Units in Minnesota, and include at least one roll-in shower
- The greater of
    - At least one unit
    - At least 5% of units that are sensory-accessible units that include:
        - Soundproofing between shared walls for first and second floor units
        - No florescent lighting in units and common areas
        - Low-fume paint
        - Low-chemical carpet
        - Low-chemical carpet glue in units and common areas

These guidelines do not relieve a project funded by this aid program from meeting other applicable accessibility requirements.

In addition, LAHA funds need to be spent by the stated deadline which is the date 4 years after receipt of each installment. The funds however could be transferred to HTF to meet the deadline. The funds, however, still were subject to the use requirements.

The funds received under the LHPA could be used for the following:

Each project or program must include plans for:

- Targeting families with children who are eligible for a prekindergarten through grade 12 academic program and are one of the following:
    - Living in overcrowded conditions in their current housing
    - Paying more than 50 percent of their income for rent

    - Lacking a fixed, regular, and adequate nighttime residence
- Targeting unaccompanied youth in need of an alternative residential setting
- Connecting families with the social services necessary to maintain the families' stability in their homes, such as housing navigation, legal representation, and family outreach
- One or both of the following:
    - Providing rental assistance for a specified period which may exceed 24 months
    - Providing support and case management services to improve housing stability, such as housing navigation and family outreach

Counties and Tribes may choose not to spend all or a portion of the distribution under this section. Any unspent funds must be returned to the Department of Revenue by December 31 of the year following the year that the aid was received. As indicated above, the timeline to use the funds is much shorter under this program.

It does not appear that the Board discussed its priorities with regard to these two programs. When faced with the possible loss of the 2023 LHPA funds, the board solicited proposals from two organizations and granted $60,000 to each to be used as required under the terms of the LHPA guidance. So far, it does not appear that any of the funds received under LAHA have been appropriated for allowable projects, but two possible options were presented to the Board last fall, but it appears that neither proposal meet the use guidelines under either funding source.

This matter is before the Board to begin conversations about the Board's goals and priorities with regard to the use of the funds from each source and to determine how it wants to proceed going forward, which may require amendments to Ordinance #40 and/or revisions to how the Board wants MNPrairie to support the Board's goals.

Attachments:

LAHA Minnesota Department of Revenue Guide Sheet

LHPA Minnesota Department of Revenue Guide Sheet

Ordinance #40

MNPrairie HTF Policy and Procedure

Scott County Housing Goals and Policies

Rice County Housing and Livable Communities Design

PowerPoint Presentation from Fall AMC Policy Conference

Local Affordable Housing Aid

Local Affordable Housing Aid helps metropolitan local governments develop and preserve affordable housing within their jurisdictions to keep families from losing housing and to help those experiencing homelessness find housing. Aid will begin in 2024.

About the Program

The Department of Revenue certifies preliminary distribution factors for eligible counties and cities by August 1 each year. We base this certification on current statutes, including any changes from the most recent legislative session.

Revenue also posts aid amounts after they are calculated each year and before the first-half payment on July 20.

The certification of preliminary distribution factors and posting of final aid amounts are accompanied by summaries explaining how each was calculated.

Local Affordable Housing Aid is paid in two equal installments in the year aid is calculated and is based on the amount available as of June 1 of that year. The first half is paid on July 20 and the second half on December 26.

2025 Certification

2025 Local Affordable Housing Aid Preliminary Distribution Factors - Counties

2025 Local Affordable Housing Aid Preliminary Distribution Factors - Cities 2025 $50,532

Summary of 2025 Local Affordable Housing Aid Preliminary Distribution Factors

2024 Certification

2024 Local Affordable Housing Aid Amounts - Counties

2024 Local Affordable Housing Aid Amounts - Cities

Summary of 2024 Local Affordable Housing Aid Amounts 2024 $119,261

2024 Local Affordable Housing Aid Preliminary Distribution Factors - Counties

2024 Local Affordable Housing Aid Preliminary Distribution Factors - Cities

Summary of 2024 Local Affordable Housing Aid Preliminary Distribution Factors

Use of Aid

Funds distributed under this aid program must be spent on a qualifying project. 2023 $119,261

Funds will be considered spent if both of these conditions are met: $289,054

- A county or eligible city demonstrates to Minnesota Housing that the city or county cannot expend funds on a qualifying project by the deadline below due to factors outside the control of the city or county
- The funds are transferred to a local housing trust fund

If funds are transferred to a local housing trust fund, they must be spent on a project or household that meets the affordability requirements described below.

Deadline: Funds must be spent by December 31 of the fourth year after the aid was received.

Qualifying Projects

Qualifying projects include:

- Emergency rental assistance for households earning less than 80 percent of area median income as determined by the United States Department of Housing and Urban Development
- Financial support to nonprofit affordable housing providers in their mission to provide safe, dignified, affordable and supportive housing; and

- Projects designed for the purpose of construction, acquisition, rehabilitation, demolition or removal of structures, construction financing, permanent financing, interest rate reduction, refinancing, and gap financing of housing to provide affordable housing to households that have incomes which do not exceed:
    - For homeownership projects, 115% of the greater of state or area median income as determined by the United States Department of Housing and Urban Development
    - For rental housing projects, 80% of the greater of state or area median income as determined by the United States Department of Housing and Urban Development
- Housing developed or rehabilitated with funds under this section must be affordable to the local work force

Projects are prioritized that provide affordable housing to households that have incomes that:

- For homeownership projects, do not exceed 80 percent of the greater of state or area median income as determined by the United States Department of Housing and Urban Development
- For rental housing projects, do not exceed 50 percent of the greater of state or area median income as determined by the United States Department of Housing and Urban Development.

Priority may be given to projects that:

- Reduce disparities in home ownership
- Reduce housing cost burden, housing instability, or homelessness
- Improve the habitability of homes
- Create accessible housing
- Create more energy- or water-efficient homes

Gap financing is the difference between the costs of the property and either:

- The market value of the property upon sale; or
- The amount the targeted household can afford for housing, based on industry standards and practices.

If aid received under this program is used for demolition or removal of existing structures, the cleared land must be used for the construction of housing to be owned or rented by persons who meet the income limits described above.

If an aid recipient uses the aid on new construction or substantial rehabilitation of a building containing more than four units, the loan recipient must construct, convert, or otherwise adapt the building to include:

- The greater of:
    - At least one unit
    - At least 5% of units that are accessible units, as defined by section 1002 of the current State Building Code Accessibility Provisions for Dwellings Units in Minnesota, and include at least one roll-in shower
- The greater of
    - At least one unit
    - At least 5% of units that are sensory-accessible units that include:
        - Soundproofing between shared walls for first and second floor units
        - No florescent lighting in units and common areas
        - Low-fume paint
        - Low-chemical carpet
        - Low-chemical carpet glue in units and common areas

These guidelines do not relieve a project funded by this aid program from meeting other applicable accessibility requirements.

Reporting to Minnesota Housing

Beginning in 2025, aid recipients must submit a report annually, no later than December 1 of each year, to Minnesota Housing. The report must include documentation of the location of any unspent funds distributed under this section and of qualifying projects completed or planned with funds under this section.

Questions?

For more information on this program, including answers to common questions, go to Local Government Housing Programs on the Minnesota Housing website and look under Local and Statewide Affordable Housing Aid.

You can email us about aid distribution at PropTax.Admin@state.mn.us.

Local Homeless Prevention Aid

Subscribe to Local Homeless Prevention Aid updates.

Local Homeless Prevention Aid was created by the 2021 Minnesota Legislature to help local governments ensure no child is homeless within a local jurisdiction by keeping families from losing housing and helping those experiencing homelessness find housing.

About the Program

The Department of Revenue certifies amounts for counties and tribal governments by August 1 each year. We base this certification on current statutes, including any changes from the most recent legislative session.

A summary of how aid was calculated is included with each year's certification.

Local Homeless Prevention Aid is paid in two equal installments in the year after it is certified. The first half is paid on July 20 and the second half on December 26. The program will expire after aid is paid in 2028.

2025 Certification

2025 Local Homeless Prevention Aid Amounts - Counties

2025 Local Homeless Prevention Aid Amounts - Tribal Governments $147,902

Summary of 2025 Local Homeless Prevention Aid

2024 Certification

2024 Local Homeless Prevention Aid Amounts - Counties $127,697

2024 Local Homeless Prevention Aid Amounts - Tribal Governments

Summary of 2024 Local Homeless Prevention Aid $125,813

2023 Certification

2023 Local Homeless Prevention Aid Amounts - Counties (Recertified July 14, 2023) $401,412

2023 Local Homeless Prevention Aid Amounts - Tribal Governments (Certified July 14, 2023)

2023 Local Homeless Prevention Aid Summary

Use of Aid

Counties and Tribes must use this aid to fund new or existing family homeless prevention and assistance projects or programs. These projects or programs may be administered by a:

- County
- Group of contiguous counties acting together
- City
- Group of contiguous cities acting together
- Tribe
- Group of Tribes
- Community-based nonprofit organization.

Each project or program must include plans for:

- Targeting families with children who are eligible for a prekindergarten through grade 12 academic program and are one of the following:
  - Living in overcrowded conditions in their current housing
  - Paying more than 50 percent of their income for rent
  - Lacking a fixed, regular, and adequate nighttime residence
- Targeting unaccompanied youth in need of an alternative residential setting

- Connecting families with the social services necessary to maintain the families' stability in their homes, such as housing navigation, legal representation, and family outreach
- One or both of the following:
  - Providing rental assistance for a specified period which may exceed 24 months
  - Providing support and case management services to improve housing stability, such as housing navigation and family outreach

Counties and Tribes may choose not to spend all or a portion of the distribution under this section. Any unspent funds must be returned to the Department of Revenue by December 31 of the year following the year that the aid was received.

Annual County and Tribal Reporting

Beginning in 2023, counties and Tribes must report the following information to the Department of Revenue by December 31 each year:

- Each project and program funded by counties and Tribes with this aid
- For each project and program:
  - Assessment of how it impacts people who are currently experiencing homelessness or are at risk of experiencing homelessness
  - Number of people served with aid spent
  - Dollar amount spent
  - Dollar amount committed to be spent
  - Dollar amount anticipated to be spent

The first report is due December 31, 2023.

Revenue is responsible for producing a report summarizing the results that will be provided to the Minnesota Legislature. We will use information provided by counties and tribes to create reports by January 15 of 2025, 2027, and 2029.

Who Must Report and How to Report

All counties and federally recognized American Indian Tribes must submit the report. You are required to report even if no funds have been spent, committed to be spent, or anticipated to be spent.

The reporting form has two tabs that you should complete:

- Aid received in 2023
- Aid to be received in 2024 (pre-spending of future certified aids is allowed)

The form has fields for you to provide:

- Data for each project or program
- County or Tribe name
- Project or program
- Impact
- Number of people served
- Aid spent, aid committed to be spent, and aid anticipated to be spent

Definitions are supplied on the reporting form.

Note: This aid is new, and at the time of publication of this information, only half of the payable 2023 aid will have been received. Revenue acknowledges that the counties and tribes may not have identified where their aid will be spent, by whom, and on what. Consider the purpose of the aid when filling out the report.

Download the Reporting Form

The reporting form is an Excel document and includes samples of what a report may look like.

2024 LHPA Report

2023 LHPA Report

Submit the Report

Reports should be emailed as an Excel document to proptax.admin@state.mn.us with the subject line "LHPA." Anyone employed by the jurisdiction tasked with submitting the report can submit it.

Questions?

If you have questions about the aid and the reporting, email us at proptax.admin@state.mn.us.

Tribal Government Application

All 11 federally recognized Indian Tribes located in Minnesota are eligible to receive Local Homeless Prevention Aid.

An eligible tribal government may choose to receive an aid distribution each year by emailing PropTax.Admin@state.mn.us by July 1 of the year aid is certified for the following year. For aid payable in 2026, the email must be received by July 1, 2025.

FAQs

This is an aid, not a grant.

Counties receive this aid without any action. There is no application. Tribal governments must simply choose to accept it.

Aid is first paid in July 2023. Can we spend funds before we receive aid?

A county or tribal government may use its own available funds before receiving aid. Review the Annual County/Tribal Reporting information to ensure you are capturing the information that must be reported for programs and projects funded with this aid.

Will there be more information provided about eligible uses of aid?

We will update the Use of Aid section on this page if the Legislature changes the guidelines.

Questions?

If you have questions, email us at PropTax.Admin@state.mn.us.

Steele County Local Housing Trust Fund Ordinance

Ordinance # 40

SECTION 1.0 PURPOSE, AUTHORITY AND JURISDICTION

1.1 TITLE

This Ordinance shall be known, cited, and referred to as the "Steele County Local Housing Trust Fund Ordinance". When referred to herein, it shall be known as "this Ordinance".

1.2 STATEMENT OF PURPOSE

This Ordinance is adopted for the purpose of establishing a fund which allows for the flexibility to respond in innovative ways to address local affordable housing needs.

1.3 STATUTORY AUTHORITY

This Ordinance is adopted pursuant to the authorization and policies contained in Minnesota Statues, section 462C.16 and Minnesota Statutes 462A.201.

1.4 JURISDICTION

This ordinance shall apply to all areas in Steele County.

SECTION 2.0 DEFINITIONS

Affordability Period. The amount of time the project must meet affordability criteria.

Affordable Housing. Refers to housing that costs 30% or less of a household's gross income.

Community Advisory Committee. A committee comprised of a mix of elected officials, administrator entity staff, housing organization staff, and residents with lived experience or some other housing expertise tasked with providing oversight of the Local Housing Trust Fund.

Elected officials. Refers to County Commissioners.

Fiscal Agent. The entity which establishes the Local Housing Trust Fund Account.

Fund Administrator. Entity responsible for administration of the Local Housing Trust Fund in accordance with Minnesota Statutes and the local County ordinance.

Local Homeless Prevention Aid. Funding distributed to counties to help local governments ensure no child is homeless within a local jurisdiction by keeping families from losing housing and helping those experiencing homelessness find housing.

Local Housing Trust Fund. A fund established by a local government with one or more dedicated sources of public revenue for housing.

SECTION 3.0 ADMINISTRATION OF LOCAL HOUSING TRUST FUND

3.1 THE AUTHORITY

MNPrairie County Alliance (the "Fund Administrator") shall administer the Local Housing Trust Funds on behalf of Steele County.

3.2 REPORTING AND DOCUMENTATION REQUIREMENTS

The Fund Administrator shall report annually to the County on the use of the Local Housing Trust Fund, including total amount expensed, types of expenses, number of households served, and number of new affordable housing units established.

