CITY OF PLYMOUTH
AGENDA
Regular Housing and Redevelopment Authority
Council Chambers
3400 Plymouth Boulevard, Plymouth, MN
December 4, 2025, 7:00 PM

1. CALL TO ORDER

2. PUBLIC FORUM - Individuals may address the Housing and Redevelopment Authority (HRA) about any item not contained on the regular agenda. A maximum of three minutes is allotted per individual with a total of 15 minutes for the forum. If the full 15 minutes are not needed for the forum, the HRA will continue with the agenda. The HRA will take no official action on items discussed at the forum, with the exception of referral to staff for future report.

3. APPROVE AGENDA - HRA members may add items to the agenda for discussion purposes or staff direction only. The HRA will not normally take official action on items added to the agenda.

4. CONSENT AGENDA - These items are considered to be routine and will be enacted by one motion. There will be no separate discussion of these items unless an HRA member or individual so requests, in which event the item will be removed from the consent agenda and placed elsewhere on the agenda.

4.1 Adopt proposed minutes
1. HRA 10-23-2025 - minutes

5. PUBLIC HEARINGS

6. NEW BUSINESS

6.1 Review HRA budgets and recommend the City Council approve the 2026 HRA budgets.
1. HRA budgets
2. VP 2026 Budget Assumptions
3. VC 2026 Budget Comparison
4. VC 2026 Budget
5. PTS Budget Assumptions
6. PTS 2026 Budget Comparison
7. PTS 2026 Budget
8. Resolution 2026 Budget
9. Resolution 2026 Levy

6.2 Recommend Housing Improvement Area Policy adoption by City Council
1. Housing Improvement Area (HIA)
2. HIA Property Standards

3. HIA Timeline
4. HIA_Policy_Draft v4
5. HIA Resolution HRA

6.3 Adopt 2026 Work Plan

1. 2025 Work Plan HRA
2. Plymouth HRA Strategic Plan_March 25 2021
3. Proposed 2026 HRA Work Plan

7. UPDATES

7.1 HRA Updates

1. 2025 Neighboring agency payment standards
2. Metro HRA Payment-Standards-2025
3. Housing Policy and Production Survey Report 2024

8. ADJOURNMENT

Regular Housing and Redevelopment Authority
December 4, 2025
Agenda Number: 4.1

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**Adopt proposed minutes**

1. Action Requested:
Adopt proposed minutes

2. Background:
Adopt proposed minutes from the October 23, 2025 meeting.

3. Budget Impact:
N/A

4. Attachments:
1. HRA 10-23-2025 - minutes

DRAFTED MINUTES
PLYMOUTH HOUSING AND REDEVELOPMENT AUTHORITY
OCTOBER 23, 2025

MEMBERS PRESENT: Chair James Williams, Commissioners Wayne Peterson, Ronald Kelner, Tony Kuechle, Bob Swanson, Rahfat Hussain, and Barbara Patrin

ABSENT: None

STAFF PRESENT: Community & Economic Development Director/HRA Executive Director Grant Fernelius, Housing Manager/Assistant HRA Director Steven Schmidt, Housing Policy and Grant Coordinator Grace Scoonover, Permit Technician Emily Vandergon, and Mayor Wosje

OTHERS PRESENT:

1. CALL TO ORDER

Chair Williams called the Plymouth Housing and Redevelopment Authority meeting to order at 7:00 p.m.

2. PUBLIC FORUM

Chair Williams opened and closed the Public Forum, as there was no one present to speak.

3. APPROVE AGENDA

MOTION by Commissioner Peterson, seconded by Commissioner Kuechle, to approve the Agenda. **Vote.** 6 Ayes. **MOTION** passed unanimously.

Commissioner Patrin arrived at 7:02 p.m.

4. CONSENT AGENDA

4.1. Approved minutes from September 25, 2025.

MOTION by Commissioner Kelner, seconded by Commissioner Peterson, to approve the Consent Agenda. **Vote.** 7 Ayes. **MOTION** passed unanimously.

5. PUBLIC HEARINGS

No public hearings.

6. NEW BUSINESS

6.1. Approval of payment standards and utility allowances for housing choice voucher program

Housing Manager Schmidt gave an overview of the staff report.

Commissioner Hussain asked how this compares to the programs of other cities, such as Maple Grove or Minnetonka.

Housing Manager Schmidt replied that Minnetonka and Maple Grove would be considered under Metro HRA and would utilize the same fair market rent values from HUD. He stated city staff all communicate and attempt to stay in line with each other. He stated he could send the Metro HUD information to all members of the HRA.

Commissioner Williams asked if the Metro HRA does the work on this.

Housing Manager Schmidt confirmed the utility allowance study was completed by the Metro HRA and then shared with its members.

MOTION by Commissioner Peterson, seconded by Commissioner Kelner, to adopt HRA resolution 2025-06 to approve the housing choice voucher payment standard and utility allowance schedule. **Vote.** 7 Ayes. **MOTION** passed unanimously.

6.2 Recommend housing improvement area policy adoption by city council

Housing Manager Schmidt gave an overview of the staff report.

Chair Williams asked if safety/security/fire elements would fall under an HIA.

Housing Manager Schmidt explained that it would need to be a common element, using the example of sprinklers, but noted that if the homeowner were responsible for the element within the home, it would not be eligible.

Commissioner Peterson asked if this would be an unusual circumstance that would place an HOA in this situation, as it would mean they had not done an adequate job of escrowing funds for these improvements.

Housing Manager Schmidt replied it is accurate, but noted that staff have been contacted by a few HOAs that would be interested, and therefore staff believed it was best to develop a policy. He confirmed that it is designed to be used rarely.

Commissioner Kuechle asked for more information on the $10,000 escrow deposit that would be required and whether that would be used to identify the issue.

Housing Manager Schmidt stated that the HOA would have already identified the issue, and the escrow would be required for project management.

Commissioner Hussain asked for clarification on the situation where there is an owner of a townhome unit and the unit is rented.

Housing Manager Schmidt confirmed that renters would not be involved in this process, as the process would only involve the HOA, unit owners, and the city.

Ed Goldsmith introduced himself and complimented staff for the development of the policy and incorporation of the input from the May meeting when this topic was discussed. He provided input on his experience as a former Plymouth employee who implemented the only HIA that has existed in Plymouth. He provided additional language that he believes should be added to the HIA policy.

Commissioner Peterson asked if this would be similar to a road assessment, as there are probably issues that come up for some homeowners in paying those assessments, and asked if the city provides those residents with resources that could help them with that payment.

Mr. Goldsmith stated the distinction is that there are programs available to assist people with items related to housing costs, as HIA improvements are made directly relating to the housing, while city assessments are related to infrastructure.

Kim Vohs introduced himself and stated that his condo building would be eligible for these funds. He stated that his building was in this situation due to a lack of maintenance. He explained that it can be difficult for a group of people to properly set aside funds for maintenance needs that arise, and people often vote for the lowest dues. He explained that the condo association got a handle on this three or four years ago and realized they needed to begin making up for the shortage. They completed a needs study, and established a maintenance and fee schedule to ensure repairs were properly funded. He stated that as a result, the association dues increased by 20 percent over two years. He stated that even with this planning, there are larger items that need to be addressed, noting the stucco exterior of the building, which is an expensive repair. He thanked the HRA for addressing this issue. He commented that there are many seniors and young people in the building who have limited incomes, and if there is not something included to help the lower-income households, people will need to sell their units and will be driven out of the building. He noted that this program would help to preserve home ownership and affordability, which are goals of the HRA and the city.

Commissioner Swanson asked how the interest rate is established.

Housing Manager Schmidt stated that he would need to follow up with the finance department for that information.

Commissioner Kelner stated he believed the interest rate would be similar to the bond rate and based on the market conditions.

Chair Williams asked that the City Attorney be consulted on the proposed language from Mr. Goldsmith.

Commissioner Kuechle stated he believes this would be a very beneficial program and could be used in certain life cycles of housing. He agreed this should be financing of last resort. He recognized there is a tremendous need for this type of program. He recognized that a new program would bring additional work for staff, and if someone has difficulty making payments, there would be more staff time spent helping them. He wanted to ensure that the fees would be adequate to address that time. He did not support other program funds being used to help homeowners make their payments, as that would not be fair, and the homeowner would recoup the improvement benefit when they sell the property.

HRA Executive Director Fernelius commented that street assessments provide the ability to defer an assessment, under certain circumstances, and something similar could be added to this policy.

Commissioner Kelner commented that a lien could be placed on the property to ensure the city recovers its funds when the property is sold.

Commissioner Peterson stated perhaps this policy is tabled tonight to allow additional time for staff and legal counsel to review the proposed language to determine if something similar could be added.

Commissioner Kelner stated that the policy could be approved as is, and staff could be asked to bring back sources of aid that could be provided to homeowners. He explained that it would take the city staff out of the middle position and place the burden of seeking aid on the homeowner. He stated that he does like the option for deferral if that were available.

Mayor Wosje stated that he would recommend tabling this to answer the questions to ensure everything is addressed before this moves forward to the council.

MOTION by Commissioner Peterson, seconded by Commissioner Kelner, to table this item to allow staff and legal counsel additional time to review the proposed language from Mr. Goldsmith to determine if similar language could be incorporated into the policy. **Vote.** 7 Ayes. **MOTION** passed unanimously.

7. UPDATES

Housing Manager Schmidt provided a brief update on the information included in the packet and other items of interest to the HRA.

HRA Executive Director Grant Fernelius noted that the November and December meetings have been combined and will take place on December 4, 2025.

8. ADJOURNMENT

MOTION by Chair Williams, with no objection, to adjourn the meeting at 7:52 p.m.

Regular Housing and Redevelopment Authority
December 4, 2025
Agenda Number: 6.1

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**Review HRA budgets and recommend the City Council approve the 2026 HRA budgets.**

1. Action Requested:

Review HRA budgets and recommend the City Council approve the 2026 HRA budgets.

2. Background:

As was discussed at the June 26th meeting, staff is presenting draft 2026-2027 budgets covering the HRA General Fund, Community Development Block Grant (CDBG) and Housing Choice Voucher programs. Historically, these budgets have remained relatively consistent with slight adjustments for inflation. The following memo provides a high-level overview of each fund and proposed changes for the next 2-year operating budget cycle.

<u>HRA General Fund</u>

The HRA General Fund is the primary account for tracking HRA-related expenses and revenues, namely the levy. In general, expenses for 2026-2027 have been held flat with the following adjustments:

- 1.2% increase in allocations
- 23.8% increase in personal services related to the additional housing specialist to help administer the new Bring it Home state rental assistance voucher program
- 17.2% reduction in transfers out

On the revenue side, the HRA tax levy is projected to increase by 3% in both 2026 and 2027. The proposed levy in 2026 would be $688,588 and $719,914 in 2027. Given the recommendation to suspend transfers to the two senior buildings ($310,000 in total), there is capacity to re-direct those dollars to other housing activities. This is a policy topic staff plans to discuss with the HRA and City Council.

CDBG Program

The proposed CDBG budgets for 2026 and 2027 reflect a modest increase in allocations (i.e. internal charges for tenology, overhead, insurance, etc.), but are essentially unchanged from 2025. The city is not expecting any substantial change in federal funding.

Housing Choice Voucher

The budget for the Housing Choice Voucher includes both the federal funds the city has administered for many years and new state-funded Bring it Home program. The city applied for an allocation of 65 vouchers in April and is waiting for a notice of funding. If successful, the grant would include funding for an additional Housing Specialist position, as well as the voucher assistance. There is no expected change in federal funding at this point.

HRA General Fund and HCV Fund Balances

Attached is a spreadsheet showing the fund balances for the both HRA General Fund and the Housing Choice Voucher (HCV) program. As of 6/30/2025 the General Fund has a fund balance of $2.0 million ($1.7M net) and the HCV program $952,000 ($222,000 net).

3. Budget Impact:

N/A

4. Attachments:

1. HRA budgets
2. VP 2026 Budget Assumptions
3. VC 2026 Budget Comparison
4. VC 2026 Budget
5. PTS Budget Assumptions
6. PTS 2026 Budget Comparison
7. PTS 2026 Budget
8. Resolution 2026 Budget
9. Resolution 2026 Levy

Fund	HRA General
Department	All
Division	All
Program	All

Row Labels	Sum of Amounts - FY24 Actual	Sum of Amounts - FY25 Budgeted	Sum of Amounts - FY26 In Progress	$ var 26 vs 25	% var 26 vs 25	Sum of Amounts - FY27 In Progress	$ var 27 vs 26	% var 27 vs 26
Expense								
Allocations	42,089	45,105	142,438	97,333	215.8%	143,322	884	0.6%
Capital Improve	0	0	0	0	0.0%	0	0	0.0%
Contractual Services	77,978	28,510	28,510	0	0.0%	28,510	0	0.0%
Dues & Subscriptions	120	1,000	1,000	0	0.0%	1,000	0	0.0%
Employee Development & Meetings	1,276	3,300	3,800	500	15.2%	3,800	0	0.0%
Equip	0	0	0	0	0.0%	0	0	0.0%
Materials & Supplies	180	500	500	0	0.0%	500	0	0.0%
Other	3,503	13,725	13,675	(50)	-0.4%	13,675	0	0.0%
Personal Services	217,222	301,164	324,172	23,008	7.6%	404,783	80,611	24.9%
Transfers Out	310,000	372,184	310,000	(62,184)	-16.7%	310,000	0	0.0%
Expense Total	652,368	765,488	824,095	58,607	7.7%	905,590	81,495	9.9%
Revenue								
Charges For Services	29,123	51,900	51,900	0	0.0%	51,900	0	0.0%
Contributions & Donations - Capital	0	0	0	0	0.0%	0	0	0.0%
Gen Prop Tax	653,328	678,588	698,946	20,358	3.0%	719,914	20,968	3.0%
Int Inc	75,036	23,000	32,600	9,600	41.7%	32,600	0	0.0%
Intergovernmental	6	0	0	0	0.0%	0	0	0.0%
Other	348,450	12,000	12,000	0	0.0%	12,000	0	0.0%
Transfers In	0	0	0	0	0.0%	0	0	0.0%
Revenue Total	1,105,943	765,488	795,446	29,958	3.9%	816,414	20,968	2.6%
Net Income/(Loss)	453,575	-	(28,649)	(28,649)		(89,176)	(60,527)	

Fund	HRA Rental Assistance
Department	All
Division	All
Program	All

Row Labels	Sum of Amounts - FY24 Actual	Sum of Amounts - FY25 Budgeted	Sum of Amounts - FY26 In Progress	$ var 26 vs 25	% var 26 vs 25	Sum of Amounts - FY27 In Progress	$ var 27 vs 26	% var 27 vs 26
Expense								
Allocations	46,252	49,796	35,494	(14,302)	-28.7%	36,379	885	2.5%
Capital Improve	0	0	0	0	0.0%	0	0	0.0%
Contractual Services	30,770	34,800	38,580	3,780	10.9%	35,580	(3,000)	-7.8%
Debt Service Interest	0	0	0	0	0.0%	0	0	0.0%
Dues & Subscriptions	575	500	500	0	0.0%	500	0	0.0%
Employee Development & Meetings	2,301	2,150	3,400	1,250	58.1%	3,400	0	0.0%
Equip	0	0	10,000	10,000	0.0%	0	(10,000)	-100.0%
Materials & Supplies	129	100	100	0	0.0%	100	0	0.0%
Other	3,992,727	3,073,907	3,915,071	841,164	27.4%	3,915,071	0	0.0%
Personal Services	205,487	222,175	353,163	130,988	59.0%	372,388	19,225	5.4%
Transfers Out	0	9,957	0	(9,957)	-100.0%	0	0	0.0%
Expense Total	4,278,241	3,393,385	4,356,308	962,923	28.4%	4,363,418	7,110	0.2%
Revenue								
Int Inc	1,146	10	250	240	2400.0%	250	0	0.0%
Intergovernmental	4,362,808	3,393,375	4,391,627	998,252	29.4%	4,325,059	(66,568)	-1.5%
Transfers In	0	0	0	0	0.0%	0	0	0.0%
Revenue Total	4,363,954	3,393,385	4,391,877	998,492	29.4%	4,325,309	(66,568)	-1.5%
Net Income/(Loss)	85,713	-	35,569	35,569		(38,109)	(73,678)	

Fund	Plymouth Towne Square
Department	All
Division	All
Program	All

Row Labels	Sum of Amounts - FY25 Budgeted	Sum of Amounts - FY26 In Progress	$ var 26 vs 25	% var 26 vs 25	Sum of Amounts - FY27 In Progress	$ var 27 vs 26	% var 27 vs 26
Expense							
Capital Improve	390,191	0	(390,191)	-100.0%	0	0	0.0%
Contractual Services	603,429	506,169	(97,260)	-16.1%	519,267	13,098	2.6%
Debt Service Interest	0	0	0	0.0%	0	0	0.0%
Depreciation	0	215,754	215,754	0.0%	215,754	0	0.0%
Dues & Subscriptions	0	0	0	0.0%	0	0	0.0%
Employee Development & Meetings	0	0	0	0.0%	0	0	0.0%
Materials & Supplies	0	16,727	16,727	0.0%	17,337	610	3.6%
Other	88,995	50,895	(38,100)	-42.8%	51,203	308	0.6%
Personal Services	0	165,116	165,116	0.0%	172,372	7,256	4.4%
Expense Total	1,082,615	954,661	(127,954)	-11.8%	975,933	21,272	2.2%
Revenue							
Charges For Services	860,415	866,118	5,703	0.7%	891,462	25,344	2.9%
Contributions & Donations - Capital	0	0	0	0.0%	0	0	0.0%
Contributions & Donations - Opr	0	0	0	0.0%	0	0	0.0%
Int Inc	21,000	21,000	0	0.0%	21,000	0	0.0%
Other	1,200	1,200	0	0.0%	1,200	0	0.0%
Transfers In	200,000	0	(200,000)	-100.0%	0	0	0.0%
Revenue Total	1,082,615	888,318	(194,297)	-17.9%	913,662	25,344	2.9%
Net Income/(Loss)	-	-	(66,343)	(66,343)		(62,271)	4,072

Fund	Vicksburg Crossing
Department	All
Division	All
Program	All

Row Labels	Sum of Amounts - FY25 Budgeted	Sum of Amounts - FY26 In Progress	$ var 26 vs 25	% var 26 vs 25	Sum of Amounts - FY27 In Progress	$ var 27 vs 26	% var 27 vs 26
Expense							
Capital Improve	642,923	0	(642,923)	-100.0%	0	0	0.0%
Contractual Services	571,574	457,372	(114,202)	-20.0%	473,714	16,342	3.6%
Debt Service - Cost Of Issuance	0	0	0	0.0%	0	0	0.0%
Debt Service Interest	113,115	124,901	11,786	10.4%	109,751	(15,150)	-12.1%
Depreciation	0	332,623	332,623	0.0%	332,623	0	0.0%
Dues & Subscriptions	0	0	0	0.0%	0	0	0.0%
Employee Development & Meetings	0	0	0	0.0%	0	0	0.0%
Equip	0	0	0	0.0%	0	0	0.0%
Materials & Supplies	0	17,100	17,100	0.0%	17,520	420	2.5%
Other	108,438	79,776	(28,662)	-26.4%	81,962	2,186	2.7%
Personal Services	0	168,833	168,833	0.0%	172,591	3,758	2.2%
Expense Total	1,436,050	1,180,605	(255,445)	-17.8%	1,188,161	7,556	0.6%
Revenue							
Charges For Services	1,371,570	1,396,680	25,110	1.8%	1,428,925	32,245	2.3%
Contributions & Donations - Opr	0	0	0	0.0%	0	0	0.0%
Int Inc	21,000	21,000	0	0.0%	21,000	0	0.0%
Other	3,480	3,480	0	0.0%	3,480	0	0.0%
Transfers In	40,000	0	(40,000)	-100.0%	0	0	0.0%
Revenue Total	1,436,050	1,421,160	(14,890)	-1.0%	1,453,405	32,245	2.3%
Net Income/(Loss)	-	-	240,555	240,555		265,244	24,689

VICKSBURG CROSSING
2026 Budget Assumptions DRAFT

REVENUE:

Resident Rent Revenue: Is based on the attached income schedule. We propose a rent increase of $15 for all one-bedrooms, $25 for one-bedroom/den and $30 for all two-bedrooms apartment styles. We remain sensitive to price increases due to our fixed income population and want to remain affordable. The budget projects an average occupancy of 92 units or 97%.

Resident Rent Revenue-Section 8: Is based on the current resident roster who receive federal housing voucher.

HRA – Subsidy (tax levy): There is no subsidy budgeted for 2026.

Garage Income: Is based on 68 spaces at a rental rate of $65 a month each.

Guest Suite Revenue: Is based on 27 nights annually at $75/night, which is historically achievable.

Application Fee Revenue: We pass on the expense incurred for rental verification (credit check & criminal background check). We are budgeting 16 $35 verification fees this year. The corresponding expense is included in the Legal and Other Professional line item.

Transfer Income: Is based on 2 transfers per year at $750 each.

Investment Income: Is based on estimates provided by City of Plymouth Finance Department.

Miscellaneous Revenue: Includes storage space revenue based on $10/month/space, charges for extra key fobs and security deposit amounts withheld for damages incurred. No increase to this line item is budgeted.

OPERATING EXPENSES:

Property Administration:

Manager Salary This figure includes a cost-of-living increase.

Maintenance Salary is based on a full-time position. The position is budgeted at 40 hours/week regular time and 1.5 hours per week overtime to account for emergency calls. Each building has a full-time maintenance technician who works primarily at that location.

Payroll Tax is budgeted at 8% of the total of all salaries. It includes FICA, FUTA & SUTA.

Health Insurance includes healthcare, dental, and life. Health, dental and life insurance are provided to full-time employees if they wish to participate. The employee is responsible for paying 20% of the premium for health and is provided dental and life free of charge. Family coverage is 100% employee paid. The amount is based on current premiums as of April 2025 with a 7% increase in May 2026.

Worker's Compensation Insurance premium is estimated based on wages.

Employee Costs include help wanted ads, background checks for new employees. We don't anticipate the need but will continue to budget a small amount.

Seminars/Training we have budgeted $200 for attendance at training and conferences.

Data Processing includes UKG (payroll) fees.

Bank Charges are estimated based on the current year to date. This includes the online resident payment portal charges.

Dues, Subscriptions & Memberships are based on fees for Costco membership.

License & Permit are based on fees for the dwelling license, elevator license (increase of $45 per elevator) and boiler license.

Employee Mileage The current team is not tracking mileage and requesting reimbursement as former staff members did. We feel it is prudent to allocate funds in the event they begin requesting reimbursement.

Postage/Overnight Delivery is an estimate based on current year to date.

Printing is an estimate based on the current year to date. This line item would include letterhead, envelopes, business cards etc. as needed.

Management Fees increases are alternated each year with Plymouth Towne Square. Vicksburg Crossing will increase by 5% in 2026.

Legal and Other Professional Fees is an estimate based on conducting background checks for new residents (1 per month at $35 each) and audit/tax fees as provided by the City of Plymouth Finance Department.

Telephone includes the cellular phones for the maintenance staff (split with PTS) and the incoming lines for the property along with the internet and long-distance expenses.

Equipment Repairs/Maintenance/Lease is based on the annual cost of $1,560 for copier maintenance fees ($120 a month) and occasional maintenance on the residents' and office computers (budgeting 20 hours).

Office Supplies & Expenses include the office supplies for the office and printer cartridges and some paper for the resident computers.

Resident Service Expense:

Resident Service Expense is an estimate. Expenses include things like monthly musical entertainer, special holiday events, dinner served during National Night to Unite and July Fourth, May month is "celebrate seniors' month" with extra events planned, and the holiday party is a big celebration. This also includes money for decorations and paper cups, coffee, etc. We are beginning to add many of the resident activities that were canceled due to the pandemic. The amount reflects a 3% increase over the previous year's budget.

Marketing and Leasing:

Advertising is an estimate based on the costs for monthly maintenance of a website for Vicksburg Crossing.

Housekeeping:

Contract Labor is budgeted based on the cleaning company contract rate for the current year and additional cleaning for turnovers. We are budgeting a 1% increase over the 2025 budget.

Supplies – cleaning includes paper towels & toilet paper for common area restrooms, trash bags, air freshener, vacuum repair, disinfectant, and other supplies. We are not budgeting an increase.

Building and Grounds:

Contract Labor is Building Maintenance Management contract to assist in the on-call rotation. We are not budgeting an increase over the 2025 budget.

Cable TV is for the exercise room, community room big screen and Guest suite. It is consistent with historical increases.

Electric is based on the trailing 12 months with a slight increase.

Gas reflects a 3% increase over 2025 budget and is in line with trailing 12 months activity.

Water and Sewer is based on the trailing 12 months and reflects a 3% increase over 2025 budget.

Water Softener is based on trailing 12 months and reflects a 3% increase over 2025 budget.

Doors, Keys, Windows are for window replacement/repairs, garage door repairs, key fobs and any other lock/door repairs.

Fire System Service includes costs to test, inspect, monitor and service the fire suppression system, fire extinguishers and front entry system.

Lawn Care/Snow Removal is based on pricing received from contractor and estimate for snow removal based on history. Work includes spring cleanup, weekly mowing, weed control, spring/fall shrub trimming, parking lot sweeping.

Pest Control includes quarterly treatments and a small amount for extra treatments/inspections.

Trash Removal is based on the current year. This also includes the occasional extra charges for disposal of light bulbs and appliances. We have a large increase due to a higher volume of recycling.

Unit Turnover includes carpet cleaning and stretching, paint, blinds and plumbing supplies, etc. for apartments that are being re-leased. We continue to see increased costs of turns due to the age of the building and the length residents have been in their apartments. We are budgeting 10 turns at $5100.

Elevator Repairs and Maintenance includes a contract for maintenance, plus a contingency for service calls that may not be covered by the maintenance contract.

Repairs & Maintenance includes window washing, garage sweeping and power washing, appliance repairs, plumbing repairs, service contract for generator, including updating the controller, common area carpet cleaning of all common areas (full building anticipated each year), carpet cleaning for those living in their apartments longer than 3 years, repairs to the exterior, professional exterior tree decorating for the holiday and all other misc. repairs.

Building & Grounds Supplies include common area paint and repairs, all outdoor plantings and related supplies, holiday decorations and other misc. supplies (i.e., furnace filters for all apartments quarterly). As the building ages there are more miscellaneous items, we need for repairs.

HVAC Supplies & Repair includes all HVAC supplies, repairs and maintenance contract with Owens.

Miscellaneous Unbudgeted B&G Expense is a contingency figure for unexpected issues.

Non-Departmental Expenses:

Property and Liability Insurance is based on estimated rates with a 9% increase in April at renewal for property and estimated rates with a 5% increase in August for liability.

Property Taxes are based on 5% of the estimated annual 2024 income for dwelling units (approx. $1,307,000) which is payable in 2025.

Reserve Replacement:

Non-Capital Expenses:

- 5 Stove replacements $5,000
- 7 Dishwasher replacements $5,600
- 4 Washer replacements $4,000
- 3 Dryer replacements $2,550

Capital Expenses:

- Replace several security cameras $8,000

Reserve Replacement Funding: Is $80,000 for 2026.

VICKSBURG CROSSING
2026 BUDGET
96 INDEPENDENT UNITS - rentable, 96 constructed

	2024 ACTUAL TOTALS	2025 BUDGET TOTALS	2026 BUDGET TOTALS	Percentage Difference Budget 26 Actual 24	Percentage Difference Budget 26 Budget 25
UNITS OCCUPIED	94	92	92	-2%	0%
PERCENTAGE OCCUPIED	99%	97%	97%	-2%	0%
INCOME					
APARTMENT RENTAL REVENUE	$ 1,289,245	$ 1,293,734	$ 1,314,511	2%	1.61%
APARTMENT RENTAL REVENUE-COUNTY	$ 26,089	$ 24,636	$ 25,044	-4%	2%
HRA SUBSIDY-TAX LEVY	$ 45,000	$ 40,000	$ -	-100%	-100%
GARAGE RENTAL	$ 48,872	$ 48,960	$ 53,040	9%	8%
GUEST SUITE REVENUE	$ 3,870	$ 2,180	$ 2,025	-48%	-7%
APPLICATION FEE REVENUE	$ 385	$ 560	$ 560	45%	0%
TRANSFER FEE REVENUE	$ 1,000	$ 1,500	$ 1,500	50%	0%
INVESTMENT INCOME	$ 57,567	$ 21,000	$ 21,000	-64%	0%
MISCELLANEOUS REVENUE	$ 5,565	$ 3,480	$ 3,480	-37%	0%
TOTAL INCOME	**$ 1,477,593**	**$ 1,436,050**	**$ 1,421,160**	**-4%**	**-1%**
OPERATING EXPENSES					
PROPERTY ADMINISTRATION:					
MANAGER SALARIES	$ 74,384	$ 76,000	$ 78,660	6%	4%
MAINTENANCE SALARIES	$ 58,419	$ 63,232	$ 66,040	13%	4%
PAYROLL TAXES	$ 10,369	$ 11,139	$ 11,576	12%	4%
HEALTH INSURANCE	$ 12,866	$ 11,945	$ 13,730	7%	15%
WORK COMP INSURANCE	$ 1,555	$ 1,800	$ 1,860	20%	3%
EMPLOYEE COSTS	$ 680	$ 120	$ 120	-82%	0%
SEMINARS/TRAINING	$ -	$ 150	$ 200	-100%	33%
DATA PROCESSING	$ 395	$ 420	$ 504	-22%	N/A
BANK CHARGES	$ 2,052	$ 2,280	$ 2,280	11%	0%
DUES & SUBSCRIPTIONS	$ 60	$ 65	$ 70	17%	8%
LICENSES, PERMITS	$ 1,793	$ 906	$ 996	-44%	10%
MILEAGE REIMBURSEMENT	$ -	$ 120	$ 120	N/A	0%
POSTAGE/OVERNIGHT DELIVERY	$ 15	$ 108	$ 108	620%	0%
PRINTING	$ 937	$ 228	$ 228	-76%	0%
MANAGEMENT FEES	$ 59,892	$ 59,892	$ 62,887	5%	5%
LEGAL & OTHER PROFESSIONAL FEES	$ 1,318	$ 2,676	$ 2,676	103%	0%
TELEPHONE EXPENSE	$ 6,660	$ 6,900	$ 7,020	5%	2%
EQUIP REPAIRS/MAINT/LEASE	$ 5,731	$ 4,200	$ 4,200	-27%	0%
OFFICE SUPPLIES & EXPENSES	$ 881	$ 1,440	$ 1,464	66%	2%
TOTAL PROPERTY ADMINISTRATION	**$ 238,007**	**$ 243,621**	**$ 254,738**	**7%**	**5%**
RESIDENT SERVICE:					
RESIDENT SERVICE EXPENSES	**$ 5,930**	**$ 6,750**	**$ 6,950**	**17%**	**3%**
MARKETING & LEASING:					
ADVERTISING	$ 1,200	$ 500	$ 2,640	N/A	428%
TOTAL MARKETING & LEASING	**$ 1,200**	**$ 500**	**$ 2,640**	**N/A**	**428%**
HOUSEKEEPING:					
CONTRACT LABOR	$ 19,098	$ 22,200	$ 22,500	18%	1%
CLEANING SUPPLIES	$ 1,135	$ 1,860	$ 1,860	64%	0%
TOTAL HOUSEKEEPING	**$ 20,233**	**$ 24,060**	**$ 24,360**	**20%**	**1%**
BUILDINGS & GROUNDS:					
CONTRACT LABOR	$ 5,345	$ 7,200	$ 7,200	35%	0%
CABLE TV EXPENSE	$ 3,702	$ 3,480	$ 3,600	-3%	3%
UTILITIES-ELECTRIC	$ 24,497	$ 29,400	$ 30,400	24%	3%
UTILITIES-GAS	$ 22,357	$ 33,900	$ 34,750	55%	3%
UTILITIES-WATER & SEWER	$ 22,287	$ 22,300	$ 22,900	3%	3%
WATER SOFTENING EXPENSE	$ 2,316	$ 1,920	$ 1,980	n/a	3%
DOORS, KEYS & WINDOWS	$ 2,690	$ 876	$ 900	-67%	3%

VICKSBURG CROSSING
2026 BUDGET

96 INDEPENDENT UNITS - rentable, 96 constructed	2024 ACTUAL TOTALS	2025 BUDGET TOTALS	2026 BUDGET TOTALS	Percentage Difference Budget 26 Actual 24	Percentage Difference Budget 26 Budget 25
FIRE SYSTEM SERVICE	$ 8,731	$ 7,100	$ 7,475	-14%	5%
LAWN CARE/SNOW REMOVAL	$ 25,431	$ 28,100	$ 28,100	10%	0%
PEST CONTROL	$ 612	$ 898	$ 908	48%	1%
TRASH REMOVAL	$ 32,301	$ 28,200	$ 34,800	8%	23%
UNIT TURNOVER	$ 44,064	$ 51,000	$ 51,000	16%	0%
ELEVATOR REPAIRS & MAINT	$ 7,515	$ 8,520	$ 9,000	20%	6%
REPAIRS & MAINTENANCE	$ 36,350	$ 31,800	$ 32,600	-10%	3%
BUILDING & GROUNDS SUPPLIES	$ 3,423	$ 17,950	$ 17,950	424%	0%
HVAC SUPPLIES & REPAIR	$ 10,387	$ 12,000	$ 12,000	16%	0%
MISC UNBUDGETED BUILDINGS & GROUNDS	$ -	$ 12,000	$ 12,000	n/a	0%
TOTAL BUILDINGS & GROUNDS	**$ 252,008**	**$ 296,644**	**$ 307,563**	**22%**	**4%**
OTHER OPERATING EXPENSES					
PROPERTY & LIABILITY INSURANCE	$ 41,022	$ 43,088	$ 45,859	12%	6%
PILOT (payment in lieu of taxes)	$ 64,650	$ 65,350	$ 65,350	1%	0%
TOTAL OTHER OPERATING EXPENSES	**$ 105,672**	**$ 108,438**	**$ 111,209**	**5%**	**3%**
TOTAL OPERATING EXPENSES	**$ 623,050**	**$ 680,013**	**$ 707,461**	**14%**	**4%**
NET OPERATING INCOME / (LOSS)	**$ 854,543**	**$ 756,037**	**$ 713,699**	**-16%**	**-6%**
OTHER EXPENSES:					
DEPRECIATION & AMORTIZATION EXPENSE	$ 270,612	$ 359,109	$ 359,109	33%	0%
INTEREST EXPENSE	$ 128,148	$ 98,415	$ 98,415	-23%	0%
RESERVE/REPLACE/CAP EX EXPENSE	$ 28,403	$ 115,000	$ 25,150	-11%	-78%
CONTRIBUTIONS FROM PLY TOWNE SQ	$ -		$ -		
TOTAL OTHER EXPENSES:	**$ 427,163**	**$ 572,524**	**$ 482,674**	**13%**	**-16%**
NET INCOME:	**$ 427,380**	**$ 183,513**	**$ 231,026**	**-46%**	**26%**
PERCENT OF INCOME	**29%**	**13%**	**16%**	**-44%**	**27%**
CASHFLOW ADJUSTMENTS:					
DEPRECIATION	$ 270,612	$ 332,623	$ 332,623	23%	0%
RESERVE/REPLACE/CAP EX EXPENSE	$ 28,403	$ 115,000	$ 25,150	-11%	-78%
PRINCIPAL ON DEBT	$ (470,000)	$ (485,000)	$ (495,000)	5%	2%
NET CASHFLOW:	**$ 256,395**	**$ 146,136**	**$ 120,284**	**-53%**	**-18%**
TRANSFER TO RESERVE REPLACEMENT	$ 72,000	$ 72,000	$ 80,000	**11%**	**11%**
TRANSFER TO OPERATING RESERVE	$ 184,395	$ 74,136	$ 40,284	**-78%**	**-46%**

VICKSBURG CROSSING

2026 BUDGET Draft

95 INDEPENDENT UNITS - rentable, 96 constructed

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	BUDGET 2026 TOTALS
UNITS OCCUPIED	92	92	91	92	92	92	92	92	93	92	93	93	92
PERCENTAGE OCCUPIED	97%	97%	96%	97%	97%	97%	97%	97%	98%	97%	98%	98%	97%
INCOME													
APARTMENT RENTAL REVENUE	109,158	109,313	107,898	109,313	109,278	109,278	109,158	109,278	110,893	109,278	110,773	110,893	1,314,511
APARTMENT RENTAL REVENUE-COUNTY	2,087	2,087	2,087	2,087	2,087	2,087	2,087	2,087	2,087	2,087	2,087	2,087	25,044
HRA SUBSIDY-TAX LEVY	0	0	0	0	0	0	0	0	0	0	0	0	0
GARAGE RENTAL	4,420	4,420	4,420	4,420	4,420	4,420	4,420	4,420	4,420	4,420	4,420	4,420	53,040
GUEST SUITE REVENUE	150	150	150	150	150	150	225	225	150	150	150	225	2,025
APPLICATION FEE REVENUE	35	35	70	35	35	70	35	35	70	35	35	70	560
TRANSFER FEE REVENUE	750	0	0	0	0	0	750	0	0	0	0	0	1,500
INVESTMENT INCOME	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	21,000
MISCELLANEOUS REVENUE	290	290	290	290	290	290	290	290	290	290	290	290	3,480
TOTAL INCOME	**118,640**	**118,045**	**116,665**	**118,045**	**118,010**	**118,045**	**118,715**	**118,085**	**119,660**	**118,010**	**119,505**	**119,735**	**1,421,160**