3.3 ADMINISTRATIVE EXPENSES

The Authority may charge up to 10% of the balance of the fund for program administrative expenses.

SECTION 4.0 OVERSIGHT AND ADVISORY

4.1 COMMUNITY ADVISORY COMMITTEE

A Community Advisory Committee will be established to provide oversight of a LHTF

4.12 The Community Advisory Committee will provide recommendations to the County board regarding general provisions of the Local Housing Trust Fund.

4.13 The Community Advisory Committee will meet one time per year minimally.

4.14 Annually, the Community Advisory Committee will recommend Housing Trust Fund funding priorities and present a budget proposal to the County Board.

4.13 Members may include:

(a) Elected officials
(b) Administrator entity staff
(c) Housing organization staff
(d) Residents with lived experience
(e) Residents with housing expertise

4.2 COUNTY BOARD OF COMMISSIONERS

The County Board will make the final decision regarding:

(a) Defining Housing Trust Fund Funding Priorities
(b) Approving an annual budget for Housing Trust Fund expenditure priorities
(c) Defining the housing activities eligible for support from the Local Housing Trust Fund
(d) Defining target population(s) and establishing parameters about which types of households will be eligible to be served by Local Housing Trust Fund dollars.
(e) Specify the types of organizations that are eligible to apply for and utilize the proceeds of funding awards.
(f) Determine the form that a Local Housing Trust Fund award will take, such as grants or loans as well as the specific terms and conditions of these funding awards

(g) Determine the required affordability period – the amount of time the project must meet affordability criteria.
(h) Determine the responsibility of a loan grantee if the required affordability period is not fulfilled.

SECTION 5.0 GENERAL PROVISIONS

5.1 FUNDING SOURCES AND FUND MANAGEMENT

5.12 Public revenues from one or more sources must be dedicated to the Local Housing Trust Fund. Allocated revenues are protected for housing uses in the community.

5.13 Steele County will serve as the fiscal agent of the Local Housing Trust Fund.

5.14 90% of the annual County Local Homeless Prevention Aid will be dedicated to the Local Housing Trust Fund through 2028.

5.15 Prior to December 31, 2028, will take additional action to determine whether to continue with a Local Housing Trust Fund. If a decision is made to continue, the board will determine one or more sources of public revenues that will be dedicated to the Local Housing Trust Fund.

5.16 Other one-time or ongoing funding sources may include, but are not limited to:

(a) Donations
(b) Bond proceeds
(c) Grants and loans from a state, federal or private source
(d) Appropriates by a local government to the fund
(e) Investment earnings of the fund
(f) Housing and redevelopment authority levies
(g) Matching funds from a federal or state program designed to fund an affordable housing trust fund

5.2 DISTRIBUTIONS

5.21 Authorized expenditures outlined in MN Statutes 462C.16
(a) Administrative expenses, but not more than ten percent of the balance of the fund may be spent on administration
(b) Make grants, loans and loan guarantees for the development, rehabilitation, or financing of housing
(c) Match other funds from federal, state, or private resources for housing projects
(d) Provide down payment assistance, rental assistance, and home buyer counseling services

5.3 ANNUAL REPORTING

5.31 The Local Housing Trust Fund administrator entity must report annually to the County Board.

(a) Illustrate the impact on the community's housing needs
(b) Characterize the nature of the housing projects and programs supported by the Local Housing Trust Fund
(c) Accomplishments in terms of households served

5.32 The County must post the annual report on its public website.

SECTION 6.0 EXCEPTION AUTHORITY.

The County Board of Commissioners may review the Trust Fund at any time in its sole and unfettered discretion so long as such exceptions do not violate Minnesota Statutes 462C.16.

Passed and approved on this 13th Day of June, 2023 by the Steele County Board of Commissioners.

Recorded with the Steele County Recorder on June 21, 2023, Document #A000448633

Minnesota Prairie County Alliance
Policy & Procedure Statement

Policy No.:	TBD
Title:	Local Housing Trust Fund Administration
Effective date:	October 17, 2023
Personnel responsible:	Adult & Disability Social Services Manager, Finance Manager
Personnel to whom applicable[i]:	Adult & Disability Social Services Supervisor, Finance Supervisors, Housing Resource Specialist

Purpose.
To establish expectations and procedures for MNPrairie to administer Local Housing Trust Funds (LHTF) for Dodge, Steele, and Waseca Counties.

Legal references and authority.

MN Statutes 462C.16 Housing Trust Funds for Local Housing Development

Dodge County Local Housing Trust Fund Ordinance

Steele County Local Housing Trust Fund Ordinance

Waseca County Local Housing Trust Fund Ordinance

Definitions.

Local Housing Trust Fund. A fund established by a local government with one or more dedicated sources of public revenue for housing.

Local Homeless Prevention Aid (LHPA). Local Homeless Prevention Aid was created by the 2021 Minnesota Legislature to help local governments ensure no child is homeless within a local jurisdiction by keeping families from losing housing and helping those experiencing homelessness find housing.

LHTF Administrator. An individual or organization responsible for managing and overseeing a local housing trust fund.

LHTF Fiscal Agent. An entity that is entrusted to maintain the funds associated with the local housing trust fund.

LHTF Advisory Committee. Comprised of elected officials, administrator entity staff, housing organization staff, residents with lived experience and/or others with housing expertise responsible for recommending an annual LHTF Plan to the local county board and providing regular oversight of the LHTF.

Housing & Redevelopment Authority (HRA). A government agency or organization established at the local or regional level to address housing and community development needs within a specific jurisdiction.

Housing Resource Specialist. Provides technical assistance and consultation on housing related support service resources for people with disability and low income.

Policy.

<u>Local Housing Trust Fund</u>

A. Background.

Dodge, Steele, and Waseca Counties have established a Local Housing Trust Fund (LHTF) ordinance in their respective county. Each county has allocated 90% of their total Local Homeless Prevention Aid (LHPA) funds to seed their LHTF.

Each county will maintain their LHTF in an account separate from other county funds. Interest accrued on the LHTF will remain with the LHTF.

MNPrairie has been appointed as the Administrator of Dodge, Steele, and Waseca Counties Local Housing Trust Funds (Three separate funds).

B. Local Housing Trust Fund Advisory Committee.

An Advisory Committee will be established in each county to provide oversite of the Local Housing Trust Funds. As the LHTF Administrator, MNPrairie will be responsible for arranging and facilitating Advisory Committee meetings.

Advisory Committees must include <u>at least</u> one elected County Commissioner, the County Finance Director or delegate, and one MNPrairie representative. In addition, the advisory committee may consist of housing organization staff, residents with lived experience or others with housing expertise.

Advisory Committees will meet at minimum one time per year to create the annual LHTF plan. The plan will set the annual priorities and budget recommendations. Committees may meet more often if desired by the team; meeting frequency will be identified in the Advisory Committee Charter.

The respective county board will hold the authority to approve budgets.

Each Advisory Committee will establish a Charter.

C. Administration of local housing trust funds.

MNPrairie will be responsible to oversee and direct the implementation of the LHTF plan as developed by the LHTF Advisory Committee and approved by the county board.

MNPrairie will authorize payments from the LHTF as outlined in the LHTF plan.

MNPrairie will disburse funds as authorized by the LHTF plan.

MNPrairie will bill the county's LHTF within 20 days of each quarter end. Payments will be made from the county's LHTF to MNPrairie within 30 days of receiving an invoice.

MNPrairie will administer each LHTF individually; all funds, data tracking, etc. will remain separated from other counties when MNPrairie is serving as Administrator for multiple LHTFs.

MNPrairie will provide an annual report to the county. Each county is required by MN Statutes 462C.16 Subd. 5 to post the annual report on their public website.

MNPrairie will have a signed memorandum of understanding (MOU) with each county for which MNPrairie is administering their LHTF.

When the annual LHTF plan is developed, 10% of the fund's current balance will be set aside for costs associated with the administration of the Local Housing Trust Fund. MNPrairie will invoice each county quarterly for administrative costs incurred, not to exceed the 10% set aside as identified in the LHTF plan.

If the LHTF plan is modified during the year to allocate additional funds that have become available, the 10% reserve for administrative costs will be recalculated based on the new, total annual plan amount.

Procedures.

Local Housing Trust Fund.

A. Annual LHTF priorities and plan.

   a. MNPrairie's Housing Resource Specialist or delegated representative will coordinate annual Local Housing Trust Fund Advisory Committee Meetings for each county to occur in September/October each year.
   b. Each Advisory Committee will establish a recommendation for LHTF priorities for the year and develop a LHTF plan for how funds will be utilized.
   c. The recommendations of the Advisory Committee will be taken to the respective county's board meeting in November of each year.
   d. Final approval of the LHTF priorities and plan remains the authority of each county board.

B. LHTF funds oversight.

   a. As the LHTF Administrator, MNPrairie will monitor LHTF balance and expenditures.
   b. MNPrairie will ensure regular collaboration with the County Finance Director.
      i. At a minimum, MNPrairie will provide a quarterly budget/spending report to the County Finance Director and confirm alignment with the county's tracking.

C. LHTF financial contributions.

   a. As the LHTF Administrator, MNPrairie's Housing Resource Specialist will engage in the local community, provide education on the benefits of the LHTF and solicit financial contributions.
   b. Contributions will be received by MNPrairie and passed through the county for deposit in the LHTF.
   c. MNPrairie's Housing Resource Specialist will send out a handwritten thank you card for any LHTF contributions received.

D. LHTF plan oversight.

   a. As the LHTF Administrator, MNPrairie will provide oversight of the LHTF Plan and ensure actions are carried out as identified in the plan.
   b. MNPrairie will provide an annual written report to each county board. Each county is required by MN Statutes 462C.16 Subd. 5 to post the annual report on their public website.

E. Development of affordable housing projects.

   a. MNPrairie's Housing Resource Specialist will have knowledge of local housing needs, challenges, and opportunities.
      i. MNPrairie's Housing Resource Specialist will seek out and engage with potential developers; engage with City officials, county officials, HRAs; and educate developers regarding all available funding sources.

F. Request for proposal (RFP).
   a. When directed through the LHTF Plan, MNPrairie will be lead on writing RFP.

b. RFPs will be reviewed with the county board prior to release. May also be reviewed by the County Attorney at the county board's discretion.
c. RFP responses will be reviewed by the LHTF Advisory Committee and recommendations of the committee will go to the county board for final approval.

G. Ongoing monitoring of developments established through the LHTF.

a. Monitor key project benchmarks in a development timeline.
b. Monitor ongoing operations.
c. Monitor/track the affordability period where applicable.
    i. The affordability period criteria are established by the LHTF Advisory Committee.
d. Recapture LHTF subsidy from awarded entity when affordability compliance is not satisfied.

H. Payments.

1. Payment requests will be reviewed by MNPrairie's Housing Resource Specialist & Adult & Disability Social Services Supervisor.
2. Payment request will be forwarded to MNPrairie Finance.
3. MNPrairie Finance will make payment directly to vendors and submit a request for reimbursement to the county.

I. Administrative expenses.

a. MNPrairie Finance will submit an invoice quarterly to the county for administrative expenses incurred up to 10% of the annual LHTF balance.

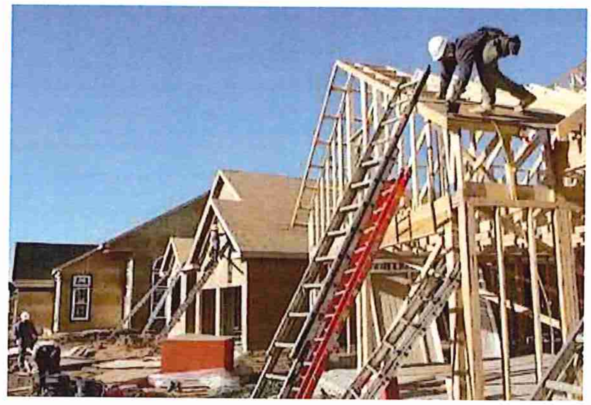
Procedure approval:

Author(s):	
Reviewed and approved by:	
MNPrairie Management Team	09/21/2023
MNPrairie JPB Policy Committee	09/25/2023
MNPrairie Joint Powers Board	10/17/2023

Revision history:

[i] **Insert personnel to whom the policy and procedure is applicable:** All employees, full-time employees, part-time employees, on-call [work less than 14-hours per week] employees, seasonal employees, temporary employees, represented employees, non-represented employees, paid interns; and/or volunteers, unpaid interns.

CHAPTER IX - HOUSING



Scott County has a direct influence on shelter and housing policy and planning by: administering the state building code in the townships; guiding and zoning housing types, densities and living arrangements in the townships; and partnering with the Scott County CDA, cities and townships on housing advocacy and planning. This section focuses on providing a variety of housing choices that accommodate both rural and urban lifestyles. In Scott County, the cities provide a range of housing types, from single-family small lot homes to mixed-use residential units. The townships offer rural living, incorporating cluster developments and agricultural backdrops with spacious natural resource areas. The range of housing types within Scott County creates a large spectrum of affordability for its residents. This Plan analyzes the existing housing stock, projects housing needs, and outlines resources and strategies to support residents to the year 2040.

EXISTING HOUSING CONDITIONS

To plan for future housing needs, this Plan starts with an overview of some key housing conditions in the county – as a whole and in the 11 townships (see Figures IX-1A and 1B).