VICKSBURG CROSSING

2026 BUDGET Draft

95 INDEPENDENT UNITS - rentable, 96 constructed

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	BUDGET 2026 TOTALS
OPERATING EXPENSES													
PROPERTY ADMINISTRATION:													
MANAGER SALARIES	6,555	6,555	6,555	6,555	6,555	6,555	6,555	6,555	6,555	6,555	6,555	6,555	78,660
MAINTENANCE SALARIES	5,503	5,503	5,503	5,503	5,503	5,503	5,503	5,503	5,503	5,503	5,503	5,503	66,040
PAYROLL TAXES	965	965	965	965	965	965	965	965	965	965	965	965	11,576
HEALTH INSURANCE	1,093	1,093	1,093	1,093	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	13,730
WORK COMP INSURANCE	155	155	155	155	155	155	155	155	155	155	155	155	1,860
EMPLOYEE COSTS	10	10	10	10	10	10	10	10	10	10	10	10	120
SEMINARS/TRAINING	0	0	0	0	200	0	0	0	0	0	0	0	200
DATA PROCESSING	42	42	42	42	42	42	42	42	42	42	42	42	504
BANK CHARGES	190	190	190	190	190	190	190	190	190	190	190	190	2,280
DUES & SUBSCRIPTIONS	0		0	0	0	0	70	0	0	0	0	0	70
LICENSES, PERMITS	0	0	676	30	0	290	0	0	0	0	0	0	996
MILEAGE REIMBURSEMENT	10	10	10	10	10	10	10	10	10	10	10	10	120
POSTAGE/OVERNIGHT DELIVERY	9	9	9	9	9	9	9	9	9	9	9	9	108
PRINTING	19	19	19	19	19	19	19	19	19	19	19	19	228
MANAGEMENT FEES	5,241	5,241	5,241	5,241	5,241	5,241	5,241	5,241	5,241	5,241	5,241	5,241	62,887
LEGAL & OTHER PROFESSIONAL FEES	223	223	223	223	223	223	223	223	223	223	223	223	2,676
TELEPHONE EXPENSE	585	585	585	585	585	585	585	585	585	585	585	585	7,020
EQUIP REPAIRS/MAINT/LEASE	350	350	350	350	350	350	350	350	350	350	350	350	4,200
OFFICE SUPPLIES & EXPENSES	122	122	122	122	122	122	122	122	122	122	122	122	1,464
TOTAL PROPERTY ADMINISTRATION	**21,072**	**21,072**	**21,748**	**21,102**	**21,348**	**21,438**	**21,218**	**21,148**	**21,148**	**21,148**	**21,148**	**21,148**	**254,738**
RESIDENT SERVICES:													
RESIDENT SERVICE EXPENSES	250	350	300	350	700	300	350	800	300	950	350	1,950	**6,950**
MARKETING & LEASING:													
ADVERTISING	220	220	220	220	220	220	220	220	220	220	220	220	2,640
TOTAL MARKETING & LEASING	**220**	**220**	**220**	**220**	**220**	**220**	**220**	**220**	**220**	**220**	**220**	**220**	**2,640**
HOUSEKEEPING:													
CONTRACT LABOR	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	22,500
CLEANING SUPPLIES	155	155	155	155	155	155	155	155	155	155	155	155	1,860
TOTAL HOUSEKEEPING	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**2,030**	**24,360**

VICKSBURG CROSSING

2026 BUDGET Draft

95 INDEPENDENT UNITS - rentable, 96 constructed

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	BUDGET 2026 TOTALS
BUILDING & GROUNDS:													
CONTRACT LABOR	600	600	600	600	600	600	600	600	600	600	600	600	7,200
CABLE TV EXPENSE	300	300	300	300	300	300	300	300	300	300	300	300	3,600
UTILITIES-ELECTRIC	2,000	2,000	1,900	2,000	2,000	3,550	3,550	3,550	3,550	2,300	2,000	2,000	30,400
UTILITIES-GAS	5,200	5,200	4,050	2,550	1,100	550	550	550	2,550	3,600	4,300	4,550	34,750
UTILITIES-WATER & SEWER	1,750	1,750	1,750	1,850	2,000	2,050	2,050	2,050	2,050	1,900	1,850	1,850	22,900
WATER SOFTENING EXPENSE	165	165	165	165	165	165	165	165	165	165	165	165	1,980
DOORS, KEYS & WINDOWS	75	75	75	75	75	75	75	75	75	75	75	75	900
FIRE SYSTEM SERVICE	1,700	250	250	1,250	250	250	250	2,275	250	250	250	250	7,475
LAWN CARE/SNOW REMOVAL	3,500	3,500	3,000	2,500	2,500	1,300	1,200	1,300	1,200	1,600	3,000	3,500	28,100
PEST CONTROL	0	0	182	90	0	182	90	0	182	0	182		908
TRASH REMOVAL	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	34,800
UNIT TURNOVER	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	51,000
ELEVATOR REPAIRS & MAINT	750	750	750	750	750	750	750	750	750	750	750	750	9,000
REPAIRS & MAINTENANCE	1,900	1,900	2,100	3,500	3,100	4,300	2,100	3,500	2,100	3,500	2,100	2,500	32,600
BUILDING & GROUNDS SUPPLIES	1,350	1,350	1,350	1,350	1,350	1,600	1,600	1,600	1,600	1,600	1,600	1,600	17,950
HVAC SUPPLIES & REPAIR	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
MISC UNBUDGETED BUILDINGS & GROUND	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
TOTAL BUILDING & GROUNDS	**28,440**	**26,990**	**25,622**	**26,130**	**23,340**	**24,822**	**22,430**	**25,865**	**24,522**	**25,790**	**26,322**	**14,000**	**307,563**
OTHER OPERATING EXPENSES													
PROPERTY & LIABILITY INSURANCE	3,677	3,677	3,677	3,763	3,763	3,763	3,763	3,956	3,956	3,956	3,956	3,956	45,859
PILOT (payment in lieu of taxes)	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	65,350
TOTAL OTHER OPERATING EXPENSES	**9,123**	**9,123**	**9,123**	**9,208**	**9,208**	**9,208**	**9,208**	**9,402**	**9,402**	**9,402**	**9,402**	**9,402**	**111,209**
TOTAL OPERATING EXPENSES	**61,134**	**59,784**	**59,042**	**59,040**	**56,847**	**58,019**	**55,457**	**59,465**	**57,622**	**59,540**	**59,472**	**48,750**	**707,461**
NET OPERATING INCOME / (LOSS)	**57,506**	**58,261**	**57,623**	**59,005**	**61,163**	**60,026**	**63,258**	**58,620**	**62,038**	**58,470**	**60,033**	**70,985**	**713,699**
OTHER EXPENSES:													
DEPRECIATION & AMORTIZATION EXPENSE	29,926	29,926	29,926	29,926	29,926	29,926	29,926	29,926	29,926	29,926	29,926	29,926	359,109
INTEREST EXPENSE	8,201	8,201	8,201	8,201	8,201	8,201	8,201	8,201	8,201	8,201	8,201	8,201	98,415
RESERVE/REPLACE/CAP EX EXPENSE	1,429	5,429	5,429	1,429	1,429	1,429	1,429	1,429	1,429	1,429	1,429	1,429	25,150
CONTRIBUTIONS FROM PLY TOWNE SQ	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OTHER EXPENSES:	**39,556**	**43,556**	**43,556**	**39,556**	**39,556**	**39,556**	**39,556**	**39,556**	**39,556**	**39,556**	**39,556**	**39,556**	**482,674**
NET INCOME:	**17,950**	**14,705**	**14,067**	**19,449**	**21,607**	**20,470**	**23,702**	**19,064**	**22,482**	**18,914**	**20,477**	**31,429**	**231,026**
PERCENT OF INCOME	15%	12%	12%	16%	18%	17%	20%	16%	19%	16%	17%	26%	16%
CASHFLOW ADJUSTMENTS:													
DEPRECIATION	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	332,623
AMORTIZATION	2,207	2,207	2,207	2,207	2,207	2,207	2,207	2,207	2,207	2,207	2,207	2,207	26,486
RESERVE/REPLACE/CAP EX EXPENSE	1,429	5,429	5,429	1,429	1,429	1,429	1,429	1,429	1,429	1,429	1,429	1,429	25,150
PRINCIPAL ON DEBT	0	(495,000)	0	0	0	0	0	0	0	0	0	0	(495,000)
NET CASHFLOW:	**49,305**	**(444,940)**	**49,422**	**50,804**	**52,962**	**51,825**	**55,057**	**50,419**	**53,837**	**50,269**	**51,832**	**62,784**	**120,284**
TRANSFER TO RESERVE REPLACEMENT	6,667	6,667	6,667	6,667	6,667	6,667	6,667	6,667	6,667	6,667	6,667	6,667	80,000
TRANSFER TO OPERATING RESERVE													40,284

PLYMOUTH TOWNE SQUARE
2026 Budget Assumptions DRAFT

REVENUE:

Resident Rent Revenue is based on March 2025 average rent per unit of $678.02 plus a 3% increase. We budget 96 occupied units to allow for turnover time & rent fluctuations based on new residents' rent rate which is calculated based on personal income. The rental increase will go into effect on January 1, 2025. The minimum rents are proposed to increase 3% to $500 for a one-bedroom (up $15) and increase 3% to $673 (up $20) for a two-bedroom. The market rate rents are proposed to increase 3% also to $1,125 (up $33) for a one-bedroom and $1,442 (up $42) for a two-bedroom.

HRA Subsidy No subsidy is budgeted for the year.

Garage Rental is based on 61 stalls leased at $65 a month each.

Guest Room Revenue is based on 7 nights rented per year at $70 a night.

Laundry Revenue We are budgeting based on 2024 revenue.

Transfer Fee Income is budgeted for one internal move at $750.

Application Fee Revenue is budgeted based on 10 applicants to process (we process a background check on each person occupying an apartment) per year. We pass on the expense for rental verification (credit check & criminal background check) to the prospective resident. The corresponding expense is included in the Legal and Other Professional line item.

Investment Income is an estimate provided by the City of Plymouth Finance Department.

Miscellaneous Revenue includes any forfeited security deposits due to damage beyond normal wear and tear. This is the same as last year.

OPERATING EXPENSES:

Property Administration:

Manager Salary This figure includes a cost-of-living increase.

Maintenance Salary is based on a full-time position. The position is budgeted at 40 hours/week regular time and 1.5 hours per week over time to account for emergency calls. Each building has a full-time maintenance technician who works primarily at that location.

Payroll Tax is budgeted at 8% of the total of all salaries. It includes FICA, FUTA & SUTA.

Health Insurance includes healthcare, dental, and life. Health, dental and life insurance are provided to full-time employees if they wish to participate. The employee is responsible for paying 20% of the premium for health and is provided dental and life free of charge. Family coverage is 100% employee paid. The amount is based on current premiums as of May 2025 with an estimated 7% increase in May 2026.

Worker's Compensation Insurance premium is budgeted to increase due to increased wages.

Employee Costs help wanted ads, background checks for new employees. We don't anticipate the need but will continue to budget a small amount.

Seminars/Training $200 is budgeted for 2026.

Data Processing includes UKG (payroll) fees.

Bank Fees are estimated based on the historical and include the online resident payment portal fees.

Dues & Subscriptions Costco membership.

Licenses, Permit & Fees are based on fees for the boiler license, elevator permit and dwelling license fees.

Employee Mileage The current team is not tracking mileage and requesting reimbursement as former staff members did. We feel it is prudent to allocate funds in the event they begin requesting reimbursement.

Postage/Overnight Delivery remains the same estimated using 2025 budget.

Printing is for stationery, envelopes and work orders.

Management Fees increases are alternated each year with Vicksburg Crossing. Plymouth Towne Square will remain the same in 2026.

Legal and Other Professional Fees is an estimate based on conducting background checks for new residents (10 annually at $35 each), a small amount for legal services, and audit/tax fees as provided by the City of Plymouth Finance Department.

Telephone includes the cellular phones for the maintenance staff (split with VC) and the incoming lines for the property along with internet and long-distance expenses.

Equipment Repairs/Maintenance/Lease is based on the copier maintenance fees, copy overages and occasional maintenance on the resident and office computers. Budget amount increase is due to the ongoing need for IT support related to resident computer repairs/clean up.

Office Supplies & Expenses include the office supplies for the office and printer cartridges and some paper for the resident computers. Increase based on historical.

Resident Service Expense

Resident Service Expense reflect expenses for the monthly entertainment/birthday celebration, with bigger events scheduled for Valentine's Day, St. Patrick's Day, Night to Unite, Halloween and the Holiday party. It also includes the purchase of table decorations.

Marketing and Leasing:

We continue to budget a nominal amount for 2025.

Housekeeping:

Contract Labor is for cleaning company contract rate and guest room cleaning.

Supplies – Cleaning includes paper towels & toilet paper for common area restrooms, trash bags, air freshener, vacuum repair, disinfectant, supplies for guest suite and other supplies.

Buildings and Grounds:

Contract Labor is a contract with Twin Cities Construction to handle on-call rotation.

Cable TV is based on monthly expenses incurred for the TVs in the activity room and exercise room with anticipated increase.

Electric is based on historical averages with a slight decrease to last year's budget.

Gas is based on historical averages but represents an increase to last year's budget.

Water and Sewer are based on historical figures with an increase to last year's budget.

Water Softener is based on historical averages and same as last year's budget.

Doors, Keys and Windows are for the miscellaneous door and window replacement/repairs, garage door repairs/service, keys made and any other lock/door repairs.

Fire System Service includes costs to test, monitor and service the fire suppression system (including all manual fire extinguishers,) front entry system and emergency pull cord system. This line item tends to fluctuate significantly year to year but represents a reasonable average and considers all the work done to upgrade the system.

Lawn Care/Snow Removal is based on historical average of several years. Work includes spring clean-up, weekly mowing, weed control, spring/fall shrub trimming, tree trimming, treating 4 trees w/Emarald Ash Borer, spring parking lot sweeping and snow plowing.

Pest Control includes quarterly treatments at $170 plus two additional miscellaneous service calls per year.

Trash Removal is based on trailing 12 months with an anticipated increase.

Unit Turnover includes carpet/vinyl replacement or cleaning, contract painter, cabinetry/countertop repair, paint and plumbing supplies, etc. for apartments that are being re-leased or turned over. We are budgeting 10 turns at $4,400 each.

Elevator Repairs and Maintenance includes contract for maintenance, plus any service calls that may not be covered by the maintenance contract. Remains the same as last year.

Repairs & Maintenance includes garage floor power washing, window washing, carpet cleaning of apartments occupied three years, painting of apartments occupied more than seven years, vinyl/carpet repair/replacement in occupied units, cleaning of common area carpet annually, generator maintenance, plumbing repairs, repairs to the exterior siding, fascia, and roofing and all other misc. repairs.

Building & Grounds Supplies includes common area paint touch-up, light bulbs, plumbing supplies, tractor supplies, common area blinds, guest suite supplies, holiday decorations & other misc. supplies/tools/equipment.

HVAC Supplies & Repair includes all HVAC supplies, repairs and maintenance contract with Owens for the boilers, etc.

Miscellaneous Unbudgeted B&G Expense is a contingency figure for the unexpected issues.

Non-Departmental Expenses

Property and Liability Insurance is based on estimated rates with a 9% increase in April at renewal for property and estimated rates with a 5% increase in August for liability.

Payment in Lieu of Taxes (PILOT) is budgeted at 5% of 2025 rental dwelling revenue ($805,000) rental revenue estimate) to be paid in 2026.

Reserve Replacement:

Capital Expenses
- Painting of railings and pillars in common area $7,000
- Replace dining, lobby & fireplace room furniture (carry over from 2025) estimate of $85,000
- Replace monument sign (carry over from 2025) $20,000 estimate.

Non-Capital Expenses
- Replace 15 stoves: $13,000
- Replace 10 refrigerators: $10,000
- Replace 10 air conditioner units: $5,000

Reserve Replacement Funding: Will be $100,000 for 2026

PLYMOUTH TOWNE SQUARE
2026 Budget - Draft

	2024 ACTUAL TOTALS	2025 BUDGET TOTALS	2026 BUDGET TOTALS	Percentage Difference Budget 26 Actual 24	Budget 26 to Budget 25
UNITS OCCUPIED	97	96	96	-1%	0%
PERCENTAGE OCCUPIED	98%	97%	97%	-1%	0%
INCOME					
RESIDENT RENTS	788,037	800,640	805,248	2%	1%
HRA SUBSIDY	216,000	200,000	0	-100%	-100%
GARAGE RENTAL	46,296	46,080	47,580	3%	3%
GUEST ROOM REVENUE	1,495	715	490	-67%	-31%
LAUNDRY REVENUE	11,624	11,880	11,700	1%	-2%
TRANSFER FEE	0	750	750	N/A	0%
APPLICATION FEE	245	350	350	43%	0%
INVESTMENT INCOME	47,763	21,000	21,000	-56%	0%
MISCELLANEOUS REVENUE	2,234	1,200	1,200	-46%	0%
TOTAL INCOME	**1,113,694**	**1,082,615**	**888,318**	**-20%**	**-18%**
OPERATING EXPENSES					
PROPERTY ADMINISTRATION:					
MANAGER SALARIES	67,422	69,546	72,328	7%	4%
MAINTENANCE SALARIES	58,563	60,892	63,700	9%	5%
PAYROLL TAXES	9,910	10,435	10,882	10%	4%
HEALTH INSURANCE	12,564	11,948	14,038	12%	17%
WORKERS COMP INSURANCE	1,528	1,740	1,800	18%	3%
EMPLOYEE COSTS	720	120	120	-83%	0%
SEMINARS/TRAINING	0	200	200	N/A	0%
DATA PROCESSING	479	420	504	5%	N/A
BANK FEES	2,343	2,340	2,340	0%	0%
DUES & SUBSCRIPTIONS	60	65	65	8%	0%
LICENSES, PERMITS & FEES	1,408	1,120	1,408	0%	26%
MILEAGE REIMBURSEMENT	0	180	180	N/A	0%
POSTAGE/OVERNIGHT DELIVERY	73	150	150	N/A	0%
PRINTING	185	180	180	-3%	0%
MANAGEMENT FEES	62,808	65,948	65,948	5%	0%
PROFESSIONAL FEES	1,287	2,700	2,700	110%	0%
TELEPHONE EXPENSE	6,584	6,420	6,480	-2%	1%
EQUIP REPAIRS/MAINT/LEASE	10,587	3,900	4,200	-60%	8%
OFFICE SUPPLIES & EXPENSES	779	900	900	16%	0%
TOTAL PROPERTY ADMINISTRATION	**237,300**	**239,204**	**248,124**	**5%**	**4%**
RESIDENT SERVICE EXPENSE					
RESIDENT PROGRAM/ACTIVITIES	**7,571**	**6,105**	**6,300**	**-17%**	**3%**
MARKETING & LEASING:	**0**	**120**	**120**	**N/A**	**0%**
HOUSEKEEPING:					
CONTRACT LABOR	17,640	18,720	19,080	8%	2%
CLEANING SUPPLIES	2,149	2,220	2,280	6%	3%
TOTAL HOUSEKEEPING EXPENSES:	**19,789**	**20,940**	**21,360**	**8%**	**2%**
BUILDINGS & GROUNDS:					

PLYMOUTH TOWNE SQUARE
2026 Budget - Draft

	2024 ACTUAL TOTALS	2025 BUDGET TOTALS	2026 BUDGET TOTALS	Percentage Difference Budget 26 Actual 24	Budget 26 to Budget 25
CONTRACT LABOR	4,869	6,000	6,000	23%	0%
CABLE TV EXPENSE	1,455	1,500	1,644	13%	10%
UTILITIES-ELECTRIC	20,538	25,850	25,200	23%	-3%
UTILITIES-GAS	25,859	33,500	35,200	36%	5%
UTILITIES-WATER & SEWER	26,441	26,950	29,100	10%	8%
WATER SOFTENING EXPENSE	4,893	5,640	5,640	15%	0%
DOORS, KEYS & WINDOWS	740	2,400	2,400	224%	0%
FIRE SYSTEM SERVICE	18,832	15,000	15,000	-20%	0%
LAWN CARE/SNOW REMOVAL	29,737	38,700	33,700	13%	-13%
PEST CONTROL	705	820	820	16%	0%
TRASH REMOVAL	28,356	27,000	32,400	14%	20%
UNIT TURNOVER	43,800	41,000	44,000	0%	7%
ELEVATOR REPAIRS & MAINT	9,990	12,000	12,000	20%	0%
REPAIRS & MAINTENANCE	45,694	51,800	51,800	13%	0%
BUILDING & GROUNDS SUPPLIES	14,124	20,700	20,700	47%	0%
HVAC SUPPLIES & REPAIR	7,444	16,200	16,200	118%	0%
MISC UNBUDGETED EXPENSE	0	12,000	12,000	N/A	0%
TOTAL BUILDINGS & GROUNDS	**283,477**	**337,060**	**343,804**	**21%**	**2%**
OTHER OPERATING EXPENSES					
PROPERTY & LIABILITY INSURANCE	47,307	50,408	50,949	8%	1%
PAYMENT IN LIEU OF PROPERTY TAX	38,760	38,587	40,250	4%	4%
TOTAL OTHER OPERATING EXPENSES	**86,067**	**88,995**	**91,199**	**6%**	**2%**
TOTAL OPERATING EXPENSES	**634,204**	**692,424**	**710,907**	**12%**	**3%**
NET OPERATING INCOME / (LOSS)	**479,490**	**390,191**	**177,411**	**-63%**	**-55%**
OTHER EXPENSES:					
AMORTIZATION & DEPRECIATION	210,000	215,754	215,754	3%	0%
INTEREST EXPENSE	656	0	0	N/A	0%
RESERVE/REPLACE/CAP EX EXPENSE	178,166	200,000	140,000	N/A	N/A
HRA SUBSIDY - TIF	0	0	0	N/A	N/A
TOTAL OTHER EXPENSES:	**388,822**	**415,754**	**355,754**	**-9%**	**-14%**
NET INCOME:	**90,668**	**(25,563)**	**(178,343)**	**-297%**	**598%**
PERCENT OF INCOME	**8%**	**-2%**	**-20%**	**-347%**	**750%**
CASHFLOW ADJUSTMENTS:					
AMORTIZATION & DEPRECIATION	210,000	215,754	215,754	3%	0%
RESERVE/REPLACE/CAP EX	178,166	200,000	140,000	0%	-30%
PRINCIPAL ON DEBT	0	0	0	N/A	N/A
NET CASHFLOW:	**300,668**	**390,191**	**177,411**	**-41%**	**-55%**
TRANSFER TO RESERVE REPLACE	84,000	260,000	100,000	**19%**	**-62%**
OPERATING RESERVE	216,668	130,191	77,411	**-64%**	**-41%**

PLYMOUTH TOWNE SQUARE

2026 BUDGET - DRAFT

99 INDEPENDENT UNITS

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	BUDGET 2026 TOTALS
UNITS OCCUPIED	**96**	**96**	**96**	**96**	**96**	**96**	**96**	**96**	**96**	**96**	**96**	**96**	96.00
PERCENTAGE OCCUPIED	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%
INCOME													
RESIDENT RENTS	67,104	67,104	67,104	67,104	67,104	67,104	67,104	67,104	67,104	67,104	67,104	67,104	805,248
HRA SUBSIDY	0	0	0	0	0	0	0	0	0	0	0	0	0
GARAGE RENTAL	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	47,580
GUEST ROOM REVENUE	70	0	70	0	70	0	70	0	70	0	70	70	490
LAUNDRY REVENUE	975	975	975	975	975	975	975	975	975	975	975	975	11,700
TRANSFER FEE	0	0	0	0	0	0	750	0	0	0	0	0	750
APPLICATION FEE	0	0	0	35	70	35	70	35	70	35	0	0	350
INVESTMENT INCOME	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	21,000
MISCELLANEOUS REVENUE	100	100	100	100	100	100	100	100	100	100	100	100	1,200
TOTAL INCOME	**73,964**	**73,894**	**73,964**	**73,929**	**74,034**	**73,929**	**74,784**	**73,929**	**74,034**	**73,929**	**73,964**	**73,964**	**888,318**

PLYMOUTH TOWNE SQUARE

2026 BUDGET - DRAFT

99 INDEPENDENT UNITS

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	BUDGET 2026 TOTALS
OPERATING EXPENSES													
PROPERTY ADMINISTRATION:													
MANAGER SALARIES	6,027	6,027	6,027	6,027	6,027	6,027	6,027	6,027	6,027	6,027	6,027	6,027	72,328
MAINTENANCE SALARIES	5,308	5,308	5,308	5,308	5,308	5,308	5,308	5,308	5,308	5,308	5,308	5,308	63,700
PAYROLL TAXES	907	907	907	907	907	907	907	907	907	907	907	907	10,882
HEALTH INSURANCE	1,118	1,118	1,118	1,118	1,196	1,196	1,196	1,196	1,196	1,196	1,196	1,196	14,038
WORKERS COMP INSURANCE	150	150	150	150	150	150	150	150	150	150	150	150	1,800
EMPLOYEE COSTS	10	10	10	10	10	10	10	10	10	10	10	10	120
SEMINARS/TRAINING	0	0	0	200	0	0	0	0	0	0	0	0	200
DATA PROCESSING	42	42	42	42	42	42	42	42	42	42	42	42	504
BANK FEES	195	195	195	195	195	195	195	195	195	195	195	195	2,340
DUES & SUBSCRIPTIONS	65	0	0	0	0	0	0	0	0	0	0	0	65
LICENSES, PERMITS & FEES	0	0	0	0	330	0	818	200	0	0	60	0	1,408
MILEAGE REIMBURSEMENT	15	15	15	15	15	15	15	15	15	15	15	15	180
POSTAGE/OVERNIGHT DELIVERY	0	50	0	0	0	50	0	0	50	0	0	0	150
PRINTING	15	15	15	15	15	15	15	15	15	15	15	15	180
MANAGEMENT FEES	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	65,948
PROFESSIONAL FEES	225	225	225	225	225	225	225	225	225	225	225	225	2,700
TELEPHONE EXPENSE	540	540	540	540	540	540	540	540	540	540	540	540	6,480
EQUIP REPAIRS/MAINT/LEASE	350	350	350	350	350	350	350	350	350	350	350	350	4,200
OFFICE SUPPLIES & EXPENSES	75	75	75	75	75	75	75	75	75	75	75	75	900
TOTAL PROPERTY ADMINISTRATION	**20,538**	**20,523**	**20,473**	**20,673**	**20,881**	**20,601**	**21,369**	**20,751**	**20,601**	**20,551**	**20,611**	**20,551**	**248,124**
RESIDENT SERVICE EXPENSE													
RESIDENT PROGRAM/ACTIVITIES	200	350	275	200	275	225	225	900	200	1,100	350	2,000	6,300
MARKETING & LEASING:	10	10	10	10	10	10	10	10	10	10	10	10	120
HOUSEKEEPING:													
CONTRACT LABOR	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590	19,080
CLEANING SUPPLIES	190	190	190	190	190	190	190	190	190	190	190	190	2,280
TOTAL HOUSEKEEPING EXPENSES:	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**1,780**	**21,360**

PLYMOUTH TOWNE SQUARE

2026 BUDGET - DRAFT

99 INDEPENDENT UNITS

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	BUDGET 2026 TOTALS
BUILDINGS & GROUNDS:													
CONTRACT LABOR	500	500	500	500	500	500	500	500	500	500	500	500	6,000
CABLE TV EXPENSE	137	137	137	137	137	137	137	137	137	137	137	137	1,644
UTILITIES-ELECTRIC	1,900	1,900	1,900	1,900	1,900	2,300	2,500	2,600	2,600	1,900	1,900	1,900	25,200
UTILITIES-GAS	4,900	4,900	4,000	2,500	2,300	2,300	1,000	1,000	1,000	2,800	3,800	4,700	35,200
UTILITIES-WATER & SEWER	2,300	2,300	2,300	2,300	2,300	2,600	2,600	2,600	2,600	2,600	2,300	2,300	29,100
WATER SOFTENING EXPENSE	470	470	470	470	470	470	470	470	470	470	470	470	5,640
DOORS, KEYS & WINDOWS	200	200	200	200	200	200	200	200	200	200	200	200	2,400
FIRE SYSTEM SERVICE	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	15,000
LAWN CARE/SNOW REMOVAL	3,200	3,100	3,000	3,500	3,500	3,500	2,250	2,250	2,250	2,250	2,250	2,650	33,700
PEST CONTROL	0	0	170	0	70	170	0	70	170	0	0	170	820
TRASH REMOVAL	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	32,400
UNIT TURNOVER	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667	44,000
ELEVATOR REPAIRS & MAINT	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
REPAIRS & MAINTENANCE	3,800	3,800	3,800	3,800	10,000	3,800	3,800	3,800	3,800	3,800	3,800	3,800	51,800
BUILDING & GROUNDS SUPPLIES	1,725	1,725	1,725	1,725	1,725	1,725	1,725	1,725	1,725	1,725	1,725	1,725	20,700
HVAC SUPPLIES & REPAIR	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	16,200
MISC UNBUDGETED EXPENSE	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
TOTAL BUILDINGS & GROUNDS	**30,099**	**29,999**	**29,169**	**27,999**	**34,069**	**28,669**	**26,149**	**26,319**	**26,419**	**27,349**	**28,049**	**29,519**	**343,804**
OTHER OPERATING EXPENSES													
PROPERTY & LIABILITY INSURANCE	3,998	3,998	3,998	4,218	4,218	4,218	4,218	4,417	4,417	4,417	4,417	4,417	50,949
PAYMENT IN LIEU OF PROPERTY TAX	3,354	3,354	3,354	3,354	3,354	3,354	3,354	3,354	3,354	3,354	3,354	3,354	40,250
TOTAL OTHER OPERATING EXPENSES	**7,353**	**7,353**	**7,353**	**7,572**	**7,572**	**7,572**	**7,572**	**7,771**	**7,771**	**7,771**	**7,771**	**7,771**	**91,199**
TOTAL OPERATING EXPENSES	**59,979**	**60,014**	**59,059**	**58,233**	**64,587**	**58,857**	**57,105**	**57,531**	**56,781**	**58,561**	**58,571**	**61,631**	**710,907**
NET OPERATING INCOME / (LOSS)	**13,985**	**13,880**	**14,905**	**15,696**	**9,447**	**15,072**	**17,679**	**16,398**	**17,253**	**15,368**	**15,393**	**12,333**	**177,411**
OTHER EXPENSES:													
AMORTIZATION & DEPRECIATION	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	215,754
INTEREST EXPENSE	0	0	0	0	0	0	0	0	0	0	0	0	0
RESERVE/REPLACE/CAP EX EXPENSE	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	140,000
HRA SUBSIDY - TIF	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OTHER EXPENSES:	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**29,646**	**355,754**
NET INCOME:	**(15,661)**	**(15,766)**	**(14,741)**	**(13,951)**	**(20,199)**	**(14,574)**	**(11,967)**	**(13,248)**	**(12,393)**	**(14,278)**	**(14,253)**	**(17,313)**	**(178,343)**
PERCENT OF INCOME	-21%	-21%	-20%	-19%	-27%	-20%	-16%	-18%	-17%	-19%	-19%	-23%	-20%
CASHFLOW ADJUSTMENTS:													
AMORTIZATION & DEPRECIATION	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	215,754
RESERVE/REPLACE/CAP EX	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	11,667	140,000
PRINCIPAL ON DEBT	0	0	0	0	0	0	0	0	0	0	0	0	0
NET CASHFLOW:	**13,985**	**13,880**	**14,905**	**15,696**	**9,447**	**15,072**	**17,679**	**16,398**	**17,253**	**15,368**	**15,393**	**12,333**	**177,411**
TRANSFER TO RESERVE REPLACE	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	100,000
OPERATING RESERVE													77,411

CITY OF PLYMOUTH

HRA RESOLUTION 2025-07

A RESOLUTION AUTHORIZING THE 2026 HRA BUDGET

WHEREAS, pursuant to Minnesota Statutes, Section 469.090 to 469.108 (the *EDA* Act), the City of Plymouth City Council, created the Housing and Redevelopment Authority in and for the City of Plymouth, Minnesota (the *Authority);* and

WHEREAS, pursuant to the HRA Act, the City Council granted to the Authority all of the powers and duties of a Housing and Redevelopment Authority under the provisions of Minnesota statutes; and

WHEREAS, The Plymouth HRA has reviewed the 2026 HRA General Fund budget; and

WHEREAS, the Plymouth HRA has reviewed the 2026 operating budget for the HRA owned senior buildings, Plymouth Towne Square and Vicksburg Crossing; and

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council approve the 2026 HRA General fund budget and senior buildings operating budgets.

Approved this 4th day of December 2025 by the Plymouth Housing and Redevelopment Authority.

____

James Williams, Chair

Grant Fernelius, HRA Executive Director

CITY OF PLYMOUTH

HRA RESOLUTION 2025-07

A RESOLUTION AUTHORIZING THE 2026 HRA LEVY

WHEREAS, pursuant to Minnesota Statutes, Section 469.090 to 469.108 (the *EDA* Act), the City of Plymouth City Council, created the Housing and Redevelopment Authority in and for the City of Plymouth, Minnesota (the *Authority);* and

WHEREAS, pursuant to the HRA Act, the City Council granted to the Authority all of the powers and duties of a Housing and Redevelopment Authority under the provisions of Minnesota statutes; and

WHEREAS, Section 469.033, subdivision 6 of the HRA Act permits the Authority to levy a tax upon all taxable property within the city to be expended for the purposes authorized by the Act; and

WHEREAS, such levy may be in an amount not to exceed 0.0185 percent of estimated market value of the city; and

WHEREAS, the Authority has filed its budget for the special benefit levy in accordance with the budget procedures of the city; and

WHEREAS, based upon such budgets, the Authority will levy all or such portion of the authorized levy as it deems necessary.

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council approve the 2026 HRA Levy.

Approved this 4th day of December 2025 by the Plymouth Housing and Redevelopment Authority.

____

James Williams, Chair

____

Grant Fernelius, HRA Executive Director

Regular Housing and Redevelopment Authority
December 4, 2025
Agenda Number: 6.2

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**Recommend Housing Improvement Area Policy adoption by City Council**

1. Action Requested:

Discuss HIA policy and recommend Housing Improvement Area Policy

2. Background:

Staff has received numerous inquiries from various HOA's requesting city assistance for repairs that are beyond the reach of the HOA's capital reserve funds. In an effort to respond to these requests and to continue Plymouth's commitment to preserving Naturally Occurring Affordable Housing (NOAH), housing staff is proposing the adoption of a Housing Improvement Area (HIA) Policy

A Housing Improvement Area (HIA) is a defined area within the city in which improvements to townhomes, manufactured home parks or condominiums can be financed by city assistance. The HIA functions like a special assessment project. Repairs are funded with city assistance and assessed back to the condo or townhome development residents through a low interest loan. The HIA is a last resort financing option, must be initiated by the residents and can only be established when a majority (determined by the jurisdiction) of the residents approve the proposed work and future assessment.

The process for HIA implementation is highly technical and largely defined by the state legislature. However, the application process and fee schedule can vary by jurisdiction. To provide clarity about the process and define the specific requirements of the HIA program, many cities have adopted policies on how these requests are to be handled. Staff worked with several neighboring jurisdictions and have developed a policy and procedures to implement the HIA program in the City of Plymouth.

The HRA Commission reviewed the proposed HIA policy at the May 22nd, 2025 meeting. The following changes were proposed to the HIA policy. In addition, the city attorney reviewed the policy and provided a redlined version (attached).

1. Remove "Limited Common Elements" as an eligible use of funding

Limited common elements refer to specific areas or features within a condominium that are reserved for the use of a particular unit or a group of units, but are not owned outright by the unit owners. Instead, these elements are part of the common property owned by the condominium association. Examples of limited common elements include:

- Balconies and Patios: Outdoor spaces that are attached to individual units.
- Parking Spaces: Designated spots for specific units, often located in shared parking areas.
- Storage Units: Additional storage spaces allocated to certain units.
- Driveways and Garages: Areas that may be used exclusively by one unit owner.

In discussion with the city attorney, it was advised that leaving Limited Common Elements in the policy would increase the flexibility of the policy.

2. Include Contractor licensing, insurance and warranty requirements in the policy

Section 5.01, part M, subpart h-k was added to the policy referring to licensure, insurance and warranty requirements for contractors.

3. The minimum bond amount should be adjusted from $500,000 to $300,000.

The minimum bond limit has been adjusted to $300,000 and the application fee was adjusted to state the greater of 1% of the total project financed amount, or $5,000.
Staff recommendation:

Staff would like feedback on the updated HIA policy. Staff is also requesting the HRA approve the HIA policy and recommend adoption by City Council.

3. Budget Impact:

N/A

4. Attachments:

1. Housing Improvement Area (HIA)
2. HIA Property Standards
3. HIA Timeline
4. HIA_Policy_Draft v4
5. HIA Resolution HRA

Housing Improvement Areas

October 2024

What are housing improvement areas?

A housing improvement area (HIA) is a defined area in a city in which housing improvements in condominium, townhome complexes, or manufactured home parks may be financed with the assistance of the city, or the city's economic development authority (EDA) or housing and redevelopment authority (HRA).

Prior to 1996, cities needed special legislation to establish an HIA. In 1996, cities were granted the authority under general law. The general law, codified in Minnesota Statutes, sections 428A.11 to 428A.21, sunsets June 30, 2028.

What improvements can be made in an HIA?

Allowable improvements include improvements to the common elements in a condominium complex, townhome development, or manufactured home park, such as roofing, siding, landscaping, roadways, and walkways.

How is an HIA established?

At property owners' request. An HIA can only be established at the request (petition) of at least 50 percent of the owners of the housing units in the proposed area. If the petition is filed, then the city prepares an ordinance that:

- describes the area specifically;
- states the basis for imposing fees and the number of years the fees will be imposed;
- makes a finding that without the HIA, the proposed improvements could not be made; and
- specifies if the city, the EDA, or HRA will implement the ordinance.

In addition, the city must fully disclose the public expenditures and financing for the projects, and determine whether the association or the implementing agency will contract for the work.

Before adopting the ordinance, the city must hold a public hearing at which the proposed improvements, affected housing units, and the exempt units are listed. Potentially affected property owners may testify at the hearing. Prior to the adoption of the ordinance or at the hearing, an owner of property in the proposed HIA may file a written objection with the city clerk asserting that the property should not be included in the HIA or should not be subjected to the fee because the property will not benefit from the improvements. The city must make a determination regarding the exclusion of the property in the HIA within 60 days. Within 30 days after that determination is made, a property owner may appeal the city's decision to the district court.

The ordinance may be adopted within six months after the conclusion of the public hearing. If 45 percent or more of the affected residents file an objection, the HIA is not established.

By **Justin Cope**, justin.cope@house.mn.gov

How are the improvements financed?

The city may finance the housing improvements by:

1) advancing funds available to the city and then recovering the costs by charging the property owners fees; or
2) issuing bonds and then imposing fees to repay the bonds. The bonds are not included in the city's net debt and no election is required for their issuance.

After adopting the ordinance establishing an HIA, the city must separately adopt a resolution in order to impose a fee within the HIA. As with the process for establishing the HIA, the city must provide public notice and hold a public hearing on the proposed resolution. Within six months of the conclusion of the public hearing, the city may adopt the resolution to impose the fee.

Fees can be imposed on the basis of the tax capacity (value) of the housing unit, total square footage of the housing unit, or a method determined by the city and specified in the resolution. Before a city uses an alternative method to set fees, it must make a finding that the alternative basis is more fair and reasonable.

The city, HRA, or EDA may collect the fees in the same manner as provided for the collection of property taxes. The due dates, penalties, and interest applicable to property taxes apply to fees collected under this authority.

What plans or reports are required?

Before the city imposes and collects the fee, the condominium, townhome association, or manufactured home park must develop a long-term plan to maintain the complex. The plan must address operations, maintenance, and necessary capital improvements of the common elements. It must identify financing for the projects. The association must also submit its audited financial report to the city annually.

Are any other local units of government allowed to establish an HIA?

In 2014, the legislature passed a law authorizing the Ramsey County Housing and Redevelopment Authority to exercise housing improvement district powers. This is the same authority granted to the Dakota County Community Development Agency in 2013.