Figure IX-1A: Existing Housing Conditions (2016)

Category	Countywide
Total number of housing units (2016)	50,678
Total number of households (2016)	48,789
Affordability	
# of HU affordable to households with incomes at or below 30% AMI	1,944
# of HU affordable to households with incomes between 31% - 50% AMI	6,486
#of HU affordable to households with incomes between 51% - 80% AMI	18,779
Tenure	
Number of owner-occupied units	40,819
Number of renter-occupied units	9,859
Type of Housing Structure	
Number of single-family homes	43,552
Number of multi-family homes	6,381
Number of Manufactured Homes	726
Publicly Subsidized Units	
All publicly subsidized units	1,195
Publicly subsidized senior units	97
Publicly subsidized units for people with disabilities	66
Publicly subsidized units: all others	1,032

Housing Cost Burdened Households	Countywide
Income at or below 30% of AMI	3,964
Income 31% to 50% AMI	2,077
Income 51% to 80% AMI	3,533

Source: Metropolitan Council, March 2018

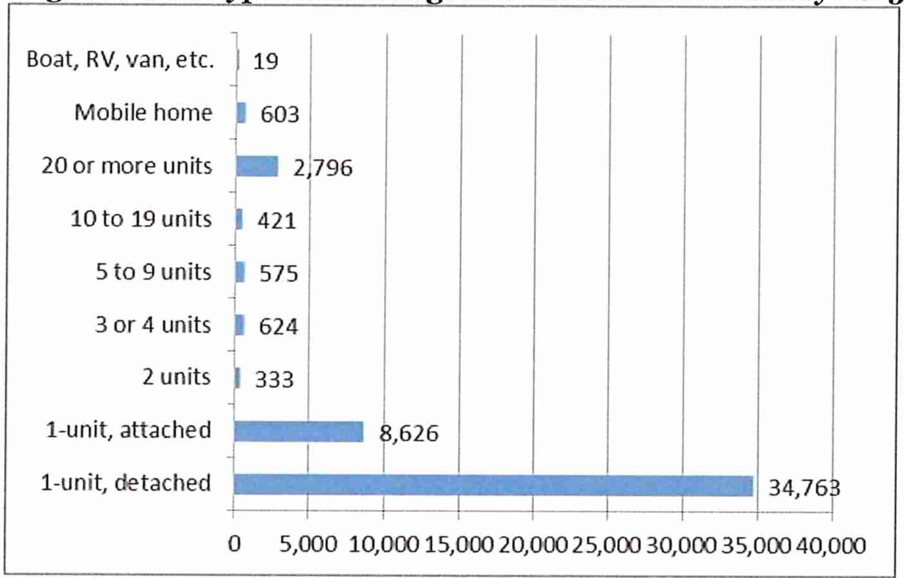
Figure IX-1B: Existing Housing Conditions, By Township

Category	Total number of housing units (2015)	# of HU affordable to households with incomes at or below 30% AMI	# of HU affordable to households with incomes between 31% - 50% AMI	# of HU affordable to households with incomes between 51% - 80% AMI	Number of owner-occupied units	Number of renter-occupied units	Number of single-family homes	Number of multi-family homes	Number of Manufactured Homes	Housing Cost Burdended, Income at or below 30% of AMI	Housing Cost Burdened Income 31-50% of AMI	Housing Cost Burdened, Income 51-80% of AMI
Blakely Township	180	20	24	28	159	21	180	-	-	11	18	8
Belle Plaine Township	331	3	35	41	298	33	328	3	-	21	17	22
Cedar Lake Township	1,014	31	24	82	951	63	1,014	-	-	34	26	51
Credit River Township	1,795	4	34	379	1,729	66	1,760	35	-	-	9	37
Helena Township	606	6	25	143	552	54	601	5	-	19	17	22
Jackson township	511	257	27	54	437	74	218	8	285	28	24	25
Louisville Township	462	34	19	104	421	41	424	6	32	25	22	36
New Market Township	1,220	9	3	154	1,136	84	1,215	5	-	41	64	70
Sand Creek Township	583	17	52	94	482	101	565	18	-	40	13	18
Spring Lake Township	1,305	14	6	93	1,291	14	1,305	-	-	47	14	56
St. Lawrence Township	170	7	1	26	163	7	167	3	-	4	7	17
Total	8,177	402	250	1,198	7,619	558	7,777	83	317	270	231	362

Source: Metropolitan Council, 2017

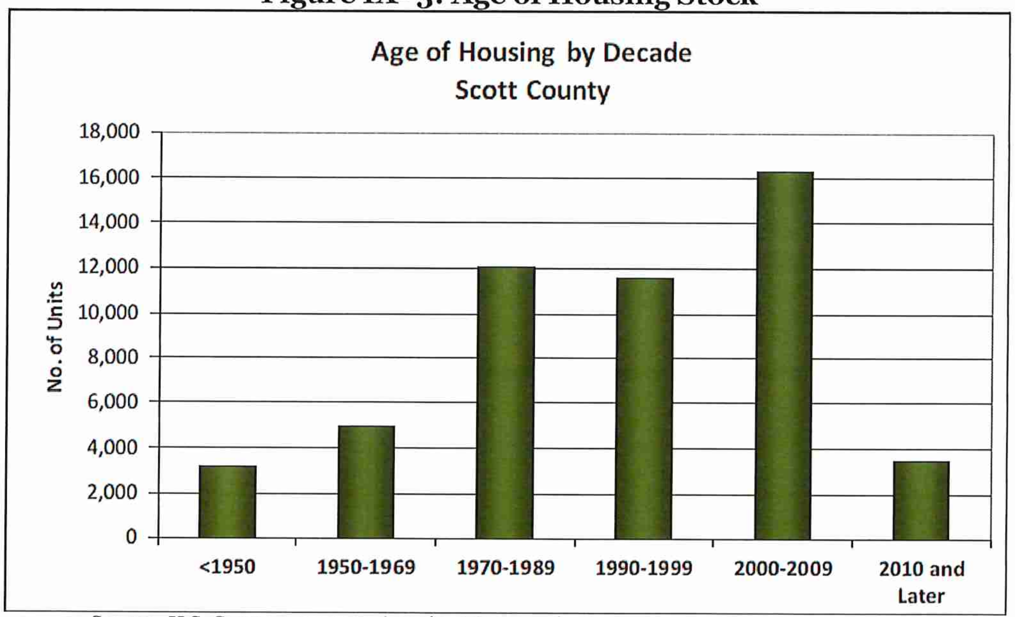
A vast majority (89%) of Scott County's housing stock is comprised of one-unit attached and detached units (see Figure IX-2). As depicted in Figure IX-3, Scott County's housing stock is relatively new with over 1/3 of the housing stock constructed since 2000.

Figure IX- 2: Type of Housing Structures in Scott County 2015



Source: U.S. Census 2011-2015 American Community Survey

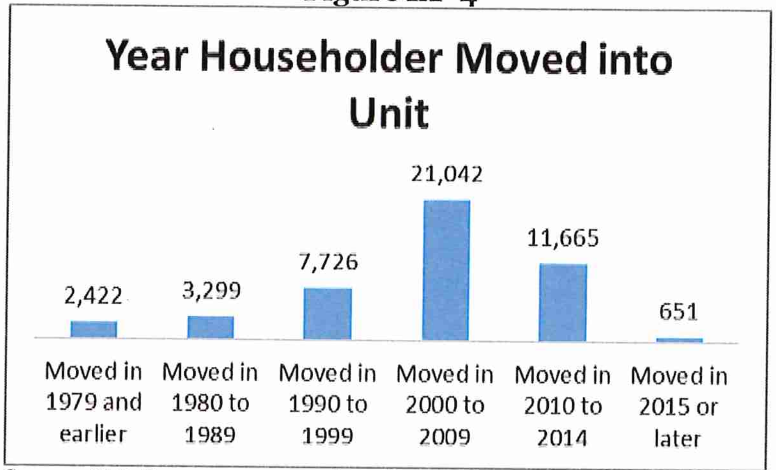
Figure IX- 3: Age of Housing Stock



Source: U.S. Census 2011-2015 American Community Survey

Nearly one-fourth of Scott County residents reported moving into their housing unit since 2010. The majority of residents moved into their units from 2000 to 2009, which coincides with the timeframe in which most new housing units were constructed.

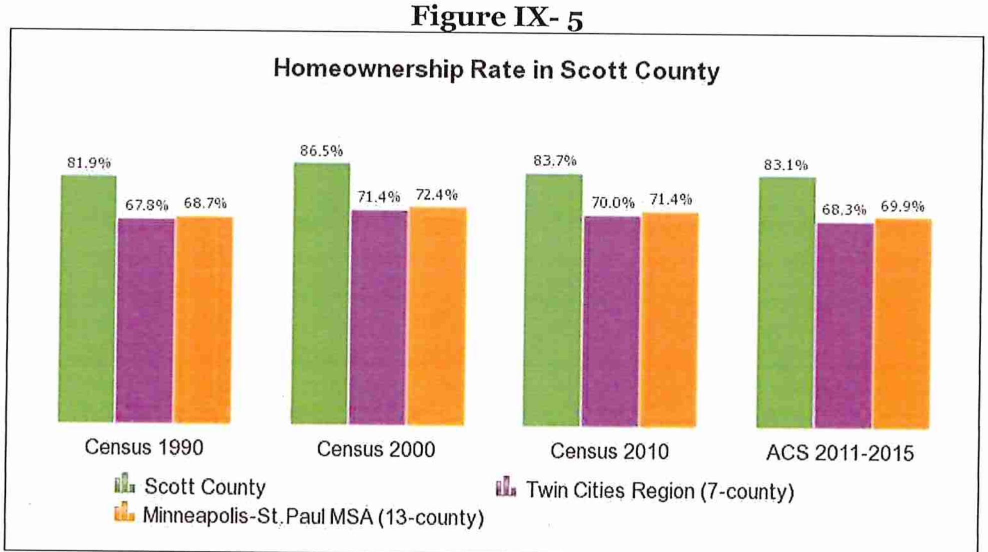
Figure IX- 4



Source: U.S. Census 2011-2015 American Community Survey

Scott County's homeownership rate is high when compared to the Twin Cities (7-county) area and the Minneapolis-St. Paul MSA (13-county) area. While homeownership rates have declined approximately 3% to 4% over the past 15 years, it still remains nearly 15% higher than the Twin Cities region. See Figure IX-5 for homeownership rate comparisons over the past 25 years.

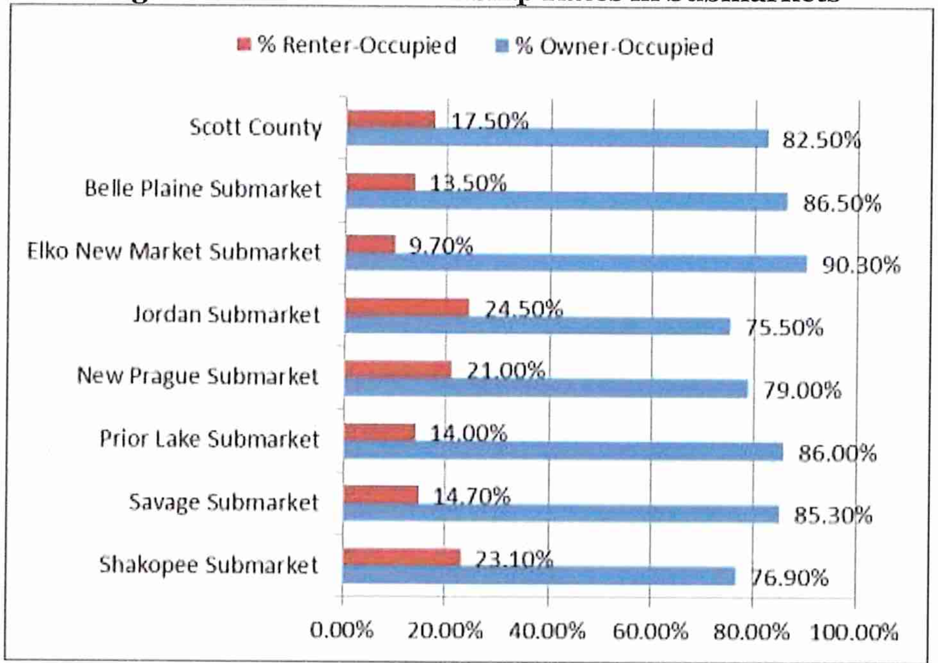
Figure IX- 5



Source: Metropolitan Council

Within Scott County, the highest home-ownership rates exist within the Elko New Market, Belle Plaine and Prior Lake submarkets (see Figure IX-6). The highest renter-occupied households are within the cities of Jordan, Shakopee and New Prague, in which over 20% of their households are rental units.

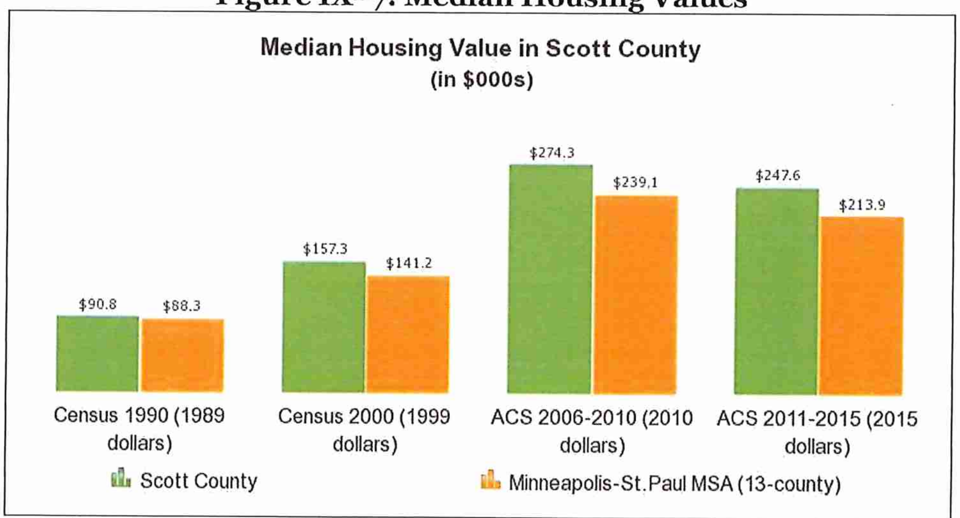
Figure IX- 6: Homeownership Rates in Submarkets



Source: Scott County Housing Analysis, Maxfield Research. Nov. 2016

The median value of owner-occupied housing units in 2015 in Scott County was $247,600 or 33% higher than the State median housing value of $186,200 and 16% higher than the median value in the Minneapolis-St. Paul MSA (13-county area). The higher value of housing corresponds with a higher median income. Figure IX-7 below illustrates the change in the median value of homes over the past 25 years in Scott County and the Minneapolis-St. Paul MSA (13-county area). Values increased significantly from 2000 to 2010, with a decline over the past five years due to the recession.

Figure IX- 7: Median Housing Values



Source: Metropolitan Council

Recent home sales in Scott County indicate the most homes sold were in the $300,000 to $499,999 range. Figure IX-8 below indicates 46% or 1,121 of the 2,448 homes sold were over

$250,000, while 54% or 1,327 homes were sold for under $250,000, providing options in all market value categories.

Figure IX- 8: Existing Homes Sales in 2015

Source: Metropolitan Council, 2016

According to the Minneapolis Area Association of Realtors, the median sales price for homes in Scott County was $257,000 or 10.8% higher than the Twin Cities home sales, in 2016. The information below illustrates the locations of sales, within Scott County municipalities, with their median sales price and number of home sold.