City of Plymouth
Housing Improvement Area
Property Standards

These City standards provide a basis for assuring that a project meets minimum conditions established by the City. The scope of work for the project must include all items necessary to bring the association into compliance with all property standards. Only items that are the responsibility of the association (as determined by the association bylaws) are subject to these requirements. The following minimum standards are hereby accepted for implementation in the Housing Improvement Area (HIA) Program.

Site

The condition of exterior stairways, walkways, driveways, etc., shall not present a danger of tripping or falling. All sidewalks, walkways, stairs, driveways, parking spaces and similar areas shall be kept in sound and good repair and maintained free from hazardous conditions.

The appearance of the site, after rehabilitation, should make a positive contribution to the general appearance of the association. To this extent, other items identified as deficient (including but not limited to, play areas, exterior lighting, landscaping, signage, and common spaces) should be included as part of the scope of work.

Grass maintenance on private property. Lawns of grass or weeds shall not exceed a height of 8”, or be allowed to go to seed as required in Chapter 8 of Plymouth City Code.

Refuse Storage & Disposal. Refuse, trash, or residential solid waste must be properly stored and collected according to the requirements in Chapter 6 of Plymouth City Code.

Vehicles / Junk Vehicles / Furniture / Household Appliances. Vehicles must be parked or stored on driveways areas. It is unlawful to park or store a vehicle that is unlicensed, inoperable, or displaying expired registration tabs outside of a garage. Household furnishings or appliances, unless intended and constructed for outdoor use, must not be stored outdoors.

Fence Maintenance & Paint. All exterior fence shall be maintained in good repair. No fence section shall have peeling, cracked, chipped or deteriorated surface finish. The fence shall not be leaning or in the stage of collapse; firmly fastened and anchored. In addition, all fences must comply with standards in Section 21130.01 of Plymouth City Code.

Pool & Fence Requirements. All swimming pools and spas shall be City permitted and maintained according to the requirements of the State Pool Code, MN Rules Chapter 4717 and Plymouth City Code Chapter 9, 10, 21 and 7.

Structure and Materials

The general appearance of the outside of the structure, after rehabilitation, should make a positive contribution to the general appearance of the association.

Surface Condition. No part of exterior surface shall have deterioration, holes, breaks, or loose or rotting siding. All exterior surfaces shall be maintained in good condition and wood shall be protected from decay by painting or other protective treatment.

Paint / Finish Condition. Every exterior surface shall be maintained to avoid noticeable deterioration of the finish. No wall or other exterior surface shall have peeling, cracked, chipped, or otherwise deteriorated finish.

Siding / Masonry Joints Condition. All siding and masonry joints, including joints between the building envelope and the perimeter of windows, doors, and skylights, shall be maintained weather resistant and watertight.

Foundation Walls Condition. All foundation walls shall be maintained so as to prevent the entry of rodents as well as structural stability and intrusion of water.

Roofs & Drainage Condition. Roof structures, including but not limited to: drains, gutters and downspouts, fascia and trim, shall be maintained in good repair. All roof drainage systems shall be attached securely.

Building Projections Condition. Chimney, antennae, air vents, and other similar projections shall be structurally sound and in good repair. Such projections shall be attached securely, where applicable, to an exterior wall or roof.

Window / Door / Light Fixture Condition. Every window, exterior light fixture, skylight, door and frame shall be kept in sound condition; good repair, weather tight, and shall be maintained free from cracks and holes.

Decorative Features Condition. All cornices, moldings, decorative features, lintels, sills, bay or dormer windows, and similar projections shall be kept in good repair and free from cracks and defects which make them hazardous or unsightly.

Stairway & Exterior Safety Conditions. Every exterior stairway, ramp, deck, porch, balcony, etc. shall be kept in sound and good repair, maintained structurally sound and free of hazardous conditions, anchored and capable of supporting the imposed loads for which it was designed.

Handrails / Guardrails Condition. Every handrail and guardrail shall be firmly fastened and capable of supporting normally imposed loads and shall be maintained in sound and good repair and free from hazardous conditions.

Building Numbers Required. Buildings shall have approved address numbers placed in a position to be plainly legible and visible from the street or road fronting the property. These numbers shall contrast with their background. Address numbers shall be Arabic numeral or alphabet letters. Numbers shall be a minimum of 4 inches in height.

Compliance with other Codes, Regulations, and Bylaws

- The completed Rehabilitation must meet the Minnesota State Building Code as well as all other state codes that have been adopted by the City of Plymouth.
- The contractor will be responsible for applying for and fulfilling any and all applicable building and trade permits and meeting the local building codes.
- Lead based paint-all work performed on structures built before 1978 shall be in compliance with the Environmental Protection Agency (EPA) Renovation, Repair, and Painting Rule (RRP).

Various state and federal laws, rules, and regulations and certain other codes are adopted by reference into these Standards. At least one copy of the adopted item will be kept for public review by the city clerk or the clerk's designee. Adoption of a state and federal law, rule, or regulation includes any subsequent amendments unless expressly stated otherwise.

Last Updated May 15, 2025

Timeline & Requirements for Establishment of a Housing Improvement Area			
Item/Milestone	**Responsible Party**	**Time Required (~ = Estimated)**	**Notes**
Petition to Establish HIA			
50% or more owners submit petition to hold public hearing to establish HIA	HOA	~1 month	
Public Hearing & Ordinance to Establish HIA			
Draft Ordinance to Establish HIA	City	~2 weeks	
Written Notice of Public Hearing to Property Owners	City	minimum 10 days prior to hearing	
Newspaper Publication of Public Hearing Notice	City	minimum 7 days prior to hearing	
Mail Publication to Property Owners	City	minimum 7 days prior to hearing	
City Council Approval of Ordinance	City	after public hearing (within 6 months)	-expected approval either same meeting or within 1 month -ordinance specifies area, basis and term of fees, and specifies if city or HRA will implement the ordinance
Effective Date of Ordinance	City	minimum 45 days after adoption	
Send copy of ordinance to Commisioner of Revenue	City	within 30 days after adoption	
Veto Period- owners or residences may file objection to City Clerk before effective date of ordinance	HOA	prior to effective date of ordinance	HIA not established if 45% or more file written objection prior to effective date of ordinance
Advisory Board Established (optional, not required by statute)	City	~1 month	City implementing entity may create and appoint an advisory board for the HIA to advise planning and construction of improvements
Procurement/Contracting for Improvements	City or HOA	~1-3 months	HIA ordinance will specify responsible party for contracting (can be HOA or City)
Public Hearing & Resolution to Impose Fees			
HOA Prepares & Submits Long-Range Maintenance, Operations, & Capital Improvement Plan	HOA	~1-3 months	
Draft Ordinance to Establish HIA Fee	City	~1 month	
Written Notice of Public Hearing to Property Owners	City	minimum 7 days prior to hearing	
Newspaper Publication of Public Hearing Notice	City	minimum 7 days prior to hearing	
City Approval of Ordinance to Impose Fees	City	after public hearing (within 6 months)	
Effective Date of Ordinance	City	minimum 45 days after adoption	
Veto Period- owners or residences may file objection to City Clerk before effective date of ordinance	HOA	prior to effective date of ordinance	ordinance not established if 45% or more file written objection prior to effective date of ordinance

City of Plymouth
Housing Improvement Area Policy
Approved Month X, 2025

1. PURPOSE

1.01 The purpose of this policy is to establish City of Plymouth and Housing and Redevelopment Authority in and for the City of Plymouth (HRA) conditions for the use of Housing Improvement Area (HIA) financing for privately owned townhome, condominium, and manufactured home park housing improvement projects. The HRA will accept these applications for review and make a recommendation to the City Council. Requests for the establishment of HIAs will be reviewed in accordance with state law and this HIA Policy.

1.02 The City/HRA shall have the option of amending or waiving sections of this policy when determined necessary or appropriate.

2. AUTHORITY

2.01 The City has the authority to adopt an ordinance establishing HIAs under Minnesota Statutes, Sections 428A.11 to 428.21, as amended. The City may designate the HRA as the implementing entity, which shall be responsible for implementing and administering the HIA. Such authority expires June 30, 2028, unless extended by the legislature.

2.02 Within a HIA, the City has the authority to:

A. Make housing improvements.
B. Issue bonds or use other funds to pay for housing improvements.
C. Levy fees and assessments, including interest.

3. RESPONSIBILITY

3.01 The HRA has the authority to review each HIA request through a two-step application process, including a petition, scope of proposed housing improvements, Association's finances, long term financial plan, and the support of at least 65% of the private property association members. The HRA Board of Commissioners will review applicant information, or an appropriate summary thereof, for each HIA proposed housing improvement project at a public meeting. If approved by the HRA Board, the applicant information, or an appropriate summary thereof, will be provided to the City Council for review prior to a public hearing before the City Council.

3.02 For purposes of this Policy, the term "private property association member" means the housing unit owner. Such that if one owns more than one housing unit in the housing improvement area, then the owner gets one vote per owned housing unit; and a tenant/occupant of a housing unit that is not also an owner does not get a vote.

4. ELIGIBLE USES OF HIA FINANCING

4.01 As a matter of adopted policy, the City/HRA will consider using HIA financing to assist private property association members only in circumstances in which the proposed privately owned housing improvement project will address one or more of the following goals:

A. To promote stabilization and revitalization by removing blight and/or upgrading the existing housing stock in a neighborhood.
B. To correct housing or building code violations as identified by the City code enforcement staff.
C. To maintain or obtain Federal Housing Administration (FHA) mortgage eligibility for a particular condominium or townhome association within the designated HIA.
D. To preserve or increase valuation and provide for the long-term maintenance of the property.
E. To preserve naturally occurring affordable housing (NOAH).
F. To stabilize or increase the owner-occupancy level within a neighborhood or association.
G. To meet other goals of stated public policy as adopted by the City of Plymouth from time to time, including promotion of quality urban design, quality architectural design, energy conservation, or decreasing the capital and operating costs of local government, and other related policy goals.

5. HIA APPROVAL CRITERIA

5.01 In order to be eligible for HIA financing through the City, the Association must submit a housing improvement project application and follow the HIA review process set forth in this Policy, along with an application fee and escrow deposit as set from time to time by resolution of the City Council. All Housing Improvement Area loans financed through the City of Plymouth must meet the following minimum criteria. A proposed housing improvement project that meets these criteria is not automatically approved. Meeting these criteria creates no contractual rights on the part of an association.

A. The proposed housing improvement project must be in accordance with the Comprehensive Plan and Zoning Ordinances, or required changes to the Plan and Ordinances must be under active consideration by the City at the time of application.
B. The HIA financing shall be provided within applicable state legislative restrictions, debt limit guidelines, and City/HRA financial requirements and policies.
C. The proposed housing improvement project must meet one or more of the above adopted HIA Goals of the City of Plymouth, as noted in Section 4.
D. The Association shall designate an administrator who will be the City's point of contact throughout the process for HIA financing.
E. The term of the HIA should be the shortest term possible while still making the annual fee affordable, as to not cause economic hardship, to the association members. The term of any bonds or other debt incurred for the HIA shall mature in 20 years or less. The City has

the sole discretion to determine the source(s) of financing, and sources other than issuing bonds may be used.

F. Service charges (including, but not limited to, construction/housing improvement project costs, cost of issuance of bonds and other pertinent costs associated with the proposed housing improvement project) will be imposed on the association members in the same ratio as common elements or other such uniform method as proposed by the applicant.

G. The Association applying for HIA financing must provide adequate financial guarantees to ensure the repayment of potential HIA financing and the performance of the administrative requirements of the development agreement. Financial guarantees may include, but are not limited to the pledge of the Association's assets, including reserves, operating funds and/or property.

H. The proposed housing improvement project, including the use of HIA financing, must be supported, in writing, by at least sixty-five percent (65%) of the Association members. The Association must include with its HIA proposed housing improvement project application, the results of a vote of support by a minimum of 65% of Association members along with the petitions to create the area.

I. The minimum housing improvement project cost is $300,000.

J. The Association must have a replacement reserve study (the "Reserve Study") prepared by an independent third party, with designation as a Community Associations Institute (CAI) certified reserve specialist. The Reserve Study must conform to CAI Reserve Study standards. The components of the Reserve Study must include a thirty-year replacement reserve plan (the "Reserve Plan"), and the Reserve Study and Reserve Plan must be submitted with the proposed housing improvement project application and will be reviewed by the City's financial advisor. The Association must also have an independent third party prepare a thirty-year reserve plan (the "HIA Reserve Plan") with the components of the proposed project for housing improvements removed from the Reserve Plan. The independent third party must also prepare a thirty-year financial plan (the "Financial Plan") that reflects the annual replacement reserve contributions based on the HIA Reserve Plan. The Financial Plan will provide a plan for the Association's operating budget with cost increases over time to finance maintenance and operation of the common elements within the Association and a long-range plan to conduct and finance capital improvements therein, that does not rely upon the subsequent use of the HIA tool. The HIA Reserve Plan and the Financial Plan must be submitted with the proposed housing improvement project application and will be reviewed by the City's financial advisor.

K. HIA financial assistance is last resort financing and will not be provided to proposed housing improvement projects that have the financial stability to proceed without the benefit of HIA financing. Evidence that the Association has sought other permanent financing for the proposed housing improvement project must be provided at time of application and should include an explanation and verification that an assessment by the Association is not feasible, along with rejection letters from at least two private lenders or other evidence indicating a lack of financing options.

L. The Association shall obtain temporary construction financing from a private lender and the City shall provide a take-out commitment to the lender, detailing the terms for the payoff of the construction financing. Upon final approval of the housing improvement project and issuance of a certificate of completion, the City will issue bonds or notes to satisfy the temporary construction loan.

M. The Association must be willing to enter into a development agreement, prepared by the City/HRA, which may include, but is not limited to, the following terms:

a. Establishment of a reserve fund;
b. Staffing requirements
c. Annual reporting and financial auditing requirements;
d. Conditions of disbursement;
e. Required dues increases;
f. Notification to new Association members of levied fees by specified party, including the individuals that purchase property after the initial development;
g. Limitations on prepayment of fees, if any;
h. Requirement of multiple bids for proposed housing improvement project construction from a reputable contractor licensed in the State of Minnesota;
i. Setting of minimum requirements for insurance for any hired contractor or subcontractor;
j. Requirement for warranties for materials used and work performed by any hired contractor or subcontractor;
k. Requirement for approval by the City/HRA for any hired general contractor prior to commencement of any work;
l. Hiring of a construction manager and/or owner's representative to monitor performance of the general contractor; and
m. Assessments, including interest and City/HRA fees.

N. Any project for housing improvements financed through the HIA shall address all items not in compliance with the HIA Property Standards. Items defined within the governing documents of the Association as common elements are eligible for HIA financing. Limited Common Elements may be eligible for HIA financing if the costs of proposed project for housing improvements are prorated among Association members in the same ratio as common elements or such other uniform method as proposed by the applicant. The proposed components for housing improvement projects must be of a permanent nature and must normally be reflected in the Reserve Study.

O. HIA financing will not be provided to a proposed housing improvement project that is not in the public interest, as determined by the City, including but not limited to: poor project quality; a project that is not in accordance with the Comprehensive Plan, zoning, redevelopment plans, and City policies; projects that provide no significant improvement to the neighborhood and/or the City; and projects that do not provide a significant increase in the tax base and/or prevent the loss of tax base.

P. The financial structure of the proposed housing improvement project must receive a favorable review by the City's Chief Financial Officer, Financial Advisor and the legal components reviewed by City/HRA legal counsel. If applicable, the review will include analysis of performance and amount of outstanding debt related to any previously approved HIA project.

Q. If bonds are to be issued, legal components will be reviewed by the City/HRA bond counsel.

R. All rental units within the HIA must be licensed according to Plymouth ordinance.

6. OTHER PROVISIONS

6.01 The City will receive and process Housing Improvement Area project applications between June 1 and September 30 of each year ("Open Application Period"). Applications submitted outside of the Open Application Period will be considered on a case-by-case basis due to demonstrated unforeseen circumstances.

6.02 The Association is to submit a $1,000 non-refundable application fee, as set from time to time by resolution of the City Council.

6.03 The City/HRA will charge an administrative fee of the greater of 1% of the total project financed amount or $5,000. This amount will be due at the time of financing close.

6.04 The Association is responsible for all City/HRA consulting expenses. An escrow deposit in the amount of $10,000 is required at the time the Association submits the supplemental application materials, after preliminary review of the project by HRA and City staff. The escrow will be drawn upon to pay all of the City's costs for legal and fiscal review of this project including Bond Counsel (if not included in the bond amount), financial advisor, City attorney, and other external administrative costs. If the escrow becomes depleted prior to the issuance of bonds, the Association will be required to replenish the escrow. Any unused portion of the escrow shall be refundable to the Association.

6.05 The City/HRA reserves the right to deny funding for specific components of proposed housing improvement projects if any are determined not to be in accordance with the intent of this Policy.

CITY OF PLYMOUTH

HRA RESOLUTION NO. 2025-09

A RESOLUTION RECOMMENDING CITY COUNCIL ADOPT HOUSING IMPROVEMENT AREA (HIA) PROGRAM POLICY

WHEREAS, Minnesota State Statue 428A.11-428A.21 provides authority to local jurisdictions to publicly finance common area improvements projects for townhome and condominium associations; and

WHEREAS, the financing must meet last resort criteria of necessary improvements that cannot otherwise be financed through association fund balance, commercial loans or individual private owner loans; and

WHEREAS, Plymouth Housing and Redevelopment Authority has reviewed the HIA policy and procedures and determined fees are reasonable within the scope of the process; and

NOW, THEREFORE, BE IT HEREBY RESOLVED that the Plymouth Housing and Redevelopment Authority in and for the city of Plymouth, approves the Housing improvement Area Policy, and recommends adoption of the Housing improvement Area Policy by Plymouth City Council.

APPROVED this 4th day of December 2025 by the Plymouth Housing and Redevelopment Authority.

____
James Williams, Chair

____
Grant Fernelius, HRA Executive Director

Regular Housing and Redevelopment Authority
December 4, 2025
Agenda Number: 6.3

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**Adopt 2026 Work Plan**

1. Action Requested:
Discuss 2026 HRA Work Plan and possible update of 2021 strategic plan.

2. Background:
Every year the City Council requests its various advisory commissions adopt a work plan of priorities for the upcoming year. The City Council reviews those plans and typically approves them early in the new year. At the October 23rd meeting, the HRA board reviewed the current 2025 work plan and made several suggestions on priorities for 2026. The attached document reflects what staff heard at the meeting. Staff is requesting that the HRA board review the document, amend it as needed and make a recommendation to the City Council.

3. Budget Impact:
N/A

4. Attachments:
1. 2025 Work Plan HRA
2. Plymouth HRA Strategic Plan_March 25 2021
3. Proposed 2026 HRA Work Plan

HOUSING AND REDEVELOPMENT AUTHORITY - HRA

2025
WORK PLAN

Commission Purpose

The Plymouth Housing and Redevelopment Authority (HRA) promotes and contributes to the economic health of the community through the creation and maintenance of affordable, workforce and life-cycle housing and active participation in the City's development and redevelopment processes.

	GOALS/PLANNING	Strategic Themes
ON-GOING	▪ Monitor the HRA's housing programs and services; the operations and finances of two senior buildings.	☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A
FIRST QUARTER	▪ Evaluate local 4d tax incentive program ▪ Review HRA legislative priorities and recommendations ▪ Review CDBG Annual Action Plan	☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A
SECOND QUARTER	▪ Evaluate new programming for Naturally Occurring Affordable Housing (NOAH) ▪ Review HRA budget and tax levy ▪ Review Met Council Livable Communities Act (LCA) program grant opportunities	☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A
THIRD QUARTER	▪ Review HRA Strategic Plan - Joint study session with City Council ▪ Review Housing Choice Voucher Administrative plan ▪ Evaluate Local Housing Trust Fund (LHTF)	☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A
FOURTH QUARTER	▪ Review annual Work Plan and new initiatives for 2026 ▪ Adopt HRA budget and tax levy	☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ N/A

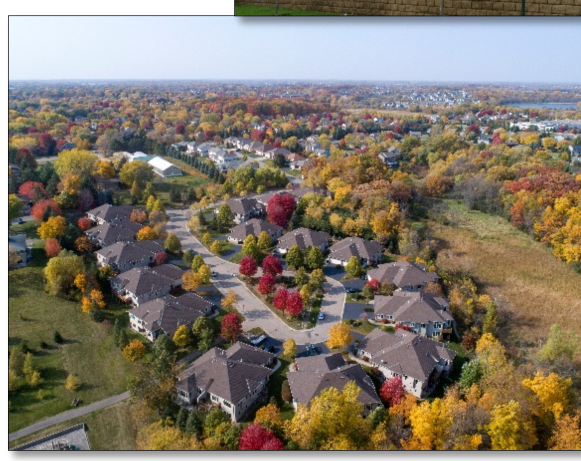
2025 Work Plan

City Council Strategic Themes

1. City Center 2.0 - Reimagining Plymouth City Center – the city's central area – remains a top priority for City Council. Known as City Center 2.0, the city's long-term vision involves exploring land uses and improving infrastructure to encourage redevelopment that will draw people to the area and support commerce, art, recreation, inclusion and community vitality.
2. Redevelopment Vision - The primary objective of this theme is to consider how Plymouth can articulate its vision for long-range redevelopment citywide. The city will work to establish clear expectations for projects while partnering with developers to meet the desired outcomes.
3. Environment - Plymouth's environmental efforts remain a priority, and the city will examine its impact and commitment to stewardship.
4. City of Choice - City Council determined that the city must build on its strengths in order to remain a city of choice for residents, businesses, organizations, visitors and events.

Plymouth HRA Strategic Plan

City of Plymouth Housing and Redevelopment Authority



Adopted: March 25, 2021

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Plymouth HRA
Mission & Values

Mission. The Plymouth Housing and Redevelopment Authority promotes and contributes to the economic health of the community through the creation and maintenance of affordable, workforce and life-cycle housing, and active participation in the City's development and redevelopment processes.

Values. The Plymouth Housing and Redevelopment Authority is a facilitator and significant contributor to creating an economically healthy and diverse community:

- Which is supportive of quality affordable and workforce housing for all incomes and family sizes.
- That promotes a variety of affordable, workforce and life-cycle housing choices dispersed throughout the City to meet the needs of a diverse population, local employment needs, household stability and educational success of children.
- Where the existing housing stock is well maintained.
- Where some older commercial buildings and areas of the community are redeveloped in a timely fashion.
- Which acquires additional resources to proactively address affordable housing shortages and redevelopment needs.
- Where the HRA works in partnership with citizens, businesses, the City Council and other City departments, and other organizations.
- Where the social services necessary to support housing and jobs in the community are available and coordinated.
- Where the HRA is committed to promoting Fair Housing and equal access and opportunity in housing.

Background

The Plymouth Housing and Redevelopment Authority (HRA) has been an independent governmental entity since its initial creation by the City Council in 1975. The HRA is governed by a board of commissioners appointed by the City Council. Commissioners serve five-year staggered terms.

HRA members who participated in development of the HRA Strategic Plan include the following:

- Michelle Soderberg, HRA *Chair*
- Jeff Kulaszewicz
- Lucas Larson
- Aqueelah Whitfield
- Bob Huddleston
- Jim Davis, City Council Representative to the HRA

The HRA's charge is to oversee and guide in the implementation of Plymouth's housing programs and collaborate on redevelopment efforts of the City. They manage federal, state, and local grants for housing programs and administer eight active Tax Increment Financing (TIF) Districts. Funding for the HRA programs comes from the Federal Department of Housing and Urban Development (HUD) and Community Development Block Grants (CDBG), and an annual HRA levy. These funding sources support staff, existing program implementation, and the maintenance, management and administration of two HRA owned senior housing properties; Plymouth Towne Square and Vicksburg Crossing.

2040 City Comprehensive Plan Value Statements

- **Maintain and enhance housing quality and diversity.** Plymouth values housing that is attractive, well-constructed and maintained to ensure quality of life for all residents. Plymouth also values diverse housing opportunities in neighborhoods throughout the community, including affordable housing, renter and owner-occupied housing, senior housing and lifecycle housing.
- **Meet the needs of all age groups within the City, with a particular focus on young people and the aging population.** Plymouth recognizes that the nation is aging. And the City is no exception. Plymouth will pay increased attention to the special needs of its aging population in all aspects of community life – housing, all forms of transportation, services and facilities and especially, sense of community.

Existing programs supported by the HRA include the following:

1. CDBG Programs:
    a. First Time Homebuyer Program
    b. Owner Occupied Home Rehabilitation Program
    c. Owner Occupied Emergency Repair Program
    d. Social Services
    e. Rental Rehab Program
2. Housing Choice Voucher Program
3. Senior Rental Housing
4. Architectural Design Program
5. Home Energy Squad Plus
6. Multi-Family Fire Suppression Program
7. Housing Improvement Area Program
8. Community Land Trust Program
9. Scattered Site Rental Program
10. Private Utility Repair Program

2040 City Comprehensive Plan Housing Goals

- **Promote the development and preservation of a supply of quality housing that is affordable at all income levels and at all stages of the life cycle.**
- **Encourage and ensure that all housing and neighborhoods in Plymouth are well maintained.**
- **Promote development patterns that link housing with services and employment centers by all forms of transportation, particularly public transit and non-motorized forms of transportation.**
- **Metropolitan Council identifies that Plymouth's share of the regions need of affordable housing between 2021-2030 is 679 additional units, of which 87% should be affordable to those with incomes at or below 50% of the area median income.**
- **Plymouth has guided vacant land in the City to accommodate the construction of 736 affordable units.**

The Process

The HRA completed a process over the course of several months to develop a strategic plan that will solidify key HRA goals, priorities, actions and funding needs for the City and to gain consensus on the role of the HRA in supporting the housing and redevelopment needs of the City. The outreach and engagement process was conducted in a virtual format due to the limitation brought on by the Covid-19 pandemic.

The strategic planning process identified the priorities and actions outlined in this plan based upon review and evaluation of the following:

- 2040 Comprehensive Plan
- Comprehensive Rental Housing Market Study dated April 4, 2018
- Plymouth Hennepin County Consortium Consolidated Plan FY2020-2024
- 2013 Plymouth HRA Strategic Plan
- Strengths, Weaknesses, Threats and Opportunities Summary completed by the HRA and dated October 14, 2020
- Stakeholder input through Zoom and phone interviews and online surveys by residents, the City Council and HRA members.
- Stakeholder interviews including representatives from Interfaith Outreach Community Partners, Outreach Development Corporation (ODC) Board of Directors, RE/MAX, former Wells Fargo Community Lender, Summit Mortgage, Plymouth Covenant Church, Mount Olivet Church of Plymouth, Messiah Church and Wayzata Schools (Community Engagement and Partnership Coordinator, Academic Interventionist, Director of Community Education and Principal on Special Assignment.)
- A developer work session of the HRA and City Council on July 23, 2020 which included representatives from Doran Companies, Ryan Companies and CommonBond
- HRA and City Council online survey of priorities and needs completed by 80 percent of the members
- City of Plymouth flash vote completed by 1,042 Plymouth residents – 1,197 total participants which included 1,139 responding (62%) of the 1852 initially invited and 58 new participants

Stakeholder Comments

- As the gap between housing costs and incomes increases there is a higher risk of families and children becoming homeless – *ODC*
- There is a need for larger (3 and 4 bedroom) affordable housing units for families – *ODC*
- Support higher densities to provide more opportunities for the private sector to develop new housing and commercial options desired by residents – *Developer Roundtable*
- Support zoning land for higher densities and being more flexible in local land use, building requirements and processing time is important – *Developer Roundtable*
- The top three Flashvote responses on what residents (986) would like to see more of included:
  - 55% renovate older buildings
  - 45% mixed use housing
  - 42% first time homebuyer assistance

HRA Priorities

1. Preservation of Existing Housing and Tenant Protections

The most affordable housing is within the existing older properties, referred to as Naturally Occurring Affordable Housing (NOAH).

HRA Priority: Support preservation of existing rental housing and protect vulnerable and low-income households.

- **Tenant Protection Ordinance:**
  - **Goal:** Protect vulnerable and lower income residents from being displaced due to rent increases without time to find alternate housing and provided an opportunity for residents at risk of losing housing to be connected to housing and social assistance.
  - **Action:** Consider adoption of a tenant protection ordinance that would outline requirements to protect tenants from being displaced when properties change ownership. Best practices include providing tenants a three (or longer) months period where there is a pause on rent increases, tenant re-screening, and non-renewal of leases without cause. An ordinance can spell out options where a new owner chooses or does not comply with the pause that can include a requirement to pay relocation benefits to tenants.

The Facts: Need for Preservation and Protection of Tenants

- **The City's existing rental housing stock is aging** - 47% of the **rental housing** in the City was built in the 1970s and 1980s.
- **28% of the City's residents** live in rental housing.
- **43% (3,736) of renter households,** are paying more than 30% of their income on housing cost, increasing the risk of residents choosing between paying rent, eating, covering healthcare costs and other critical life and safety needs.
- **Median rent increased 18% from 2010 to 2018;** at the same time there was less available housing with a 29% reduction in the vacancy rate from 5.5% to 3.9%.
- From 2010 to 2018, **10 apartment properties sold representing 3,456** units in the City.
- **In-demand jobs in the Twin Cities do not pay enough to afford the median rent or mortgage in Plymouth.** These include critical workers to support business vitality and resident services such as cashiers, retail workers, personal care aides, nursing assistants, janitors and customer service representatives.

Sources: Plymouth Maxfield Study, Plymouth 2040 Comprehensive Plan, MHP's Plymouth Rental Snapshot, MHP's Market Watch; Hennepin County Report

- **Local 4d Affordable Housing Incentive**

  - **Goal:** Protect vulnerable and lower income residents by preserving existing unsubsidized affordable rental units in exchange for a lower tax applied to those units. In many cases, existing properties are already providing rents at or below 60% of the area median income. However, those units are most at risk of rent escalation as vacancy rates lower and the availability of lower rental housing is reduced.

  - **Action:** Evaluate adoption of a local 4d Affordable Housing Incentive that would provide qualifying **existing rental property owners** a rate reduction in property taxes from the current 1.25% to .75% per MN Statute 273.128 for qualifying rent restricted units. Per the state statute a minimum of 20% of the total units would need to have rent and income restrictions for those at or below 60% of the current area median income to be eligible for the reduced tax rate on those units. To trigger the program, the HRA, as the local unit of government, would provide nominal financial assistance to the property owner who then enters into a development agreement which outlines the rent restrictions and terms. The total amount of the reduction would be evidenced by a document recorded against the property.

- **NOAH Rehabilitation and Maintenance Program**

  - **Goal:** Encourage property improvements that increase property values while protecting vulnerable and lower income residents by ensuring that a portion of a property's rents remains affordable when these properties are improved to protect the health, safety and livability of the City's older rental properties.

  - **Action:** Consider expanding funding and criteria for restricting rents focused on providing assistance to **existing older rental properties** that are in need of renovation such as exterior improvements, energy efficiency upgrades, fire suppression systems and other health, safety, crime reduction and livability improvements. The assistance would be provided to help finance improvements in exchange for ensuring that a portion of the rents are kept affordable at or below 60% of the current area median incomes. The financial assistance could be structured as a loan or grant. A development agreement with the property owner that would include a covenant on the deed of the property, would be required to ensure the owners comply with the income requirements.

HRA Housing Priorities (continued)

2. Increase Housing Affordability to Diversify Housing Options and Opportunity in the City

To achieve the mission of the HRA, it is important to provide opportunities to diversify the housing options and support new affordable housing including seniors, low-income families and the younger generation.

HRA Priority: Support more development of affordable housing and increase housing options and opportunities in the City.

- **Mixed Income Housing Policy**
    - **Goal:** Ensure high quality housing in the City is accessible to households with a variety of incomes, ages, and sizes and to increase the supply of new affordable senior and rental housing options.
    - **Action:** Consider and evaluate options for adoption of a mixed income housing policy. Mixed income housing policy (referred to as inclusionary housing policy) can tie financial or land use assistance for new housing to include a certain percentage of the total units as affordable. Some policies allow a financial contribution rather than providing units within the proposed development. Evaluations would consider the parameters that trigger the policy and outline the percentage of affordable units and/or cash contribution formula. Mixed income policy options include various triggers (city assistance, land use change, number of units, etc.) that is outlined when created and adopted.

The Facts: Importance of Diversifying Housing Options

- **Only 1% (18 units) of the new housing constructed in the City between 2015-18 can be considered "affordable"** to a household earning less than 60 percent of the area median income which is $60,000 for a family of four.
- **Senior Housing Need:** The population growth from 2017 to 2022 for those age 75 to 84 is projected to have the greatest percentage growth at 32%. Incomes of current older residents are lower than the median incomes in the City. In 2017, 10% of those senior households had incomes below $15,000 per year. Many City senior households wish to remain within their existing homes or may wish to move out but cannot afford other alternatives.
- **Entry Level Housing Need:** The population of 18 to 34-year old's is expected to increase slightly 445 people (+1.4%) between 2017 and 2022. These are the residents that tend to rent and may be looking to put down roots in the community by purchasing their first home.
- Through October of 2020, 1,300 homes were sold with a median sales price of $392,000: up 3% from the previous year; **an unaffordable option for many first-time buyers.**

Sources: Plymouth Maxfield Study, MHP's Plymouth Rental Snapshot, Realtor Association Sale Data

- **Affordable First-Time Buyers Options**
  - **Goal:** Increase the opportunity of affordable first-time homebuyers and to revitalize existing older single-family neighborhoods.
  - **Action:** Evaluate expanding program criteria and policies to support the purchase and/or development of affordable, first time home buyer options. Programs and policies to be evaluated will include the enhancement of existing support for Community Land Trusts, down payment assistance and lower mortgage options. In addition, innovative program options to consider can include partnering with non-profit housing providers by providing gap funding to facilitate the connection with first time buyers to purchase existing homes from senior households who wish to sell their home.

- **Collect and Share Information on the Importance of Addressing the City's Affordable Housing Needs**
  - **Goal:** Identify the economic and social benefits of a diverse and inclusive community that provides housing affordability options to all residents and workers in the City.
  - **Action:** Collect and share data with residents, property owners, landlords, property managers, and government leadership on market realities, educational attainment impacts, worker recruitment and retention and health benefits of a diverse and inclusive community with a full range of housing options.

HRA Housing Priorities (continued)

3. Proactively Support Redevelopment Efforts of the City

As the City of Plymouth becomes fully developed, reuse and redevelopment of property will become more important to ensure that property values remain stable and to increase options and opportunities for residents and businesses. Reuse of land that includes a mix of uses and more compact development provides options for active living, such as walking or biking, within proximity to retail, services and other amenities.

HRA Priority: Assist in prioritizing redevelopment opportunities and future land uses to support a mix of land uses and options for compact living.

- **Identify and Prioritize Areas for Redevelopment**
  - **Goal:** Provide clarity, consistency, and flexibility to attract private investment in redevelopment areas of the City and ensure that market demand and community vision align.
  - **Actions:** In cooperation with the City Council and other City departments, the HRA will assist with the following redevelopment efforts, where appropriate.
    - Provide input on and identify key areas of the City that need redeveloping.
    - Identify acceptable mixes of future land uses such as affordable housing, ownership/rental mix and mix of uses for redevelopment areas.
    - Identify best practices and policies for fast-track approvals and flexibility when the project meets certain requirements.

- **Assist with Assembly of Land for Redevelopment**
  - **Goal:** Increase partnerships and opportunities in the redevelopment of land by leveraging property control to support community goals, facilitate and promote private investment and increase availability of affordable housing.
  - **Action:** Provide assistance in identifying site acquisition tools and financing options to support assemblage of key (re)development sites under multiple ownership.
- **Identify and Share the Benefits of Investing in Redevelopment**
  - **Goal:** Facilitate and support agreement on redevelopment priorities through education, collaboration and increased engagement of residents to support a healthy and vibrant community.
  - **Actions:** Collect and share information on current market realities, redevelopment goals, and plans including:
    - Providing information to newly elected and appointed policy leaders on HRA mission, values, priorities and goals.
    - Offering site visits and tours of successful regional redevelopment projects.
    - Conducting stakeholder engagement sessions/neighborhood meetings and engaging underrepresented populations.
    - Clearly document stakeholder support for the redevelopment plan(s).

HRA Housing Priorities (continued)

4. Coordinate Funding Sources and Financial Strategies

To adequately support the HRA Strategic Plan, additional and aligned funding resources will be important. As federal and state resources become more constricted, local sources of funding for housing and redevelopment will become more important to ensure that the priorities and goals of the City and HRA are achieved.

HRA Priority: Proactively meet the housing and redevelopment needs of the City and be a partner with the private sector in development and redevelopment that achieves the HRA mission.

- **Assist in Identifying Adequate Funding Sources in the Support of the HRA Mission, Values and Priorities**

    - **Goal:** Annually review options and opportunities to support the programs and policies outlined in the HRA Strategic Plan through the City budgeting process.

    - **Action:** Evaluate public, private and philanthropic resources to implement the priorities and programs identified in the HRA Strategic Plan. Work with City administration on incorporating and analyzing the effects on utilizing local resources on the City's 10-Year Financial Plan.
        - **HRA Levy:** The primary method of financing the delivery and administration of housing and redevelopment programs is through the HRA authority provided through Minnesota State Statute 469. The statute allows the HRA, with approval by the City Council, to *levy a tax to give, sell, buy, transfer, or convey properties as necessary to remove blight and promote affordable, safe and decent housing*. The HRA levy is evaluated and set annually by the City Council upon the recommendation of the HRA.
        - **Pooled Tax Increment Financing:** Tax Increment Financing is a local government tool that can be utilized to support redevelopment and affordable housing as allowed by Minnesota State Statute 469. A portion of tax increments can be pooled and utilized outside of the boundaries of the district from which they were collected and can be a source to support priorities outlined in the HRA Strategic Plan.

- **Adopt a Public Subsidy Policy**

  To be successful in achieving the priorities for housing and redevelopment, it is important for the HRA and City Council to clearly outline the goals and objectives of providing public funds toward that effort. This includes identifying public subsidy policies accepted and utilized for the purpose of implementing the HRA Strategic Plan. Clarity and consistency in how the HRA and City respond to requests for assistance for development proposals decreases uncertainty and risk resulting in lower costs to preserve and build affordable and market rate housing and redevelopment projects.

  - **Goal:** Ensure that the City and HRA leaders are accountable to City residents on the utilization of public resources and provide clarity to the development community on what is acceptable public support to achieve the mission and vision of the City.

  - **Action:** In partnership with the City Council and other City departments, seek financial consulting assistance to adopt a clear and strong public finance policy.

Implementation

The **four priorities** outlined in the HRA strategic plan and implementation of the action steps will require the HRA to prioritize their time, staff capacity and financial resources to be successful. The following is a schedule to help guide the HRA and staff in the successful planning and implementation of the HRA Strategic Plan action steps.