Figure IX-9

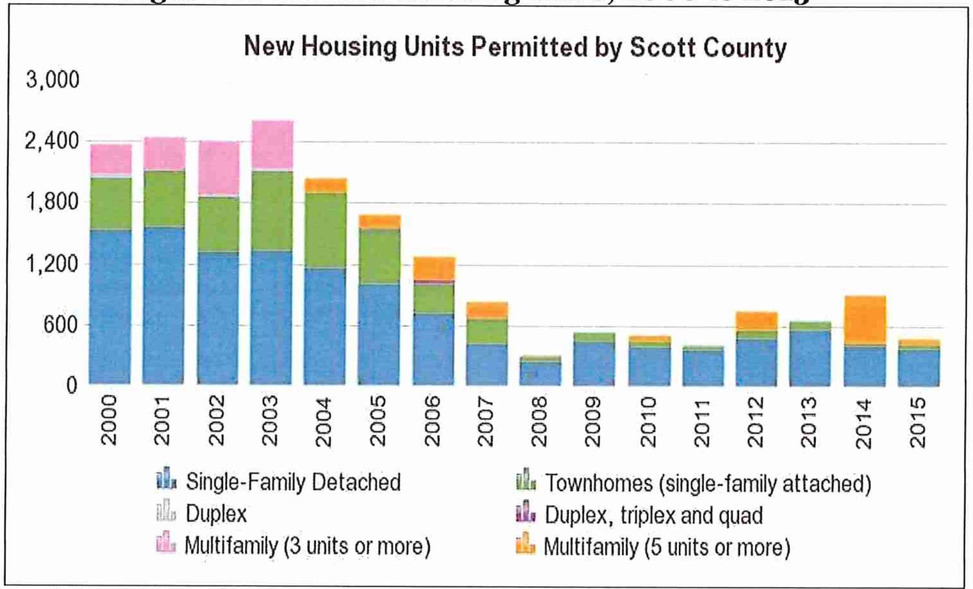
Median Home Sale Price (12/31/16)

- Scott County $257,000
- Prior Lake $294,500 (639 sales)
- Savage $265,000 (645 sales)
- Shakopee $222,000 (817 sales)
- Belle Plaine $207,050 (180 sales)
- Elko New Market $305,000 (101 sales)
- Jordan $255,000 (115 sales)
- New Prague $250,000 (185 sales)
- **Twin Cities** **$232,000**

Source: Minneapolis Area Association of Realtors, Local Market Updates, Dec. 2016

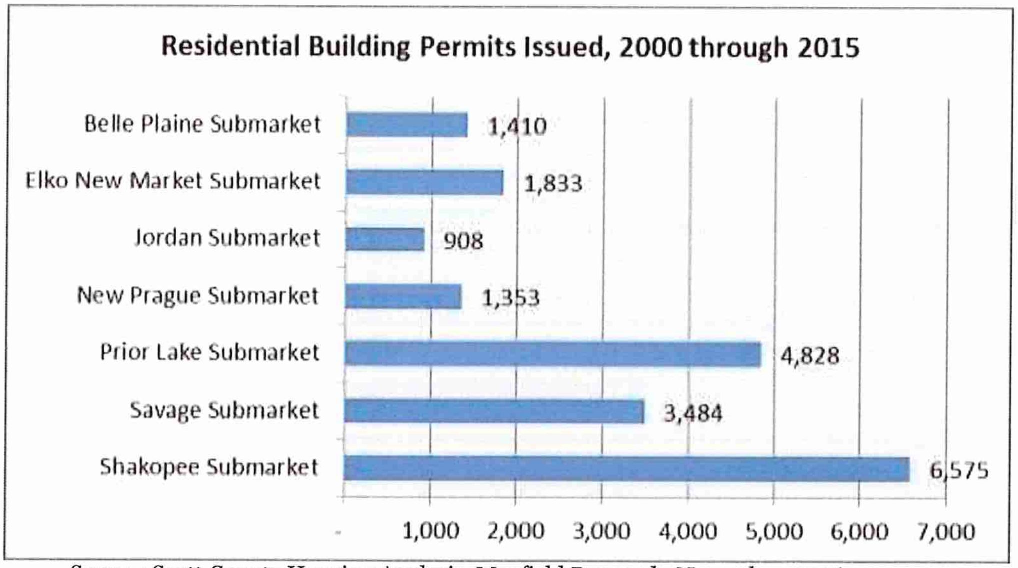
New housing starts were strong between 2000 and 2003, but then declined from 2004 to 2008 due to the recession (see Figure IX-10). In 2014, more multi-family units were constructed than single-family detached units for the first time in over 15 years. Communities in Scott County are experiencing increased housing starts in 2017 as the economy recovers and new lots are platted. Most new residential growth, between 2000 and 2015, occurred in the Shakopee, Prior Lake and Savage submarkets (see Figure IX-11).

Figure IX- 10: New Housing Units, 2000 to 2015



Source: Metropolitan Council, 2016

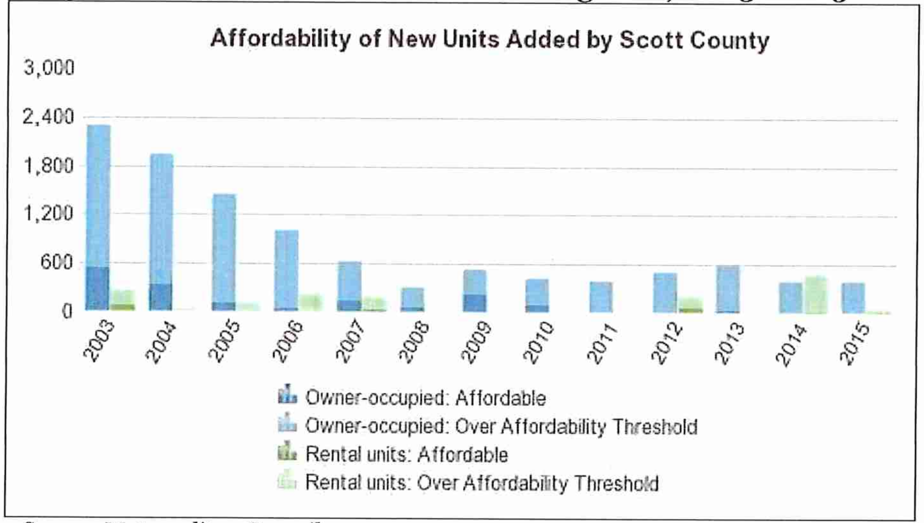
Figure IX- 11: Residential Building Trends by Submarket



Source: Scott County Housing Analysis, Maxfield Research, November, 2016

According to Metropolitan Council reports, a majority of the new units which are being constructed are over the affordability threshold, or require over 30% of the householder's income for housing costs (see Figure IX-12). This includes both owner-occupied and renter-occupied housing units.

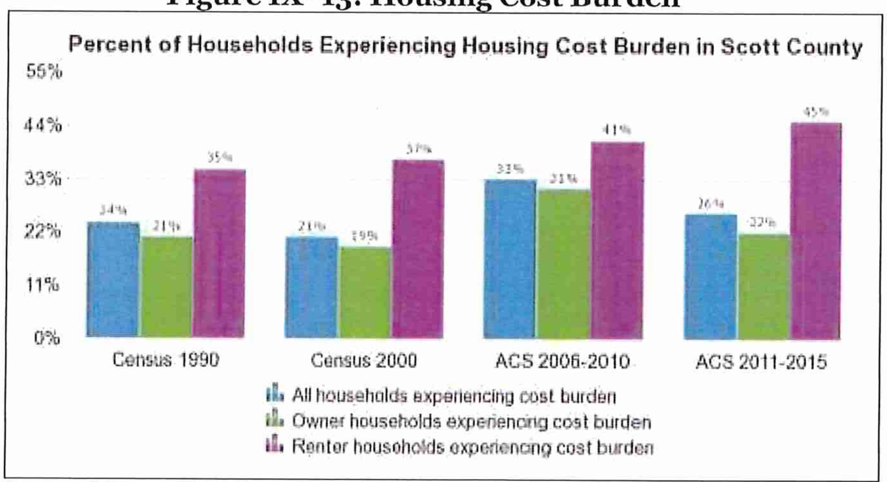
Figure IX- 12: New Affordable Housing Unit, 2003 - 2015



Source: Metropolitan Council

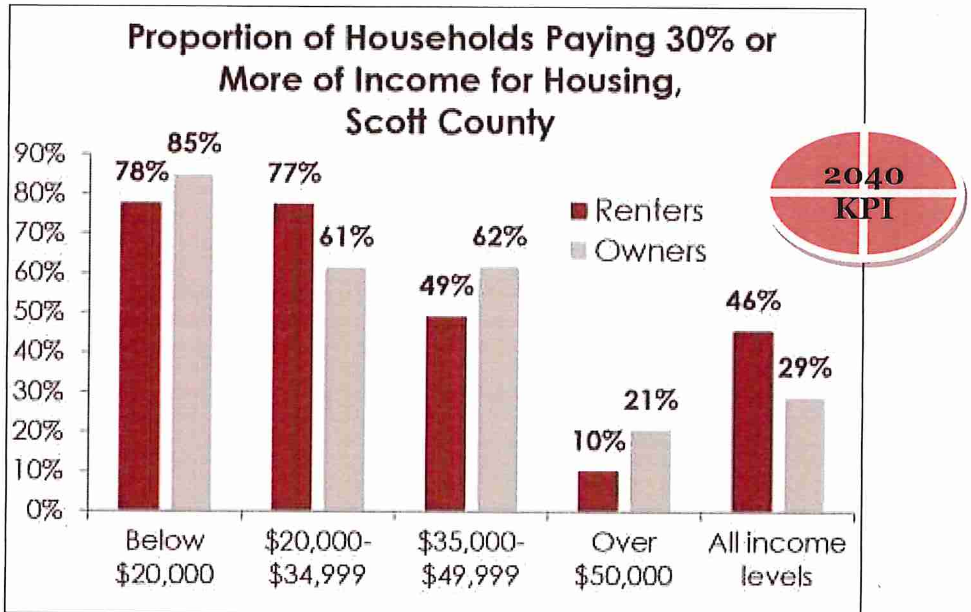
The median household income in Scott County in 2015 was $87,794. The median monthly housing costs for Scott County were $1,494. Monthly housing cost for homeowners with a mortgage was $1,829. Homeowners without a mortgage had a median monthly housing cost of $530 and renters had a median monthly housing cost of $1,024. As illustrated in Figure IX-13, 45.5% of renters were spending 30% or more of their household income on housing costs, indicating a Housing Cost Burden. The percent of renter households experiencing a cost burden has been steadily increasing over the past 25 years. Of homeowners, nearly one-fourth of those with a mortgage, in 2015, were experiencing a Housing Cost Burden. The percent of owner households experiencing cost burdens for housing costs remained fairly steady over the past 25 years, with the exception of 2006-2010, during the recession, when rates rose to 31%.

Figure IX- 13: Housing Cost Burden



Source: Metropolitan Council, 2016

The following graph identifies the cost burden for housing costs in Scott County, by householder's income. As expected, a significantly higher percent of households with annual incomes under $50,000 experienced cost burdens for housing than those with incomes over $50,000. The percent of renter and owner-occupied households, at various income levels, that are paying over 30% of their income on housing is illustrated below.



Source: Minnesota Housing Partnership County Profile.

The Department of Housing and Urban Development provides income guidelines from households of various sizes and incomes. Figure IX-14 shows the "Levels of Affordability" for the Twin Cities Region, 2016. The median sales price for homes in Scott County, in 2016, was $257,000. This would not be considered "affordable" for households below 80% of the Twin Cities Area Median Income.

Figure IX-14
Levels of Affordability Twin Cities Region, 2016, HUD

Household Size:	Extremely Low Income (30% of AMI)	Very Low Income (50% of AMI)	Low Income (80% of AMI)
One-person	$18,050	$30,050	$46,000
Two-person	$20,600	$34,350	$52,600
Three-person	$23,200	$38,650	$59,150
Four-person	$25,750	$42,900	$65,700
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

Affordable Purchase Prices

	30% of AMI	50% of AMI	80% of AMI
Affordable purchase price (2016)	$82,500	$148,000	$235,000
Affordable purchase price (2015)	$84,500	$151,500	$238,500
Affordable purchase price (2014)	$73,500	$132,000	$211,500

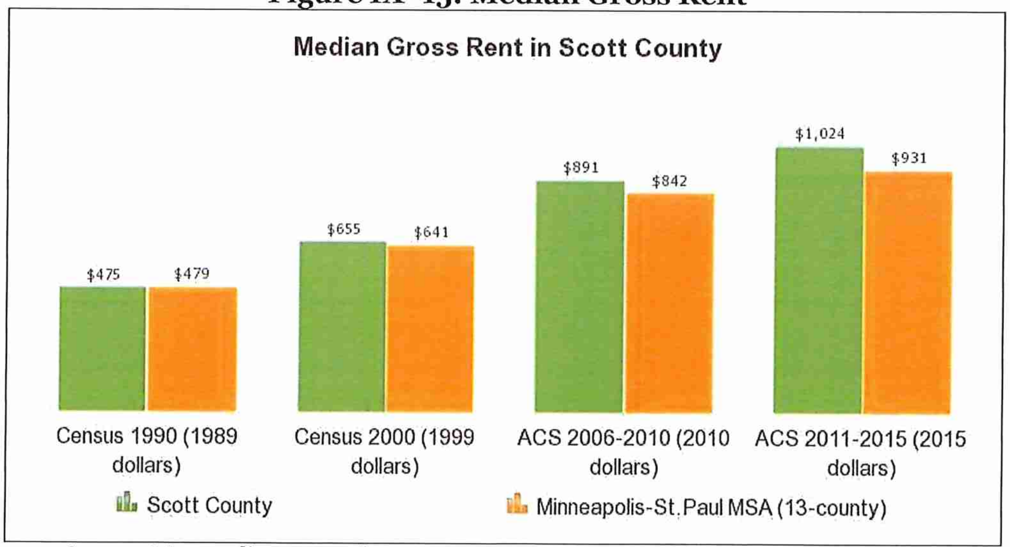
Affordable Rent

Number of bedrooms:	Affordable rent (including utilities) at 30% of AMI	Affordable rent (including utilities) at 50% of AMI	Affordable rent (including utilities) at 80% of AMI
Studio	$450	$751	$1,201
1-BR	$483	$805	$1,288
2-BR	$579	$966	$1,545
3-BR	$669	$1,115	$1,784
4-BR	$747	$1,245	$1,992

Source: Department of Housing and Urban Development, 2016

As depicted on Figure IX-15, the median gross rent within Scott County is approximately 10% higher than the 13-County Metropolitan Area. The median rent of $1,024 is considered "affordable" for households at or above 80% of the Area Median Income (AMI) but non-affordable for families at or below 50% of the AMI.