Priority	Actions Steps	Timing	Financial Resources	Impact on HRA Mission
1.a	Tenant Protection Ordinance	⌛ ⌛	$	✪✪
1.b	Local 4d Affordable Housing Incentive	⌛ ⌛	$	✪✪✪
1.c	NOAH Rehabilitation and Maintenance Program	⌛ ⌛	$$	✪✪
2.a.	Mixed Income Housing Policy	⌛ ⌛ ⌛	$	✪✪
2.b.	Increase Options for Affordable First-Time Buyers	⌛ ⌛	$$	✪
3.a	Identify and Prioritize Areas for Redevelopment	⌛ ⌛ ⌛	$	✪✪
3.b	Assist with Assembly of Land for Redevelopment	⌛ ⌛	$$	✪✪
3.c.	Educate the Community and Policy Leaders on the Benefits of Investing in Redevelopment	⌛ ⌛	$	✪✪
4.a	Increase HRA Levy Dollars	⌛ ⌛	$$	✪✪
4.b.	Adopt a Public Subsidy Policy	⌛ ⌛	$	✪✪

Timing Key		
Short Term	**Median Term**	**Longer Term**
⌛	⌛ ⌛	⌛ ⌛ ⌛
Work on Immediately and will have the most substantive impact on achieving the HRA mission.	Policies and programs that require additional research and collaboration	Outside resources, stakeholder input and collaboration required to fully understand the implication of the policy or program
Complete in 2021	Complete within 1-3 years	Complete within 3-5 years

Financial Resources Key		
Low Cost	**Medium Cost**	**High Cost**
$	$$	$$$
Ability to complete with existing resources	A modest increase in the HRA levy and budget would be required	A substantial increase in the HRA Levy and budget would be required

Impact in Achieving HRA Mission		
Low Impact	**Medium Impact**	**High Impact**
✪	✪✪	✪✪✪
Limited number of residents benefit and little to no property value increase from implementation of program or policy	Several residents benefit and/or increased property value results from implementation of program or policy	Many residents benefit and/or larger property value increase resulting from implementation of program or policy

HOUSING AND REDEVELOPMENT AUTHORITY - HRA

2026
WORK PLAN

Commission Purpose

The Plymouth Housing and Redevelopment Authority (HRA) promotes and contributes to the economic health of the community through the creation and maintenance of affordable, workforce and life-cycle housing and active participation in the City's development and redevelopment processes.

	GOALS/PLANNING	Strategic Themes
ON-GOING	▪ Monitor the HRA's housing programs and services; the operations and finances of two senior buildings.	☒ 1 ☒ 2 ☐ 3 ☐ 4 ☒ 5 ☐ N/A
FIRST QUARTER	▪ Review programing of LAHA funds ▪ Review CDBG Annual Action Plan ▪ Economic Development Strategy review	☐ 1 ☒ 2 ☐ 3 ☒ 4 ☒ 5 ☐ N/A ☐ 1 ☒ 2 ☐ 3 ☒ 4 ☒ 5 ☐ N/A ☒ 1 ☒ 2 ☒ 3 ☒ 4 ☒ 5 ☐ N/A
SECOND QUARTER	▪ 2050 Comp plan housing chapter ▪ Review HRA budget and tax levy ▪ Joint Study Session with City Council	☒ 1 ☒ 2 ☐ 3 ☒ 4 ☒ 5 ☐ N/A ☐ 1 ☒ 2 ☐ 3 ☒ 4 ☒ 5 ☐ N/A ☒ 1 ☒ 2 ☒ 3 ☒ 4 ☒ 5 ☐ N/A
THIRD QUARTER	▪ Update HRA Strategic Plan ▪ Review Housing Choice Voucher Administrative plan ▪ Bring it Home Program update	☒ 1 ☒ 2 ☒ 3 ☒ 4 ☒ 5 ☐ N/A ☐ 1 ☒ 2 ☐ 3 ☒ 4 ☒ 5 ☐ N/A ☐ 1 ☒ 2 ☐ 3 ☒ 4 ☒ 5 ☐ N/A
FOURTH QUARTER	▪ Review annual Work Plan and new initiatives for 2027 ▪ Adopt HRA budget and tax levy	☒ 1 ☒ 2 ☒ 3 ☒ 4 ☒ 5 ☐ N/A ☐ 1 ☒ 2 ☐ 3 ☒ 4 ☒ 5 ☐ N/A

2026 Work Plan

City Council Strategic Themes

1. City Center Reimagined - A vibrant hub for living, working, dining and recreating.
2. A Connected and Thriving Community - Residents have a safe place to live with high quality infrastructure and recreational opportunities.
3. Environmental Stewardship - Plymouth's environment and natural resources are clean and healthy for future generations.
4. Economic Stability and Vitality - A business-friendly environment that fosters economic opportunities and innovation.
5. Operational Excellence - A community where employees choose to work, residents choose to live, businesses choose to grow, and visitors choose to return.

Regular Housing and Redevelopment Authority
December 4, 2025
Agenda Number: 7.1

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**HRA Updates**

1. Action Requested:

No action is needed at this time. This is provided for informational purposes.

2. Background:

Development Updates

See link to our website on development activity:

Development Docket | City of Plymouth, MN (plymouthmn.gov)

Follow up from the October Meeting

At the October 23, 2025 meeting, the HRA reviewed several agenda items and had questions. Staff has prepared the following responses:

HCV payment standards
Q1: How do Plymouth HCV payment standards compare to other metro area cities?

A: Staff have included a list of neighboring communities' payment standards.

Met Councils housing goals
Q1: Is the data currently being tracked for Met Council's housing goals for the 2020 decade?

A: During various stages of the comprehensive planning process, the Metropolitan Council determines the region and communities' allocations of future affordable housing need. As the Met Council explains, “Cities aren’t required to create enough units to meet their share of the *Future Need*, but they must plan for the possibility of these units by guiding sufficient land at higher residential densities." This same page contains the “Future Affordable Housing Need Tracker for 2021-2030” to look up how many housing units have been permitted by affordability level. The allocation numbers can change throughout the comp plan process as population projections or other factors change. As of 2021, Plymouth's allocation of future need for 2021-2030 was calculated at 679 affordable units. This is the number cited in the HRA’s Strategic Plan from 2021. As of 2024, Plymouth’s allocation of future need for 2021-2030 was calculated at 890 units.

Annually, staff complete the Met Council’s Housing Production and Policy Survey. The survey captures information from the previous calendar year related to housing, such as new housing policies and numbers of affordable and market rate units constructed. Since 2023, the Met council compiles the survey responses and releases a survey report. The most recent survey available is the 2024 survey, which includes data through the end of 2023. To show regional and community progress, the report does include a comparison of the number of units a community built with their allocation of future need.

Recently released with the 2025 System Statement, Plymouths Allocation of Future Need for 2031-2040 is calculated at 1,035 affordable units.

General Updates

Willow Wood Estates
The sale of Willow Wood Estates from CommonBond to Springhold LLC is anticipated to close in mid-December. In 2003, the Plymouth HRA provided an Affordable Housing Fund loan to support the purchase and rehabilitation of Willow Wood. Springhold had originally planned to assume the AHF loan, but now plans to payoff the loan to simplify the transaction. As of 12/15/2025, the payoff amount for this loan will be $71,002.74.

Springhold still intends to preserve and improve the affordable housing at Willow Wood Estates. Since HRA staff met with leadership from Springhold in September, HUD has approved the buyer’s application for HAP assignment and acquisition of Willow Wood. As the new ownership, Springhold will assume the propertys existing HAP contract. After closing, Springhold hopes to partner with the city in a tax credit resyndication application to finance a rehabilitation and the continued affordability of Willow Wood Estates.

3. Budget Impact:

N/A

4. Attachments:

1. 2025 Neighboring agency payment standards
2. Metro HRA Payment-Standards-2025
3. Housing Policy and Production Survey Report 2024

Plymouth HRA Payment Standards 2025

	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5-bedroom	6-bedroom
2025 FMR	1381	1685	2244	2513	2890	3267
2025 PS	1353	1651	2177	2438	2803	3169

Richfield HRA Payment Standards 2025

	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5-bedroom	6-bedroom
2025 FMR	1381	1685	2244	2513	2890	3267
2025 PS	1315	1600	2130	2385	2740	N/A

St. Louis Park HRA Payment Standards 2025

	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5-bedroom	6-bedroom
2025 FMR	1381	1685	2244	2513	2890	3267
2025 PS	1300	1600	2020	2355	2605	NA

Bloomington HRA Payment Standards 2025

	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5-bedroom	6-bedroom
2025 FMR	1381	1685	2244	2513	2890	3267
2025 PS	1327	1622	2020	2262	2601	2992

St. Paul HRA Payment Standards 2025

	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5-bedroom	6-bedroom
2025 FMR	1381	1685	2244	2513	2890	3267
2025 PS	1381	1685	2244	2513	2890	3267

Metro HRA
Section 8- Payment Standard By Zipcode

Effective 2/1/2025 Annuals & New/Moves

Zip Code	Studio	1BR	2BR	3 BR	4 BR	5 BR	6BR
55005*	**1400**	**1590**	**1940**	**2580**	**2890**	**3324**	**3757**
55011	1578	1784	2176	2930	3322	3821	4319
55014	1320	1500	1830	2440	2730	3140	3549
55025*	**1190**	**1350**	**1650**	**2200**	**2460**	**2829**	**3198**
55038*	**1580**	**1790**	**2180**	**2900**	**3250**	**3738**	**4225**
55070*	**1088**	**1225**	**1499**	**2019**	**2293**	**2637**	**2981**
55092*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55106*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55108*	**1220**	**1380**	**1690**	**2250**	**2548**	**2930**	**3312**
55109*	**1150**	**1300**	**1590**	**2120**	**2370**	**2726**	**3081**
55110*	1140	1290	1570	2100	2380	2737	3094
55111*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55112	1100	1250	1520	2020	2280	2622	2964
55113*	**1180**	**1340**	**1630**	**2170**	**2430**	**2795**	**3159**
55117*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55119*	**1110**	**1250**	**1530**	**2040**	**2280**	**2622**	**2964**
55120*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55126	1280	1450	1770	2360	2640	3036	3432
55127	1380	1560	1900	2530	2830	3255	3679
55130*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55303	1170	1330	1620	2160	2420	2783	3146
55304	1560	1760	2150	2870	3250	3738	4225
55305*	**1480**	**1680**	**2050**	**2770**	**3130**	**3600**	**4069**
55311*	**1640**	**1850**	**2260**	**3010**	**3370**	**3876**	**4381**
55315	1220	1380	1680	2240	2510	2887	3263
55316	1360	1540	1880	2500	2800	3220	3640
55317	1520	1720	2100	2800	3130	3600	4069
55318	1240	1400	1710	2280	2550	2933	3315
55322	1190	1350	1650	2230	2520	2898	3276
55327*	**1323**	**1490**	**1823**	**2460**	**2783**	**3201**	**3618**
55331	1199	1364	1661	2211	2475	2846	3217
55340*	**1640**	**1850**	**2260**	**3010**	**3370**	**3876**	**4381**
55343*	**1250**	**1420**	**1730**	**2310**	**2610**	**3002**	**3393**
55344	1470	1660	2030	2660	3010	3462	3913
55345	1529	1727	2112	2849	3212	3693	4175
55346	1640	1860	2270	3020	3390	3899	4407
55347	1670	1890	2310	3080	3450	3968	4485
55352*	**1200**	**1360**	**1660**	**2210**	**2480**	**2852**	**3224**
55356	1530	1730	2110	2810	3150	3623	4095
55357	1060	1200	1460	1970	2240	2576	2912
55359	1060	1200	1460	1970	2240	2576	2912
55360	1210	1370	1670	2220	2490	2864	3237

*** These amounts do not apply to units in the cities of Minneapolis, Saint Paul, Plymouth, Bloomington, Richfield or St Louis Park and units in Dakota, Scott and Washington County. These areas have separate Housing Authorities and their own payment standards apply.**
See www.housinglink.org for more information

Zip Code	Studio	1BR	2BR	3 BR	4 BR	5 BR	6BR
55364	1150	1300	1590	2120	2370	2726	3081
55367	1060	1200	1460	1970	2240	2576	2912
55368	1060	1200	1460	1970	2240	2576	2912
55369*	**1560**	**1760**	**2150**	**2860**	**3210**	**3692**	**4173**
55374*	**1320**	**1490**	**1820**	**2420**	**2715**	**3122**	**3529**
55375	1110	1260	1540	2050	2290	2634	2977
55384	1221	1375	1683	2266	2541	2922	3303
55386	1830	2070	2530	3370	3770	4336	4901
55387	1150	1300	1590	2120	2370	2726	3081
55388*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55391*	**1617**	**1826**	**2233**	**2970**	**3333**	**3832**	**4332**
55397*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
55410*	**1430**	**1606**	**1969**	**2651**	**3003**	**3453**	**3904**
55411*	**1078**	**1221**	**1496**	**2013**	**2288**	**2631**	**2974**
55412*	**1300**	**1470**	**1790**	**2380**	**2670**	**3071**	**3471**
55416*	**1595**	**1804**	**2200**	**2970**	**3366**	**3871**	**4376**
55417*	**1180**	**1340**	**1630**	**2170**	**2430**	**2795**	**3159**
55418*	**1188**	**1342**	**1639**	**2211**	**2508**	**2884**	**3260**
55421*	**1090**	**1240**	**1510**	**2040**	**2310**	**2657**	**3003**
55422*	**1270**	**1430**	**1750**	**2330**	**2610**	**3002**	**3393**
55423*	**1160**	**1310**	**1600**	**2130**	**2390**	**2749**	**3107**
55424*	**1580**	**1790**	**2180**	**2900**	**3250**	**3738**	**4225**
55425*	**1250**	**1410**	**1720**	**2290**	**2570**	**2956**	**3341**
55426*	**1270**	**1430**	**1750**	**2330**	**2636**	**3032**	**3427**
55427*	**1240**	**1400**	**1710**	**2280**	**2550**	**2933**	**3315**
55428*	**1100**	**1250**	**1520**	**2020**	**2270**	**2611**	**2951**
55429	1127	1274	1558	2097	2381	2739	3096
55430*	**1180**	**1340**	**1630**	**2170**	**2430**	**2795**	**3159**
55432	1130	1280	1560	2080	2330	2680	3029
55433	1170	1330	1620	2160	2420	2783	3146
55434	1420	1610	1960	2610	2920	3358	3796
55435*	**1628**	**1837**	**2244**	**3025**	**3432**	**3947**	**4462**
55436*	**1518**	**1705**	**2090**	**2816**	**3190**	**3669**	**4147**
55439*	**1430**	**1606**	**1969**	**2651**	**3003**	**3453**	**3904**
55441*	**1310**	**1480**	**1810**	**2410**	**2700**	**3105**	**3510**
55442*	**1560**	**1760**	**2150**	**2860**	**3210**	**3692**	**4173**
55443	1160	1310	1600	2130	2411	2772	3134
55444	1120	1270	1550	2060	2310	2657	3003
55445	1830	2070	2530	3370	3770	4336	4901
55446*	**1610**	**1820**	**2220**	**2960**	**3310**	**3807**	**4303**
55447*	**1500**	**1700**	**2070**	**2760**	**3090**	**3554**	**4017**
55448	1480	1680	2050	2730	3060	3519	3978
55449	1600	1810	2210	2940	3312	3809	4306
55450*	**1060**	**1200**	**1460**	**1970**	**2240**	**2576**	**2912**
56011*	**1080**	**1220**	**1490**	**2010**	**2270**	**2611**	**2951**

*** These amounts do not apply to units in the cities of Minneapolis, Saint Paul, Plymouth, Bloomington, Richfield or St Louis Park and units in Dakota, Scott and Washington County. These areas have separate Housing Authorities and their own payment standards apply.**
See www.housinglink.org for more information

METROPOLITAN COUNCIL

Housing Policy & Production Survey Report

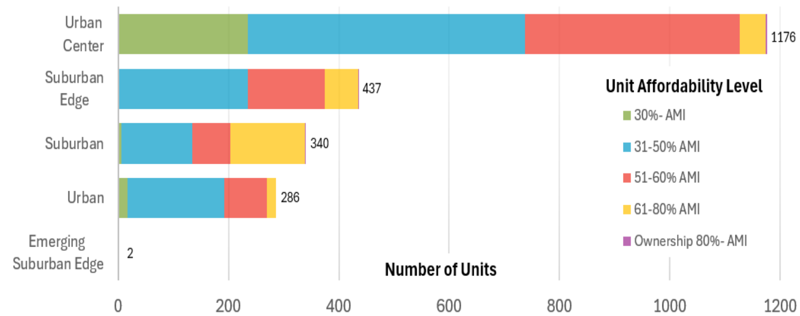
Highlighting data from the 2024 survey

Overview of Region-wide Affordable Housing Efforts and Plans

About the Survey

The 2024 Housing Policy & Production Survey asked potential Livable Communities Act (LCA) participants in the seven-county Twin Cities Metro region about their efforts to create and preserve affordable housing in 2023. Sixty-five communities participated by completing part or all of this year's survey. This report looks at policies, programs, development tools, unit construction and preservation, and other efforts across the region to create affordable housing opportunities and meet housing goals.

Affordable Construction Reported by Community Designation (Completed in 2023)



Housing Assistance Programs Offered in 2023

New to the survey this year was a question about whether communities offer local housing programs. The following chart shows the number of communities that indicated that they offer a particular local program. County housing organizations also offer a number of the same programs that are made available to households across all community designations.

Program Type	Community Designation			
	Urban Center (5)	Urban (6)	Suburban (7)	Suburban Edge (3)
Down Payment Assistance for low-income homebuyers	4	5	5	3
First-time homebuyer assistance	4	4	5	2
Foreclosure Prevention Program	1	-	1	1
Low-interest Rehab Program	5	6	5	3
4(d) Tax Incentive Program	3	2	2	-
Affordable Housing Trust Fund	4	3	6	-
Local Rental Assistance	3	-	2	1

Housing Policies Used in 2023

The survey asked participants to indicate which of the following policies were adopted locally, what year they were first adopted, and what year they were last used. The table includes the number of communities that last used a policy in 2023 or 2024.

Housing Policy Type	Community Designation					
	Urban Center (9)	Urban (12)	Suburban (18)	Suburban Edge (6)	Emerging Suburban Edge (10)	Rural Centers (2)
Active code enforcement program	9	11	17	6	8	2
Rental licensing program	8	11	16	5	6	2
Strong Partnership with County HRA/CDA/EDA	3	7	11	4	9	1
Accessory Dwelling Unit (ADU) policy	6	8	9	4	4	1
Tenants' Rights policies	4	5	4	-	1	-
Displacement Prevention Policy	3	5	4	-	-	-
Mixed-income (inclusionary) housing policy	4	3	4	2	-	-
Equity in Development and Hiring Policy	3	4	4	-	-	-

Support needed communities overcome barriers to housing goals

Flexible funding & financing tools
- Pre-development, aquisition, clearing, redevelopment
- 30%- AMI units, larger units
- NOAH preservation
- Supportive services, operating costs, emergency shelter

Homeownership Support
- Counseling
- Support for increasing credit scores
- Financing for first time homebuyers

Resources for communities
- Education for cities/elected officials on how to communicate the need for affordable housing
- Information on best practices, funding break down of projects, success stories, and efforts of other communities
- Technical assistance, data, information on programs

Other Needs
- Expanded City partnerships with skilled affordable housing developers, other public agencies, & residents
- Preservation of affordability restrictions approaching expiration
- Consolidation of housing finance tools and programs
- Increased transit options & wastewater infrastructure

Overview of Region-wide Affordable Housing Efforts and Plans

Community Plans for Local Affordable Housing Aid

Local Affordable Housing Aid is an annual appropriation from a sales tax within the seven metropolitan counties (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington). This funding helps local governments develop and preserve affordable housing. The seven metropolitan counties and the cities in those counties that have a population over 10,000 are eligible to receive aid. 2024 was the first year aid was paid to eligible cities and counties. Fifty-two out of 63 eligible cities shared their plans for the use of LAHA in the 2024 Housing Policy and Production Survey. The chart below shows some cities' plans for funding.