Figure IX- 15: Median Gross Rent



Source: Metropolitan Council, 2016

According to the U.S. Census, owner-occupied housing is available in all market value categories for Scott County residents. The data indicates 31.9% of the housing units are valued under $200,000, 33.6% are valued between $200,000 and $299,999 and 34.5% are valued over $300,000. Figure IX-16 below illustrates the market value of housing by community. Housing values vary by community, with generally a higher percent of housing valued over $300,000 in the townships than in the cities.

Figure IX-16
Market Values of Owner-Occupied Housing Units in Scott County, 2015

City/Township	Less than $200,000	$200,000-$299,999	Over $300,000
Belle Plaine	65.4%	30.7%	3.9%
Elko New Market	22.3%	53.4%	24.2%
Jordan	88.8%	8.7%	2.4%
New Prague	50.8%	40.7%	8.4%
Prior Lake	26.0%	33.4%	40.5%
Savage	23.9%	45.0%	31.2%
Shakopee	45.8%	33.0%	21.2%
Belle Plaine Township	14.1%	21.3%	64.6%
Blakeley Township	24.7%	30.8%	44.5%
Cedar Lake Township	4.7%	13.9%	81.4%
Credit River Township	8.9%	22.8%	68.3%
Helena Township	15.7%	22.3%	61.9%
Jackson Township	58.6%	13.7%	27.6%
Louisville Township	19.7%	21.3%	59.2%
New Market Township	6.7%	17.5%	75.8%
Spring Lake Township	12.5%	11.5%	75.9%
St. Lawrence Township	12.3%	16.9%	70.8%
Scott County	**31.9%**	**33.6%**	**34.5%**

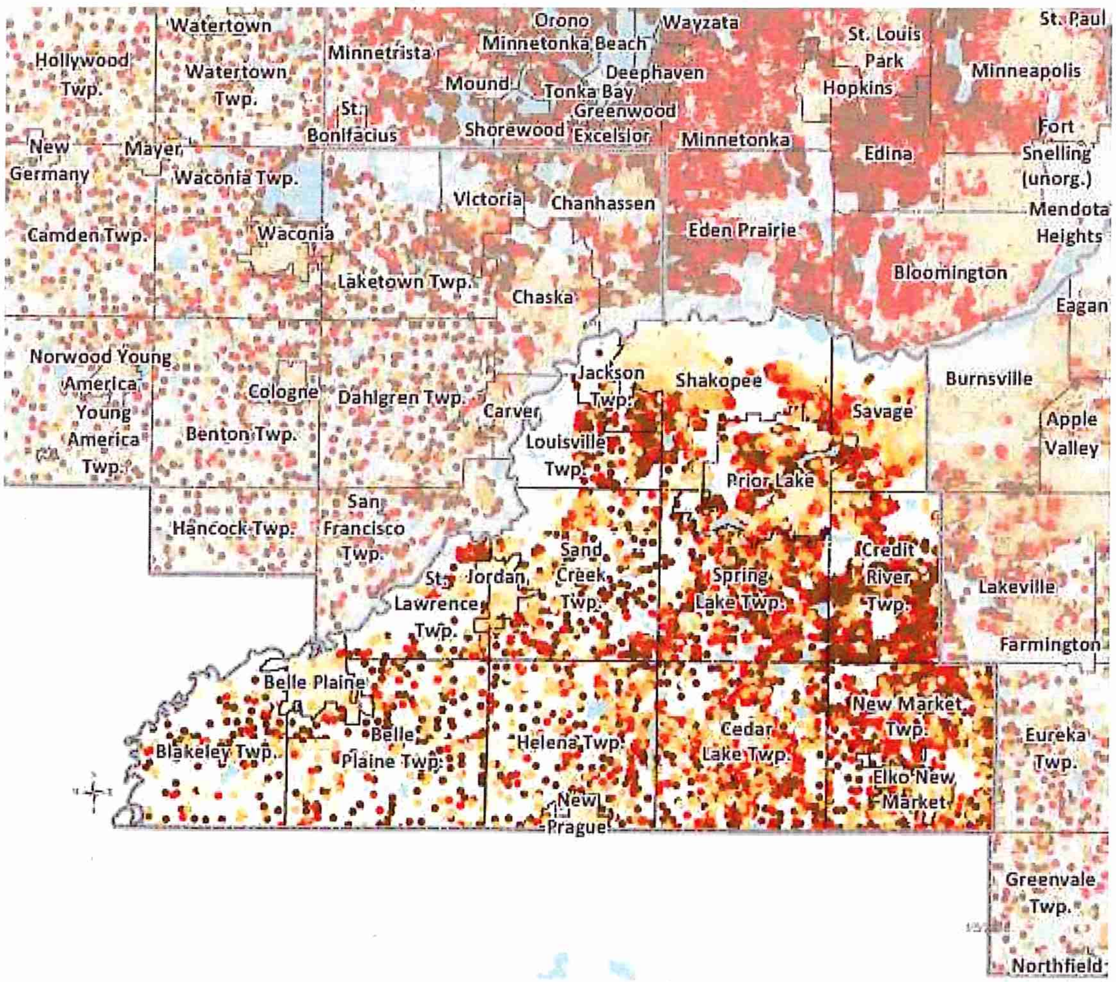
Source: U.S. Census American Community Survey, 2011-2015

The following map (Map IX-17) illustrates the location of housing of various market values. Homes valued over $450,000 are predominantly located in the townships where larger lots are platted, and around lakes or other natural features.

Map IX-17

Owner-Occupied Housing by Estimated Market Value

Scott County



Owner-Occupied Housing Estimated Market Value, 2016

- County Boundaries
- City and Township Boundaries
- Lakes and Rivers

- $243,500 or Less
- $243,501 to $350,000
- $350,001 to $450,000
- Over $450,000

1 in = 4.99 miles

Source: MetroGIS Regional Parcel Dataset, 2016 estimated market values for taxes payable in 2017.

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

HOUSING NEEDS

Future housing needs expand beyond filling current gaps in the housing market and addressing affordability needs. It looks at the changing demographics of the county. As previously noted, the population of Scott County is projected to increase from a 2010 population of 129,928 to a 2040 population of 199,520. The number of households is projected to increase from the 45,108 in 2010 to 74,130 in 2040. Along with the increase in numbers, the age and diversity of residents is also projected to change. As illustrated below, Scott County's older population (65+ years) is anticipated to more than quadruple by 2045. In addition, the diversity of Scott County is projected to continue to increase.

A study prepared for the Scott County CDA titled the *2016 Comprehensive Housing Needs Update for Scott County* identified housing needs by 2040 to meet forecasted growth. Approximately 26,559 new general occupancy (non-senior) housing units are needed by 2040. Of this total, 75% to 80% is projected for owner-occupied housing and the remaining 20% to 25% percent for rental housing (excluding senior rental). Figures IX-19 and 20 contain the projected number of owner-occupied and rental units needed by 2040 within each community. Approximately 26,559 modestly-priced units (single-family detached and multi-family totals combined) will be needed, along with about 3,697 senior housing units.

Figure IX-19
General Occupancy and Senior Housing Demand (2017-2040)

Jurisdiction	General Occupancy	% of City Total	Senior Housing	% of City total	Total Demand	% of County Total
Belle Plaine	2,063	84.8%	371	15.2%	2,434	8.0%
Elko New Market	2,548	92.1%	220	7.9%	2,768	9.1%
Jordan	1,823	89.1%	223	10.9%	2,046	6.8%
New Prague	2,949	83.5%	583	16.5%	3,532	11.7%
Prior Lake	5,583	84.6%	1,017	15.4%	6,600	21.8%
Savage	4,038	88.3%	535	11.7%	4,573	15.1%
Shakopee	6,242	89.3%	748	10.7%	6,990	23.1%
Townships	1,313	100.0%	0	0.0%	1,313	4.3%
Total	**26,559**	**87.8%**	**3,697**	**12.2%**	**30,256**	**100.0%**

Source: Scott County Housing Analysis, November, 2016, Maxfield Research

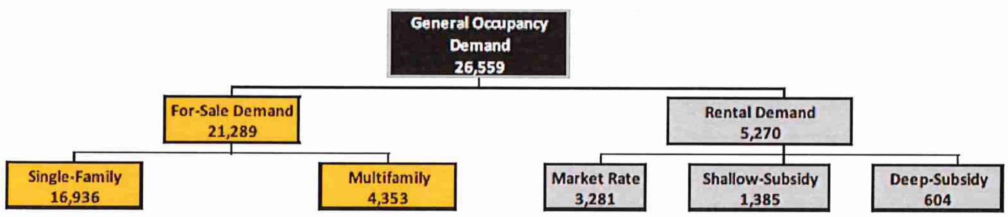
Breaking the demand further, the Maxfield study recommends a mix of 72% owner-occupied to 28% renter-occupied housing. The demand for a higher percent of owner-occupied housing is identified in the townships as well as the City of Elko New Market and City of Jordan.

Figure IX-20
Owner and Renter Housing Demand (2017-2040)

Jurisdiction	Owner Demand	% of City Total	Renter Demand	% of City total	Total Demand	% of County Total
Belle Plaine	1,661	68.2%	773	31.8%	2,434	8%
Elko New Market	2,276	82.2%	492	17.8%	2,768	9.1%
Jordan	1,498	73.2%	548	26.8%	2,046	6.8%
New Prague	2,399	67.9%	1,133	32.1%	3,532	11.7%
Prior Lake	4,597	69.7%	2,009	30.4%	6,600	21.8%
Savage	3,069	67.1%	1,504	32.9%	4,573	15.1%
Shakopee	4,946	70.8%	2,044	29.2%	6,990	23.1%
Townships	1,313	100.0%	-	0.0%	1,313	4.3%
Total	**21,759**	**71.9%**	**8,503**	**28.1%**	**30,256**	**100.0%**

Source: Scott County Housing Analysis, November, 2016, Maxfield Research

Figure IX-21
Scott/Le Sueur County (part) General Occupancy Housing Demand Summary – 2017 to 2040



Source: 2016 Comprehensive Housing Needs Assessment for Scott County, Minnesota, Claritas Inc., Maxfield Research Inc.

With the projected increase in the number of seniors living in Scott County, the Maxfield study further identified the types of Senior Housing by service level. Housing Demands for 2017 and 2040 are illustrated in Figures IX-21 and 22, respectively. The greatest demand in both time periods is projected to be for Assisted Living Units with deep subsidy.

Figure IX-22
Scott County/Le Sueur County (part) Senior Housing Demand Summary – 2017 to 2040

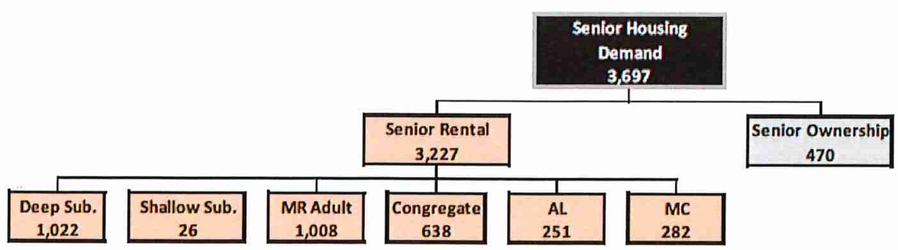


Figure IX-23
Housing Demand by Service Level – Scott County, 2017

Jurisdiction	Active Adult Ownership	Active Adult Rental	Congregate	Assisted Living	Memory Care	Assisted Shallow	Assisted Deep
Belle Plaine	21	40	0	16	14	8	32
Elko New Market	17	2	34	9	10	0	9
Jordan	22	14	185	37	7	5	37
New Prague	32	27	10	18	29	19	2
Prior Lake	57	246	11	1	40	-134	206
Savage	65	3	65	10	21	9	65
Shakopee	23	1	94	4	2	39	80
Townships	0	0	0	0	0	0	0
Total	237	333	399	95	123	-54	431

Source: Scott County Housing Analysis, November, 2016, Maxfield Research & Consulting, LLC.

Figure IX-24
Housing Demand by Service Level – Scott County, 2040

Jurisdiction	Active Adult Ownership	Active Adult Rental	Congregate	Assisted Living	Memory Care	Assisted Shallow	Assisted Deep
Belle Plaine	56	111	28	39	17	21	99
Elko New Market	41	50	41	24	28	1	35
Jordan	29	40	16	19	24	11	84
New Prague	58	137	54	36	35	42	221
Prior Lake	110	399	191	46	88	-131	314
Savage	103	73	133	48	60	18	100
Shakopee	73	198	175	39	30	64	169
Townships	0	0	0	0	0	0	0
Total	470	1,008	638	251	282	26	1,022

Source: Scott County Housing Analysis, November, 2016, Maxfield Research

LIFECYCLE HOUSING AND AFFORDABILITY

A major component of a healthy housing market is the availability of life-cycle and affordable housing. Life-cycle housing provides an array of housing choices for a community's residents. Not only are single-family homes in all price ranges available, but townhomes, apartment buildings, and senior living complexes are all located within the same community. This provides residents the opportunity to remain a part of the community while moving throughout different stages of life. It also offers housing options for young adults and seniors that want to remain close to their families. Affordable housing is a vital part of life-cycle housing as it allows for these family members to afford living in different housing choices that the community offers. Maxfield Research defines the housing lifecycle categories as follows:

1. *Entry-level householders*
   - ☐ Often prefer to rent basic, inexpensive apartments

- ☐ May need low or moderate income rental housing if incomes are low;
- ☐ Usually singles or couples without children in their early 20's
- ☐ Will often "double-up" with roommates in apartment setting

2. *First-time homebuyers and move-up renters*
   - ☐ May purchase modestly-priced single-family and townhomes or rent more upscale apartments
   - ☐ Usually married or cohabiting couples, some with children, in their mid-20's to mid-30s, growing group that prefers to rent

3. *Move-up homebuyers*
   - ☐ Typically prefer to purchase newer, larger, and therefore more expensive single-family homes
   - ☐ Typically families with children where householders are in their late 30's to late 40's or early 50s

4. *Empty-nesters (persons whose children have grown and left home) and never-nesters (persons who never have children)*
   - ☐ Prefer owning, but an increasing proportion seek lower-maintenance housing products, ownership and rental
   - ☐ Generally couples in their late 50s to late 60s

5. *Younger independent seniors*
   - ☐ Had preferred owning, but growing group that wants to rent
   - ☐ Increasing proportion moving to lower-maintenance housing
   - ☐ Will often move (at least part of the year) to retirement havens in the Sunbelt and desire to reduce their responsibilities for upkeep and maintenance
   - ☐ Generally in their early 70s to early 80s

6. *Older seniors*
   - ☐ May need to move out of their single-family home due to physical and/or health constraints or a desire to reduce their responsibilities for upkeep and maintenance
   - ☐ Generally single females (widows) in their early 80s or older

In order to address "Affordable Housing" needs in the region, the Metropolitan Council has identified a need for 37,900 affordable housing units between 2021 and 2030. Scott County's allocation of need is 2,581 units. The Affordable Housing Need Allocation breakdown for Scott County is depicted in Figure IX-25, along with a chart illustrating the allocation of units per city in Scott County (see Figure IX-26).

Figure IX-25
Affordable Housing Need Allocation –Scott County, 2021-2030

Income Level	Number of Units Allocated
At or Below 30% of Area Median Income	1,423
From 31% to 50% of Area Median Income	696
From 50% to 80% of Area Median Income	462
Total Units	**2,581**

Source: Metropolitan Council, Scott County Community Page, 2017

Figure IX-26

In order to provide assistance for the creation of life-cycle and affordable housing, the Metropolitan Council administers the Livable Communities Act. This program offers potential funding opportunities for participating communities to develop affordable and diverse housing choices that expand the availability of housing for more individuals in the community. Six cities in Scott County (Belle Plaine, Elko New Market, Jordan, Prior Lake, Shakopee and Savage) participate in the Livable Communities Act. Scott County continues to support the use of this program, when available, and encourages communities to find new ways to offer life-cycle and affordable housing for its residents.

Scott County promotes life-cycle housing in the rural areas by implementing the public value incentive program (see Chapter V) in return for additional housing types in new subdivisions. Due to current zoning standards, the creation of new housing is currently limited to detached single-family homes in the townships. An incentive program could allow a developer to produce a percentage of attached or detached townhome units (or other housing styles) in return for additional density. This could benefit seniors or young families that would like to live in a rural community, but prefer to live in a smaller home.

A. Scott County Community Development Agency (CDA)

The Scott County Community Development Agency (CDA)–formerly known as the Housing and Redevelopment Authority (HRA)–offers a number of services to assist in the creation and preservation of affordable housing. The Scott County CDA partners with local communities to develop and manage housing choices for seniors, low- and moderate-income families, and minorities. Single-family homes, townhomes, senior facilities, and rental units have all been established throughout the seven cities by the CDA. Additional programs, such as Section 8 Housing Vouchers, are also utilized to maintain affordability in the existing housing stock. Scott County encourages CDA projects and partnerships with local communities to provide lifecycle and affordable housing in its communities. The Scott County CDA provides the following housing and economic development services to fulfill its mission which is to "strengthen the communities of Scott County by providing affordable housing opportunities to low and moderate income families, promoting economic development, and fostering coordination of public and private resources:

- **Tax Exempt Bonds** The CDA is authorized to issue tax-exempt and taxable revenue bonds for multi-family and facilities projects. Tax exempt bonds offer lower debt service to borrowers. Eligible projects include affordable rental housing, assisted living and long term care facilities, public infrastructure projects, municipal projects and 501(c) 3 nonprofit real estate and equipment.

- **Affordable Mortgage Products**. Affordable mortgages are available to Scott County residents through participating lenders in the Start Up Loan program. First time homebuyers must meet median income limits and interest rates are kept low by funding mortgages through a bonding allocation. CDA staff can help connect residents to this program through its Homebuyer Services program.

- **Homebuyer Counseling/Education.** The CDA offers a 16-hour first-time Homebuyer Workshop, Homebuyers' Club, featuring Home Stretch for prospective homeowners. It also provides one on one professional homebuyer counseling by appointment. The CDA is a HUD-Approved housing counseling agency. Services address a variety of homebuying topics from budgeting and credit scores to home maintenance and mortgages to create savvy, smart, well prepared homeowners.

- **Homeowner Counseling/Education**. The CDA provides post-purchase counseling and informational sessions to homeowners struggling with their mortgage payments. The CDA is a HUD-Approved housing counseling agency that works with homeowners to discuss options and create a plan over the phone or through in person sessions.

- **CDA Rental Housing**. The CDA owns 654 housing units across the county – 418 senior housing units, 204 subsidized through federal programs that set rents based on a tenant's income and 32 workforce units. The restricted rents allow all CDA units to be counted toward local and regional housing goals.

Figure IX-27
CDA Owned Housing Units, Scott County

City	55+	Workforce	Deep subsidy	Total/City	Percentage/City
Shakopee	160	14	56	230	35%
Savage	104	6	27	137	21%
Jordan	50	9	24	83	13%
Prior Lake	0	3	65	68	10%
New Prague	55	0	0	55	8%
Elko New Market	49	0	0	49	7%
Belle Plaine	0	0	32	32	5%
Total	**418**	**32**	**204**	**654**	**100%**

- **Rental Assistance/Vouchers**. Affordable housing is put within reach for 662 households through a variety of state and federal rental assistance programs: Housing Choice Vouchers (Section 8), and Bridges and Housing Trust Fund. Residents find housing in the private market and pay rent based on income, with the CDA administering subsidy dollars to fill in the gap. These programs serve households with income less than 50% of the Area Median Income (AMI). The CDA administers a Family Self-Sufficiency Program that enables HUD-assisted families to increase their earned income and reduce their dependency on welfare assistance and rental subsidy

B. SCALE 50 x 30 Housing Work Group

In April 2016, SCALE established four work groups and a steering committee to accomplish a "50 by 30" initiative. The goal of the work groups is to advance a "Collective Impact Approach" to achieving 50% of the County's labor force living and working in the County by 2030. The four workforce groups established to help accomplish this goal were Housing, Workforce Readiness, Transportation and Educational Preparedness.

The Housing Work Group's vision is to, "Create housing options that give people in all stages of life and of all economic means viable choices for safe, stable and affordable homes." This vision was taken from 2040 Thrive MSP Housing Policy Plan. The group has been working to develop shared understandings of terms such as "affordable", "workforce housing", "executive", "senior", "subsidized", "market rate" and "homelessness". The Housing Work Group is studying ways to better integrate housing and employment concentrations to provide options for non-car ownership households, provide a wide range of housing options for a resident's entire life within the County as well as find ways to ensure residents are not spending more than 30% of their income on housing.

HOUSING GOALS AND POLICIES

As stated earlier in this chapter, Scott County has a direct influence on housing policy and planning by: administering the state building code in the townships; guiding and zoning housing types, densities and living arrangements in the townships; and partnering with the Scott County CDA, cities and townships on housing advocacy and planning. The following are goals and policies to guide housing policy and planning in Scott County over the next 20 years.

Goal #IX-1. Plan for and encourage high-quality, sustainable residential living environments.

a. Plan and zone for a sufficient supply of developable land in the 11 townships for a range of different housing types and densities consistent with service requirements.
Reason: This will allow for a range of housing to be produced. Varying rural lot sizes allows for a mixture of agricultural and residential uses in the townships.

b. Continue promoting flexible zoning rules in the 11 townships to entice developers into a collaborative development track that could include density bonuses in exchange for public values that promote varied housing options in the rural areas.
Reason: Development incentives allow for more creative neighborhood designs that could benefit the public by providing life-cycle housing choices within a community.

c. Promote opportunities for the development of executive homes in the 11 townships by allowing larger lot sizes, larger accessory buildings, and the keeping of horses – features not typically allowed in urban areas.

Reason: There is a continuing demand for executive homes in Scott County, particularly where many large-lot neighborhoods already exist. Scott County has a high median family income, compared to the region and state. Executive homes also attract business owners and managers, which may encourage business locations/expansions in Scott County.

d. In partnership with SCALE, Scott County CDA and the 7 cities, encourage cities to plan for and site multi-family residential development within areas guided for urban services to help meet life-cycle and affordable housing needs.
Reason: High density housing is most economical in cities where public utilities exist. Residents also benefit by locating housing near major employment centers and transportation systems.

e. In partnership with SCALE, Scott County CDA and the 7 cities, support the development of senior housing in appropriate areas to accommodate the projected increase in the elderly population.
Reason: Locating senior housing near amenities and services (parks, libraries, transit stations, shopping, etc.) reduces automobile dependency for seniors.

Goal #IX-2. Encourage maintenance and improvements of existing housing stock.

a. Continue administering building codes in the 11 townships that promote the safety and sanitary condition of the current housing stock, including owner occupied and rental housing.
Reason: Maintaining the existing housing stock is the best way to provide an affordable housing supply. Existing housing also helps in providing life-cycle housing. As the baby boomers retire and move into senior units, young families will be able to move-up into the older, larger homes.

b. Improve the customer service experience and workflow of the County building permitting process serving the 11 townships.
Reason: Offering more building permit services on-line will improve customer experience and streamline the process.

c. Continue code enforcement activities in the 11 townships to maintain and improve property values.
Reason: Code Enforcement investigates violations of housing, septic, zoning and vehicle abatement laws in the 11 townships. The County works to achieve voluntary compliance through notification and education. When necessary, the County uses legal procedures including boarding structures, removing junk and rubbish and junk vehicles, civil citations, criminal citations and demolition of dangerous buildings. The purpose of code enforcement is to maintain and improve property values and the quality of life for residents, visitors and business owners.

d. Support cities and townships that have adopted rental licensing and/or inspection programs and encourage communities that have not to implement rental licensing and/or inspection programs.

Reason: A larger number of rental units are projected in the future. It is recommended the County explore options to protect renters and research resources to assist landlords in maintaining their rental properties.

Goal #IX-3. Promote housing goals and policies that sustain livable community design, encourage affordable housing, and promote accessibility to multi-modal transportation systems and means of staying active.

a. Continue to allow by ordinance single dwelling units with a finished floor area as small as 960 square feet.

b. Undertake a comprehensive review and assessment of County fees applied to new development in the 11 townships to ensure fees are up-to-date, commensurate with infrastructure cost studies, and not placing undue burden on affordable housing development.

c. In partnership with SCALE, Scott County CDA and the 7 cities, encourage the expansion of the supply of affordable rental housing. Support federal, state, and local programs that provide financing for the development of new affordable housing.

d. Support the Scott County CDA in its efforts to develop affordable rental and owner-occupied housing for families and seniors.

e. In partnership with SCALE, Scott County CDA and the 7 cities, support housing that addresses the special needs of persons with physical or developmental disabilities, or mental illness.

f. Encourage the 7 cities to integrate livable community design and transit opportunities in new developments. Support communities that apply for Livable Communities grants and other programs that promote new urbanism, active lifestyles, and transit oriented development.

g. Explore opportunities through the University of Minnesota's Resilient Communities Program or similar student-led research programs to address items such as identifying barriers to affordable and emergency housing, creating a community land trust, and evaluating landlord assistance programs.

HOUSING RECOMMENDATIONS

Following are excerpts of key housing recommendations from the *2017 Comprehensive Housing Needs Assessment for Scott County* relevant to Scott County and the 11 Townships (by Maxfield Research and Consulting, LLC. in November, 2016):

- *As employment increases in the County, there will be a greater need for rental housing across all income categories, but in particular, for households with moderate incomes and transferees. Current rental vacancy rates in Scott County are exceptionally low and additional rental housing is needed to support continued job growth. While most rental demand will be concentrated in the larger cities, smaller communities too, need* *additional rental housing as evidenced by the very low vacancy rates and generally older age of most of the rental housing in the smaller cities.*

2040 Plan Recommendation: The County should work with SCALE, SMSC, cities and townships to understand the strong link between economic development growth and rental housing demand. This understanding should occur through Scott County CDA educational sessions, active participation in SCALE's 50x30 collaborate impact initiative, and considering housing impacts when confronted with County economic development incentive requests.

- *Based on current tenure rates, between 75% and 80% of the housing demand in Scott County between 2017 and 2040 will be for ownership housing, although this proportion is estimated to decrease modestly over time as higher proportions of the youngest and oldest households elect to rent their housing. From 2017 to 2040, we anticipate that tenure rates will decrease modestly for ownership housing to 78% of housing in the larger and smaller cities, with demand for rental increasing to 22%. The townships will continue to remain predominantly owner-occupied with some non-traditional units (single-family and townhomes) rented in those areas.*

  2040 Plan Recommendation: The County should guide and zone for owner-occupied single family homes in the 11 townships.

- *Considering the new construction single-family market, we classify this product into three general price categories: modest/entry-level homes, which include housing at $350,000 or below; move-up homes ($350,001 to $600,000) and executive homes ($600,000+). Builder/developers may classify homes differently based on the range of product that they develop or their past experience in the market. Based on a review of household incomes and trends among actively marketing subdivisions, percentages are assigned to each price category for each community. Total demand is calculated for 16,936 single-family homes with a breakdown of 3,387 modest single-family homes (20%), 10,162 move-up single-family homes (60%), and 3,387 executive single-family homes (20%) to 2040. Between 2017 and 2025, demand is calculated for a total of 6,345 homes with 1,269 modest homes (30%), 3,807 move-up homes (60%) and 1,269 (20%) executive homes.*

  2040 Plan Recommendation: The County should guide and zone for owner-occupied single family homes in the 11 townships and encourage development at a range of price categories.

- *Demand for multifamily units in the townships is limited due to infrastructure availability and to some degree due to the lifestyle characteristics of multifamily buyers. There is demand however, for single-level living for independent seniors that still prefer the rural environment, but would desire a low-maintenance housing product, such as a detached villa or twin home.*

  2040 Plan Recommendation: The County should evaluate its permitted housing types in its UER, UER-C, UTR, UTR-C, RR-1, RR-1C, and RR-2 zoning districts and work with the townships and Planning Commission on possible amendments that would allow single-level, low-maintenance townhome housing products.

- *In each of the townships, there is little or no owned multifamily housing and we do not anticipate significant development of this product type in the townships due to their rural configuration and lower level of infrastructure. Each of the townships has a small percentage of units that are rented. Most often these are single-family homes that have converted over to rental due to various types of circumstances. Because most townships do not have the type of infrastructure that will support owned multifamily development, the amount of rental demand is assumed to either be satisfied through rental single-family homes from conversion or rental demand that will be captured by the municipality that is in closest proximity to the township and where an orderly annexation agreement is in place.*

  2040 Plan Recommendation: The County should monitor the tenure of allowed specialty housing, such as mobile homes for full time farm employment, mobile homes for infirmed family members, and accessory dwelling units to determine if rentals are occurring in these situations due to rising demand. The County should research possible ordinance amendments if demand increases for caretaker units at non-residential uses, and short-term rentals in the townships.

5.0 Housing and Livable Communities Design

5.1 Introduction

A critical component to a healthy and vibrant community is a diverse and balanced housing supply in good physical condition that includes a variety of price levels, housing types, and sizes. A mix of housing tenures, types, and rent and sales prices provides residents with a range of choices so that they can continue living in their community as their housing needs change through their lifetimes. The affordability of housing is especially important for all residents because it provides a stable foundation on which to build one's life. Affordable housing can also improve health outcomes by freeing up family resources for nutritious food, transportation, and health care expenditures. A diverse housing supply can also better adapt to future environmental, social, and economic changes than one that is largely based on just one of these types. A full range of housing options also enables communities to address the housing needs of employers and a diverse workforce. These qualities define a livable community.

> **According to AARP, "A livable community is one that is safe and secure, has affordable and appropriate housing and transportation options, and offers supportive community features and services."**

Housing in Rice County has been presented in a housing study that was finalized in August 2018, titled "Comprehensive Housing Study: Rice County and Identified Sub-Markets." The complete study can be reviewed in Appendix E. The report identifies current and future needs, recommends a housing mix, and the suggested amount and types of housing that could be developed to meet the needs of Rice County for the next five, ten and fifteen years. Major housing issued identified in the County by the study were high cost of housing (third most expensive area for housing in Minnesota, ranked behind Rochester and the Twin Cities) and a gap in ownership by minority residents versus white residents (98 percent of households in Rice County are owned by whites compared to the State in which 75 percent of whites own homes). The data also shows a lack of senior housing and affordable rental housing units. Opportunities for encouraging construction of missing housing options are discussed in the Recommendation section of the report. For more information on Rice County's housing in addition to the study, see the Household Characteristics and Housing documents in the FIG.

5.2 Goals, Strategies and Action Items

The following goals and strategies are general statements that focus on Rice County's Housing and Livable Communities Design. The goals are broadly worded, while strategies are actions that can be taken to achieve the overarching goal. The action items are related to the goals and strategies, but are more specific and detailed. It should be noted that goals, strategies, and action items are in no particular order of importance.

5.2.1 Housing

Goal 1. Create a diverse range of housing types for all income levels.

Strategy 1. Partner with local communities to develop and manage housing choices for seniors, low- and moderate-income families, and minorities.

Action Item 1: Incorporate services into denser areas that support affordable housing.

Action Item 2: Encourage the availability of an adequate supply of land and infrastructure for multi-family housing developments.

Action Item 3: Allow accessory dwelling units in single-family houses or on single-family lots in certain districts that are subject to specific development, design, and occupancy standards.

Action Item 4: Encourage the development of mixed income housing units.

Strategy 2. Work with other organizations to coordinate funding for additional affordable housing units.

Action Item 1: Use tax increment financing to support housing projects that serve a mix of incomes and housing types.

Action Item 2: Encourage private-public partnerships to aid in the development of affordable housing.

Strategy 3. Promote mixed-use development near infrastructure that integrates rental housing.

Action Item 1: Support the provision of rental assistance programs for low-income residents.

Action Item 2: Encourage the cities to use inclusionary zoning and developer incentives to integrate affordable rental units into market rate developments.

Action Item 3: Support the provision of programs that provide affordable financing options to owners of rental housing to maintain, improve and upgrade the existing supply of rental housing in the county.

58% of citizen survey respondents felt that single-family housing is very important in rural areas.

Goal 2: Make available adequate housing for all life stages to ensure diverse communities.

Strategy 1. Encourage affordable senior housing to allow residents to age in their own communities instead of needing to relocate to get the care they need.

Action Item 1: Work with cities to locate senior housing in or adjacent to basic amenities and transit hubs.

Action Item 2: Promote a range of housing types for seniors; e.g., adult family homes, skilled nursing facilities, assisted living, and independent living communities.

Strategy 2. Promote the development of affordable workforce housing for newly hired workers (e.g. teachers, nurses, city/county employees, etc.).

Citizen survey respondents felt that single-family (69%), affordable (61%) and senior complexes (61%) are very important types of housing in urban areas.

Action Item 1: Provide education on first time home buying and homeownership.

Action Item 2: Look for opportunities to co-locate housing with other civic project and/or employers.

Strategy 3. Continue to promote homeownership and increase opportunities for minority families.

Action Item 1: Support and collaborate with Rice County's Housing and Redevelopment Authority (HRA) on assistance programs.

Action Item 2: Encourage equitable access to housing, making a special effort to remove disparities in housing access for people with disabilities, people of color, low-income households, diverse household types, and older adults.

Strategy 4. Support housing that addresses the needs of people with physical or developmental disabilities, or mental illness.

Action Item 1: Encourage the development of specialized programs to provide rental assistance to persons with disabilities.

Action Item 2: Support development of physically-accessible housing to allow for a diverse supply of affordable, accessible housing to meet the needs of people with disabilities, especially near basic amenity areas and provide services and transit.

Goal 3. Encourage maintenance and improvements of existing housing stock.

Strategy 1. Support the provision of homeowner rehabilitation and improvement programs that assist low and moderate income residents with the financial means to maintain and improve the quality of their homes.

Action Item 1: Partner with non-profit housing providers to rehabilitate existing housing for low and moderate income homeowners.

Action Item 2: Advocate grant and loan programs that provide residents with the ability to make energy and weatherization improvements to their properties in order to make their homes more energy efficient.

Source: rhondahowlett.blogspot.com

Action Item 3: Support educational programs that provide residents with information on how to rehabilitate, improve and upgrade their homes.

Strategy 2. Support local city and township redevelopment efforts.

Action Item 1: Support local efforts to retrofit existing homes with accessibility improvements.

Action Item 2: Support tax incentives policies that encourage the rehabilitation of existing housing in the county.

Goal 4. Advocate for housing near basic amenities and features necessary for a high-quality of life and to maintain a healthy life style.

Strategy 1. Support land use patterns that efficiently connect housing, jobs, retail centers and civic uses.

Action Item 1: Collaborate with cities to put housing in transit corridors and near greenway/recreation corridors and basic amenities.

Source: AARP

Action Item 2: Encourage compact, mixed-use, multi-modal development that will increase travel options within existing urbanized areas, employment centers, and along transit nodes and corridors.

Action Item 3: Encourage the cities to have complete, walkable neighborhoods that provide proximity to daily goods and services in order to decrease automobile dependence, and enhance livability and build community cohesion.

Strategy 2. Support the development of housing that is in close proximity to healthy foods and recreational opportunities.

Action Item 1: Build and encourage partnerships that work to expand residential access to healthy food.

Action Item 2: Provide convenient and accessible recreational open space.

Action Item 3: Improve year-round access to both public and private recreational facilities.

Housing Investments Panel

Setting the Stage

Association of Minnesota Counties

Historic new investments in housing

- In 2023:
  - $1 billion in housing investments
    - $200 million (FY24-25) for Housing Infrastructure Bonds
    - $90 million for a new community stabilization program to preserve naturally occurring affordable housing (NOAH)
  - $100M for shelter capital (HHS bill)
  - Local housing aid for counties and cities (Tax bill)

Setting the Stage

Association *of* Minnesota Counties

Local Housing Aid for Counties and Cities

- Statewide Affordable Housing Aid (SAHA)
  - State appropriation
  - All counties, cities, and Tribal nations

- Local Affordable Housing Aid (LAHA)
  - 0.25% sales tax in the 7 county metro
  - 7 metro counties and 63 cities

- *Aid payments go directly to local governments.*
  - Your county likely received their first distribution in 2023 for SAHA and, if eligible, in July 2024 for LAHA

Setting the Stage

Association *of* Minnesota Counties

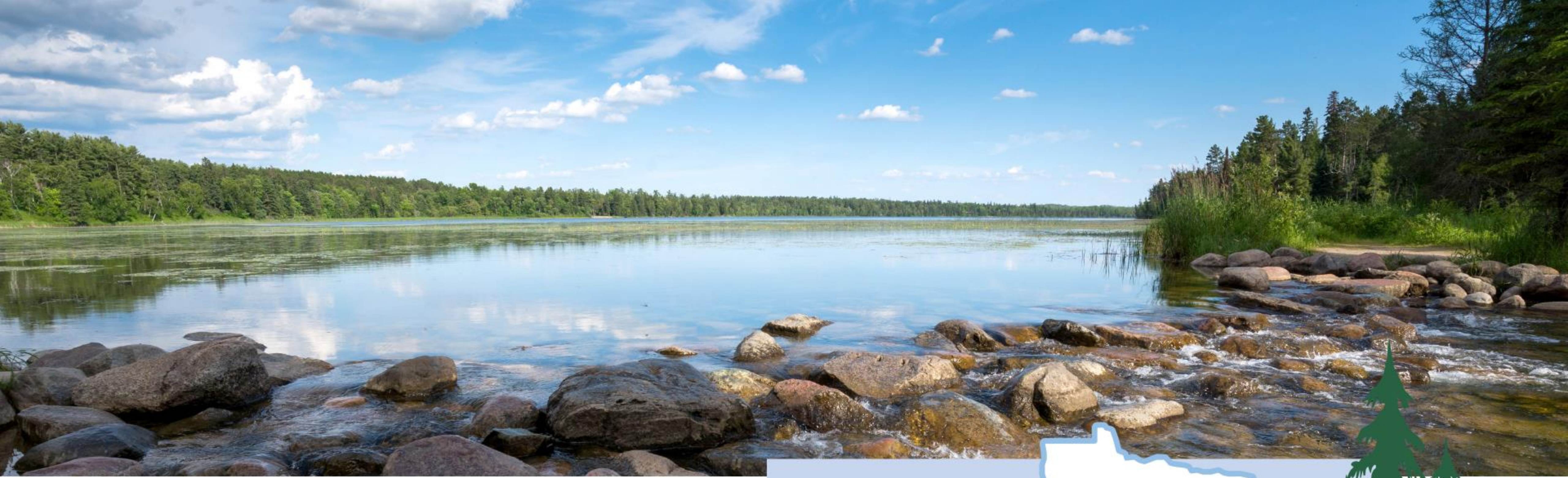
In 2024:

- Additional $50m Housing Infrastructure Bond and expansion of uses of bond proceeds.
- Counties included as an eligible participants for Greater Minnesota Housing Infrastructure Grant Program.
- Changes to LAHA/SAHA programs and reporting requirements.
  - Expanded options for spending to include - emergency shelter operations, downpayment assistance, rental assistance, supportive and case management housing services, payment of delinquent property taxes/rent/utilities, and more.
  - Changes to reporting - Counties must be committed to using funds to "supplement, not supplant, existing locally funded housing expenditures."

What are the housing needs within your community?

Go to Menti.com on your phone or computer!

Housing Investments Panel



HEARTLAND LAKES
DEVELOPMENT COMMISSION

The **HEART** of Development for Hubbard County

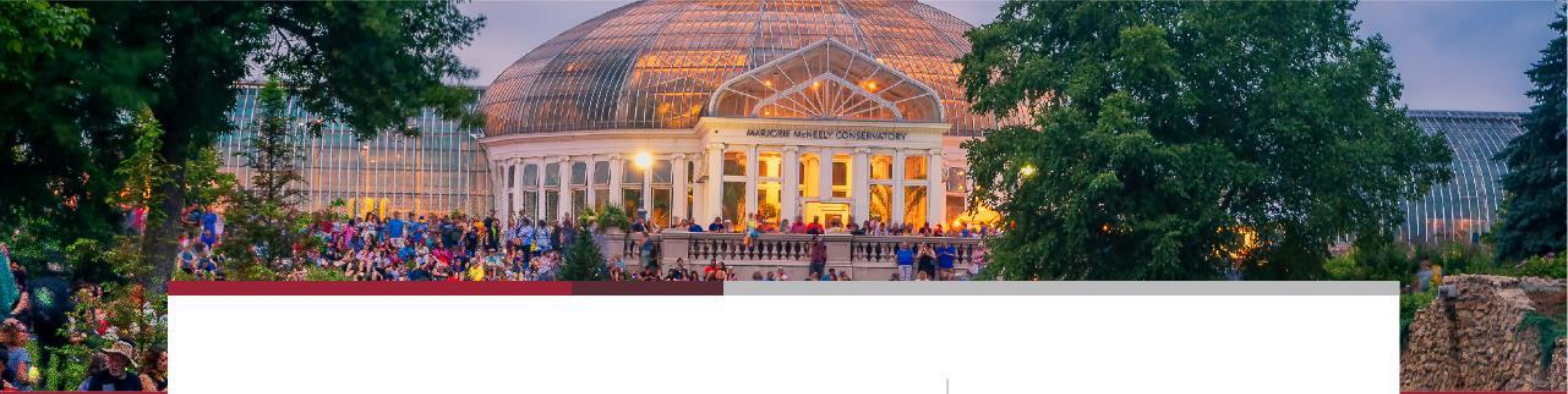

Pine Crest
Apartments
Finley Street
Walmart Bakery
Walmart Supercenter
Department store
KUB Custom PC.
Your Ultimate...
Computer store
Park Rapids
The Depot
Thrift store
Espresso 34
AmericInn by
Wyndham Park Rapids
3.6 (277)
2-star hotel
Dollar Tree
Dollar store
L&M Fleet Supply
Sporting goods store
Automatic Touchless
Adobo Burritos
Mexican
Steve Noonan
Agency Inc American...
N Henrietta Ave
Charlie's Boats & Marine
Boat dealer
The Red Barn
1st St E
ALDI
Pizza Ranch
Google

Pine Crest Apartments

- 2 Apartment Buildings – 58 units
- Rents
  - Studio - $750
  - 1 BR - $850/$900
  - 2 BR - $1,050
  - 3 BR - $1,250

Sources & Uses

- Current estimated total development costs are $6,167,179
- Current Sources
  - Bank Financing $4,158,737
  - Tax Abatement 1,031,526
  - '23 County EDA Funds 300,000
  - '24 County EDA Funds 300,000
  - SAHA 101,312
  - City of Park Rapids 46,000
  - Private Industry Funds 55,490
  - HLDC 174,114
- HLDC donated the land and didn't charge a developer fee.



County Housing Investments

AMC Fall Policy Conference

September 12, 2024

Presented by: Commissioner Mai Chong Xiong

With support from Ramsey County's Community & Economic Development Team

RAMSEY COUNTY

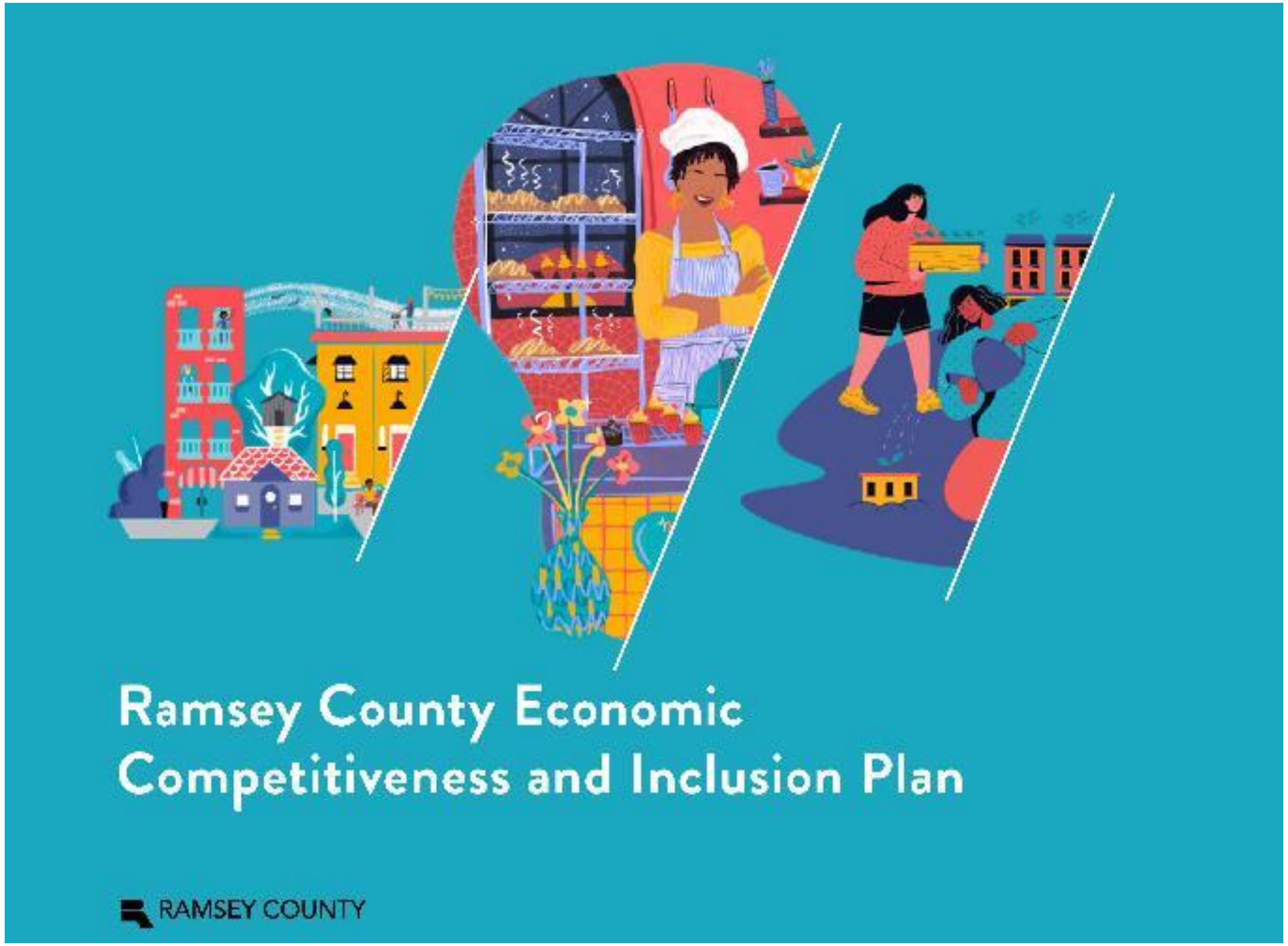
Community & Economic Development Department

Housing Infrastructure Programs

Redevelopment Programs

Real Estate Projects

Business Support & Growth Programs



The strategies in the ECI Plan prioritize inclusion in future investments and other actions related to housing, job creation, workforce development and place-based investments.

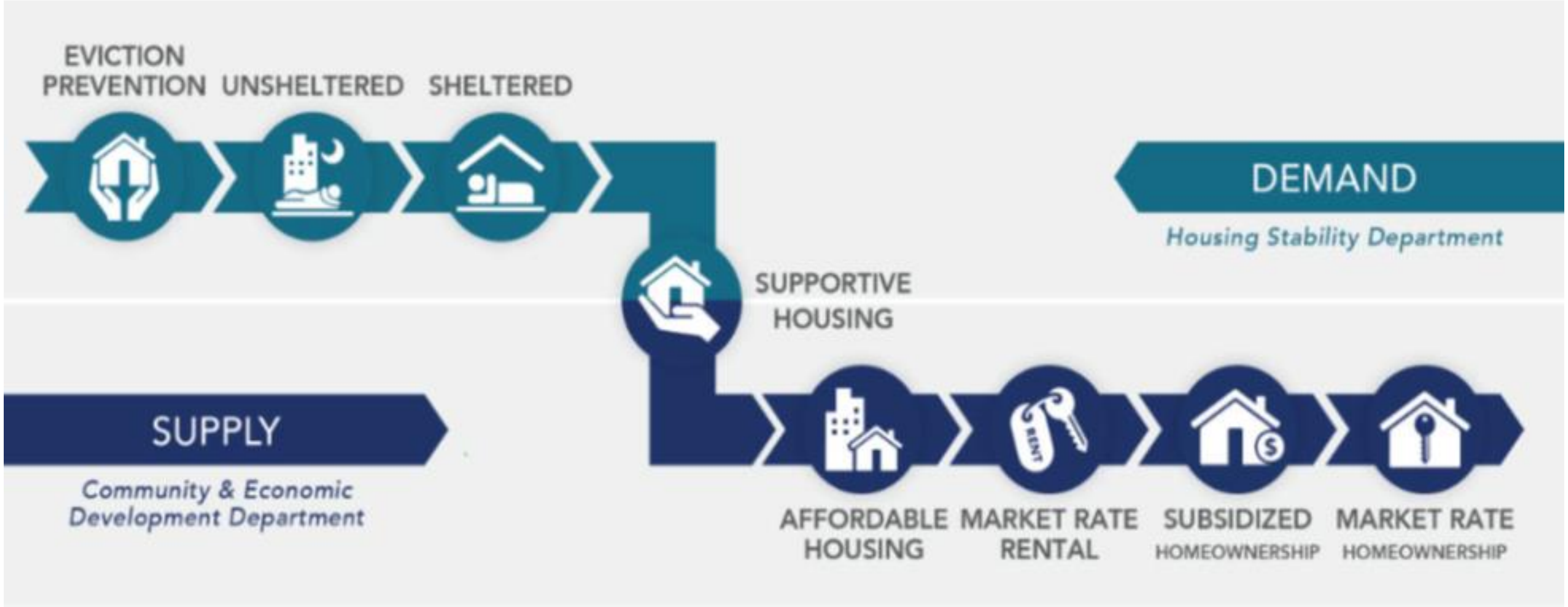
View the full plan

Track the progress

Overview of Ramsey County's Economic Competitiveness & Inclusion Plan Strategies

1. Preserve and increased the suppl of rental housing units for the lowest-income residents
2. Expand affordable homeownership opportunities and improve housing stability for communities that have experienced historic wealth extraction.
3. Foster inclusive economic development within county transit, economic, and cultural corridors.
4. Support communities in equitable site development.

HOUSING CONTINUUM



How are we funding the ECI Plan?

	Pre 2019 ***Baseline***	**2019** ***Transition***	**2020/21** ***COVID/ECI Plan***	**2022** ***HRA Levy Starts***	**2023-2024**	**2025 &** ***Looking forward***
	✓ Administer HUD entitlement programs.	✓ Open to Business. ✓ Regional Portal (RCMB). ✓ Corridor Revitalization Pilot. ✓ $8.9m GO Bonding for Affordable Projects	✓ Finalized ECI Plan. ✓ Deployed $25M in COVID small business relief. ✓ NOAH II Impact Fund. ✓ Dedicated $37m ARPA funds to affordable projects.	✓ Housing Development Solicitation. ✓ Critical Corridor Program debut. ✓ Down Payment Assistance revamp..	✓ Site Assessment Grant debuts. ✓ Emerging and Diverse Developers Program introduced. ✓ ARPA funds awarded to affordable projects • 'Support and Stabilize'.	• Small Business Reimagination Grant. • ECI Plan 2.0.
	• CDBG/HOME • ERF View acronym key	• CDBG/HOME • ERF • GO Bonds - ***NEW***	• CARES - ***NEW*** • CDBG-CV- ***NEW*** • CDBG/HOME • ERF • GO Bonds • HOME-ARP - ***NEW***	• ARPA - ***NEW*** • CDBG/HOME • ERF • HRA Levy - ***NEW*** • GO Bonds	• ARPA • CDBG/HOME • ERF • HRA Levy • LAHA - ***NEW*** • SAHA - ***NEW***	• CDBG/HOME • ERF • HRA Levy • LAHA • SAHA

Housing & Redevelopment Authority

$12.6M (2024 approved levy)

RAMSEY COUNTY

Programming Funded by HRA Levy

Housing Programs

- Affordable Housing infrastructure investments
- Down payment assistance (FirstHome)
- Emerging & Diverse Developers Program

Redevelopment Programs

- Critical Corridors
  - Planning
  - Development + Infrastructure
  - Suburban Commercial Corridor Initiative
- Site Assessment Grants (SAG)

Spending by Programmatic Areas *(Avg. of 2022 & 2023)*	
73%	Housing
17%	Redevelopment
10%	Admin

Geographic Spending Parity (2023)	
49.2%	Suburban RC
50.8%	Saint Paul

Local Affordable Sales Tax (LAHA)

$6,011,349 (2024)

RAMSEY COUNTY

LAHA Uses

Eligible Use	*2024 Fund Distribution*	*Housing Continuum/Responsible Dept.*
Emergency Rental Assistance	$1 Million	Eviction Prevention, **HSD**
Portfolio Stabilization of Existing Housing	$5 Million+	Eviction Prevention/ Supportive Housing/ Affordable Housing Preservation, **CED**
Affordable Housing Creation/ Preservation	Any Unallocated	Supportive Housing/ Affordable Housing Investments, **CED**

Statewide Affordable Housing Aid (SAHA)

$802,161 (2023)

RAMSEY COUNTY

2023 Statewide Affordable Housing Aid - $802,161

2023 Obligations from the 2023 Emerging and Diverse Developers Solicitation:

- Grotto Street Acquisition, New Verticals Development $320,000
  - Preservation and rehab of affordable triplex, income restricted to residents making 50% AMI
- 992 Iglehart Acquisition, Midway Property Development $274,054
  - Preservation of duplex, income restricted to residents making 60% AMI
- 796 Coliving Little Mod, GRO LLC $127,891
  - New construction of duplex each unit with 6-single room occupancies, income restricted to residents making 50% AMI
- Program Administration and Planning $80,216
- Total 2023 SAHA Funding: $802,161

RAMSEY COUNTY

Acronym Key

- HUD: U.S. Department of Housing & Urban Development.
- CDBG: Community Development Block Grant
- CDBG-CV: Community Development Block Grant – COVID19 allocation.
- HOME: Home Investment Partnership Program.
- HOME-ARP: Home Investment Partnership Program – American Rescue Plan allocation
- GO Bonds: General Obligation Bonds.
- ERF: Environmental Response Fund.
- ECI Plan: Economic Competitiveness & Inclusion Plan.
- ARPA: American Rescue Plan Act
- TFL: Tax Forfeited Land
- RCMB: RamseyCountyMeansBusiness.com

Crow Wing County HRA

CROW WING COUNTY MINNESOTA

"Our mission is to support the creation of affordable housing, economic development, and redevelopment projects toward a more vibrant Crow Wing County."

Eric Charpentier
Executive Director
eric@brainerdhra.org
218-824-3425

Community at a Glance

- Crow Wing County is a micropolitan area with roughly 68,000 residents with Brainerd and Baxter as the large population centers and retail centers

- Economy traditionally driven by tourism but has diversified

- Increased Housing Pressure post-pandemic (ability to work where you play)

- Aging Housing Stock

Workforce Housing Study

- Housing Needs in Crow Wing County
  - Study showed an aging housing stock where only 3.4% of housing units were built in 2010 or later, roughly half of the housing units were built prior to 1980
  - Estimated that the County needs 1500-1700 workforce housing units to be built over the next 15 years (pre-pandemic estimate)
  - Overall the County is estimated to need 4,800 housing units across the spectrum in that time period
  - Study defined the need for a focus on housing rehabilitation as well as housing development

Leveraging Funding & Expertise

- Brainerd HRA, Crosby HRA and the Crow Wing County HRA work together through shared services agreements with Brainerd HRA providing staffing support for the other agencies
- Promotes a shared vision for housing County wide
- SAHA Funding pledged to Housing Trust Fund for 2023 and 2024
- Leveraging state funding along with local levy dollars for down payment assistance, housing rehabilitation and housing development or redevelopment projects
- 2023 SAHA pledged for a mixed-use market rate redevelopment project

Housing Trust Fund

- **Total Loans Funded to Date - $1,389,591.00**
  - 9 - Owner-Occupied Rehab Loans
  - 8 - Down Payment Assistance Loans
  - 1 - New Construction/Development Financing Program Loan
- **Approved Funding**
  - 1 – New Construction/Redevelopment Financing
- **Applications on Hold / in Review**
  - 1 – New Construction / Development Financing
  - 5 - Owner-Occupied Rehab
  - 4 - Rental Occupied Rehab
- **First Loan Paid Off in 2024**
  - Single-Family Owner-Occupied Rehab Loan Repaid in Full - $24,486 in July 2024

Rehabilitation Loans

Rehab Revolution: Transforming Communities One Project at a Time!

New Construction Development

Lofts on Novotny:
64 Apartments
Workforce Housing
Opened April 2024

Future Redevelopment

➢ Future Potential Projects

Application approved to partner on a mixed-use redevelopment with 78 units of workforce housing in downtown Brainerd

- $1.3 Million dollar request which equates to approximately 7.3% of the estimated project costs
- Approximate $16,667 investment per housing unit which would be paid back within 20 years
- Project awaiting word on MN Workforce Housing Grant Program application with demolition tentatively scheduled for fall 2024 or spring 2025
- 2023 SAHA funds approved for use

We have requested a 2025 levy appropriation of $400,000 for our local housing trust fund for future projects