Funding Use, Planned Activities, and Partners Involved	Community Designation					
	Urban Center (9)	Urban (11)	Suburban (17)	Suburban Edge (5)	Emerging Suburban Edge (8)	Rural Centers (2)
Housing Rehabilitation & Improvement Programs	4	4	5	4	1	-
Homebuyer Assistance	4	2	3	3	-	-
New Construction, Development, Acquisition	2	4	3	3	2	-
Emergency Rental Assistance	3	3	1	-	-	-
New program established	2	-	1	2	-	-
Potential Affordable Housing Trust Fund creation	-	1	1	1	2	-
Working with a CDA/County	-	1	3	1	2	-
Working with a land trust	-	1	1	1	1	-
Working with a nonprofit	-	1	1	-	-	-
Undecided or not specified	1	2	5	-	2	-
Other	1	1	-	-	-	-
Community does not qualify for funds	-	2	5	-	2	2

*Multiple activities for a single city were counted if the respondent described multiple planned uses for the funding. Many cities noted that they were still in the planning or Council-approval stages to determine exact use of funding at the time of the survey.

Key Observations of Plans:

- Cities across community designations are considering a wide variety and combination of eligible activities.
- Funding is often described as insufficient alone to result in large impacts.
- Smaller cities are often pooling resources with other agencies.

Community Comments

". . . At this time, we are anticipating creating a Housing Trust Fund to utilize for future development projects that are affordable. However, the funding amount the City will be receiving is not a large annual amount so we will continue to explore best practices and monitoring what other cities are doing." - **Emerging Suburban Edge Community**

"The amount we are receiving is nominal and insufficient to move the dial on need . . ." - **Urban Community**

". . . The Finance, Administration, and Community Development Departments are working together to create a plan that will use the funds in the most effective way possible. The City is considering working with Washington County to direct the funds to be distributed through the County CDA. The City may be interested in using the Met Council as a resource for guidance on how to allocate those funds." - **Emerging Suburban Edge Community**

Community Designation Survey Highlights

The following pages of this report provide an in-depth look at local efforts of communities by their community designation in the region. Community designations are based on common community characteristics and work in concert with land use policies. They accomodate regional forecasted growth, indicate and respond to development trends, are used to plan and implement regional policies, guide orderly and economical development, protect agricultural land and natural systems, and adapt the regional planning landscape to current challenges.

Housing Policy & Production Survey Report

Highlighting data from the 2024 survey

Urban Center Community Designation Highlights

Survey Respondents

Nine cities in the Urban Center community designation participated in the 2024 survey.

- Columbia Heights
- Hopkins
- Minneapolis
- Richfield
- Robbinsdale
- South St. Paul
- St. Louis Park
- St. Paul
- West St. Paul

Adopted Policies in 2023

Hopkins
Inclusionary Housing Policy

Richfield
Missing Middle Housing Ordinance

Local Housing Programs

Home rehabilitation loans
- Richfield, South St. Paul, St. Louis Park, St. Paul

Down payment assistance
- Minneapolis, Richfield, St. Louis Park, St. Paul

Affordable homeownership financing program
- Minneapolis

Apartment remodeling program
- Richfield

Rental assistance program
- Richfield, St. Louis Park, St. Paul

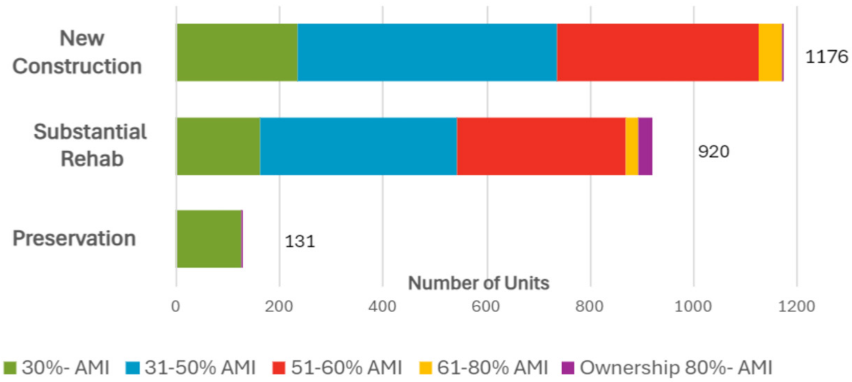
Home improvement grant
- Robbinsdale

Contribution to nonprofit-operated housing program
- Minneapolis, Richfield, St. Louis Park, St. Paul, West St. Paul

Community Land Trusts

22 There were 22 acquisitions, rehabili-ations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the urban center com-munity designation in 2023.

Affordable Units Reported Completed in 2023



All units are rental except the 31 ownership units at 80% AMI or less indicated in purple.

Project Tools Used to Create Affordable Housing in 2023

PROJECT TOOL TYPE	# OF TIMES USED
Tax increment finance (TIF) district created	6
Density approved at original developer request	2
Floor area ratio (FAR) waiver or increase	1
Inclusionary housing requirement applied	3
Increased building height flexibility	2
Land clean-up and/or site assembly	1
Public land dedication or write-down	1
Parking variances granted	1
Setback reductions	2
Other	2

Barriers to Meeting Housing Goals

Funding/Financing
- Difficulty stacking funding
- Shortage of and high demand for Low Income Housing Tax Credits
- Lack of funding for deeply affordable units

Land Availability
- Limited available for new development
- Land owners refusing to redevelop
- High cost of redevelopment

Construction
- High interest rates and construction costs
- Supply chain issues
- Labor shortages

Current Housing
- Lack of tools to support high operating costs of existing low-barrier housing providers

Other
- Communication challenges between City staff and resi-dents needing affordable/improved housing
- Staffing challenges

Urban Center Community Designation Highlights

Highlighted actions communities took to create affordable housing in 2023

"Began adding density through the preparation of large scale residential redevelopment projects. . . purchased demolished and sold a single family home to Habitat for Humanity for redevelopment." -**Columbia Heights**

". . . we adopted an inclusionary housing policy requiring affordable housing for developments receiving land use or financial incentives. We are working with Minnetonka and the Met Council to create an RFP to dispose of excess land near the Shady Oak Station, which will include affordable housing. Most recently, we worked with Beacon Interfaith to obtain grants and funding for the Vista 44 project." - **Hopkins**

". . . Amended the inclusionary housing policy in 2023, increasing the years of affordability to 26 along with additional updates. Utilized funding from Affordable Housing Trust Fund to provide deeply affordable units (30% AMI) throughout the city. The city has adopted a Housing Improvement Area (HIA) policy which provides last resort funding to condos and townhomes that are valued below the affordable homeownership purchase price set by Met Council and are in serious need of improvements to the building to preserve affordable homeownership opportunities in the community." -**St. Louis Park**

". . . The City successfully advocated in partnership with key stakeholders for the adoption of down payment assistance best practices including successful advocacy for $150 million of assistance for first-generation homebuyers . . . The City also adjusted the Homeownership Opportunity Minneapolis program to reflect the regional best practices from the working group, it will re-launch as Minneapolis Homes Access in 2024. In response to concerns from some Ward 5 Minneapolis residents' experience with Home Ownership Associations (HOAs) charging high legal fees for minor assessments, City staff partnered with the University of Minnesota, Minnesota Homeownership Center, and Legal Aid to change state HOA law . . . The City adopted an allocation plan to utilize $9.6 million in HOME Investment Partnership American Rescue Plan Program (HOME ARP) funds to reduce homelessness and increase housing stability. In 2023, $18.3 million of City AHTF and 9% Housing Tax Credit awards leveraged over $341.4 million in other public and private investment to create or preserve 876 affordable units . . ." - **Minneapolis**

". . . The City Council adopted a Zoning Ordinance amendment making duplexes a matter of right in single family residential zoning districts and reducing residential lot size requirements. The Housing and Redevelopment Authority (HRA) then marketed two HRA-owned lots for duplex construction, offering discounted lot prices . . . The City Council and the HRA took several actions in support of a 38-unit supportive housing development proposed by Beacon Interfaith Housing Collaborative: land use entitlements, Affordable Housing Trust Fund grant, approval of land sale at a reduced price, support for a Livable Communities Act grant application. The HRA amended the Transformation Loan Program guidelines (major remodeling incentive program) to include incentives for projects that create duplexes or ADUs, include sustainability and/or accessibility improvements." - **Richfield**

"City is planning for Met Transit Light Rail Blue Line Extension and the transit oriented new development opportunities including affordable housing that can be realized in conjunction with this public transit investment . . . identifying 3 sites adjacent to the light rail extension proposed that could be redeveloped to multi-family apartments with percentage of units dedicated to AMI 80% or less . . ." -**Robbinsdale**

"The 2020 Master Housing Strategy . . . details a City goal to create a local home improvement loan program. In 2023, the City's EDA dedicated a portion of its levy to go towards creating a local home improvement loan program with no interest or low interest loan options. This program was launched in November of 2023 and includes three distinct tracks: one for owner-occupied 1-4 units properties, one for senior-owned properties, and one for non-owner occupied multifamily properties. The program has served 12+ households so far . . ." - **South St. Paul**

". . . The preservation team developed a NOAH program with a $3M budget to provide a funding tool for projects facing the need to be renovated and stabilize their low-income tenants. Also, in 2023 we have continued to utilize the funds received through the American Rescue Plan Act (ARPA) to deepen the affordability in many of our developments, we anticipate creating 209 units affordable at 30% AMI that by end of 2024, with this program. In 2022 staff also launched the Inheritance Fund, a layer of additional assistance within our downpayment and homeowner rehab programs for descendants of folks who had property taken for the construction of I94, addressing several important local housing goals including reducing the homeownership gap, we have expended this program in 2023 to serve 24 households and we are on track to serve 20 more households by the end of 2024." **-St. Paul**

Housing Policy & Production Survey Report

Highlighting data from the 2024 survey

Urban Community Designation Highlights

Survey Respondents

Twelve cities in the Urban community designation participated in the 2024 survey.

- Bloomington
- Brooklyn Center
- Crystal
- Edina
- Falcon Heights
- Fridley
- Golden Valley
- Lauderdale
- Maplewood
- New Brighton
- New Hope
- Roseville

Adpoted Policies in 2023

Brooklyn Center
Accessory Dwelling Unit (ADU) Policy

Maplewood
Accessory Dwelling Unit (ADU) Policy

Local Housing Program Highlights

Home improvement loan(s)
- Bloomington, Brooklyn Center, Edina, Fridley, Roseville

Down payment assistance
- Bloomington, Brooklyn Center, Edina, Fridley, Roseville

Affordable ownership creation & preservation (Community Land Trust program)
- Edina, Roseville

Rental & utility assistance programs
- Edina

Home improvement grant
- Crystal, Fridley

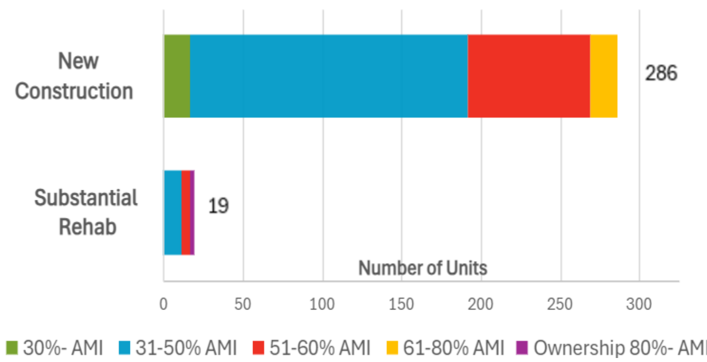
Manufactured Home Loan
- Roseville

Contribution to nonprofit-operated housing program
- Bloomington, Brooklyn Center, Edina, Fridley, Golden Valley

Barriers to Meeting Housing Goals

- High interest rates and construction costs
- Limited funding for deeply affordable units & housing vouchers
- Limited funding to prepare parcels for development
- Limited available land & reliance on private market for redevelopment
- Lack of community support for projects (NIMBY)
- Zoning regulations
- Limited staff capactiy

Affordable Units Reported Completed in 2023



All units are rental except two ownership units at 80% AMI or less (rehab) indicated in purple.

Project Tools Used to Create Affordable Housing in 2023

PROJECT TOOL TYPE	# OF TIMES USED
Allowed alternative construction methods	1
Tax increment finance (TIF) district created	3
Density approved at original developer request	3
Inclusionary housing requirement applied	2
Increased building height flexibility	2
Public land dedication or write-down	1
Parking variances granted	4
Setback reductions	3
Special or conditional use permits granted	1

Some Upcoming Plans to Meet Housing Goals

Bloomington:
- Explore policy for small unit cluster housing & update town-home standards

Crystal:
- Reduce regulatory barriers to ADUs and missing middle housing

Falcon Heights:
- Implementation of ADU policy

Golden Valley:
- Develop single family homes through the Home Ownership for Equity Program

Maplewood:
- Develop a rehabilitation program for owner-occupied, single-family, affordable units

New Brighton:
- Identify and secure funding for two manufactured home parks

New Hope:
- Pursue redevelopment projects that incorporate affordable housing

Community Land Trusts

3 There were three acquisitions, rehabilations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the urban community designation in 2023.

Urban Community Designation Highlights

Highlighted actions communities took to create affordable housing in 2023

“. . . We continue to support development through our inclusionary zoning policy called the opportunity housing ordinance. Through that framework we also support development through funding from our Affordable Housing Trust Fund and support with other funding pursuits including low income housing tax credits and grant opportunities. The City and HRA continue to expand and support homeownership opportunities for low to moderate income residents through first time home buyer courses.” -**Bloomington**

“. . . The City is still working with Alatus/Bob Lux to build out the Opportunity Site and bring some affordable units.” - **Brooklyn Center**

“Home improvement grants preserve existing affordable housing in the city.” - **Crystal**

“Forgave Homes Within Reach loan so they could allocate additional funds to acquire homes, renovation and place into the land trust program. Provided TC Habitat for Humanity with financing. Restructured the home rehab program so revenues could be recycled into the program. Continue working with market rate developers to include affordable housing units into their developments. . . . Approved financing for the Finch, which will provide 28 affordable units for people with disabilities.” - **Edina**

“In 2023 the City of Falcon Heights approved a PUD for a 96-unit affordable housing project called Amber Flats. It is currently in the funding stage.” - **Falcon Heights**

“. . .Discussions with Metro Transit on the potential redevelopment of the West Northstar Train station property with a for sale affordable housing product.” - **Fridley**

“. . . continued their Home Ownership for Equity (HOPE) Program. The City/HRA will provide a land write-down as an incentive for development of homes affordable at less than 115 percent of Area Median Income (AMI), with a priority for affordability at 80 percent or 60 percent of AMI. Priority is given to proposals from organizations with demonstrated success in building relationships of trust with Black, Indigenous, and people of color and in serving first generation homebuyers.” - **Golden Valley**

“The city completed the redevelopment of 1795 Eustis Street creating 114 units of affordable senior housing.” - **Lauderdale**

“. . . the city approved JB Vang’s Juniper project which brings 65 new affordable rental units. Construction started on this project this summer. . .” - **Maplewood**

“. . . A new Fair Housing Policy was also adopted towards the end of 2023 to ensure equal housing is considered within the City’s decision-making process.” - **New Brighton**

“Continued 1st generation DPA, Senior Deferred Loan Program, Manufactured Home Loan Program, and an Emergency Deferred Loan Program . . . For over 13 years continued program of financially assisting with home energy audits. Continued partnership with TCHFH for long term affordable home ownership land trust.” - **Roseville**

Housing Policy & Production Survey Report
Highlighting data from the 2024 survey

Suburban Community Desgination Highlights

Survey Respondents

Twenty-three communities in the Suburban community designation participated in the 2024.

- Apple Valley
- Arden Hills
- Brooklyn Park
- Burnsville
- Champlin
- Circle Pines
- Coon Rapids
- Eagan
- Eden Prairie
- Long Lake
- Mahtomedi
- Mendota Heights
- Minnetonka
- Mounds View
- Oakdale
- Savage
- Shoreview
- Stillwater
- Tonka Bay
- Vadnais Heights
- Wayzata
- White Bear Lake
- White Bear Township

Adopted Policies in 2023

Eagan
Rental Licensing Program

Eden Prairie
Tenants' Rights Policies
Displacement Prevention Policy

Wayzata
Building Permit Fee Reimbursement for Affordable Housing

Local Housing Programs

Home improvement loan(s)
- Brooklyn Park, Coon Rapids, Eden Prairie, Minnetonka, Shoreview

Down payment assistance
- Brooklyn Park, Coon Rapids, Eden Prairie, Minnetonka, Shoreview

Rental assistance programs
- Minnetonka

Rental Rehabilitation Loan
- Brooklyn Park

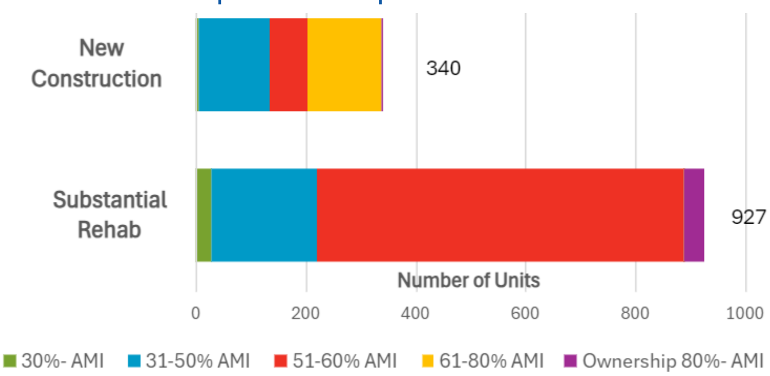
Home Rehabilitation Grant
- Champlin

Contribution to nonprofit-operated housing program
- Brooklyn Park, Coon Rapids, Eden Prairie, Minnetonka, Shoreview

Community Land Trusts

7 There were seven acquisitions, rehabiliations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the suburban community designation in 2023.

Affordable Units Reported Completed in 2023



All units are rental except the 38 ownership units at 80% AMI or less indicated in purple.

Project Tools Used to Create Affordable Housing in 2023

PROJECT TOOL TYPE	# OF TIMES USED
Tax increment finance (TIF) district created	5
Density approved at original developer request	6
Floor area ratio (FAR) waiver or increase	4
Inclusionary housing requirement applied	5
Increased building height flexibility	4
Parking variances granted	3
Private street allowances	1
Setback reductions	5
Other	1

Some Upcoming Plans to Meet Housing Goals

Arden Hills:
- Update zoning and subdivision ordinance, lot dimensional criteria, setback and design standards, parking regulations, and permitted uses
- Consider fee waiver or reduction policy for affordable housing

Champlin:
- Establish housing trust fund

Coon Rapids:
- Propose new Aging in Place program

Oakdale:
- Renew affordability agreements set to expire
- Review zoning code and subdivision chapter

Savage:
- Adopt strategies for housing on underutilized and vacant lots, housing rehab, rezoning land to promote higher density

Wayzata:
- Zoning ordinance amendments to introduce housing on commercial sites

White Bear Lake:
- Adopt Fair Housing Policy
- Consider creation of housing trust fund
- Update TIF policy & create broader public finance policy

White Bear Township:
- Review and update the Zoning Ordinance, Buidling Ordinance, and others

Suburban Community Designation Highlights

Highlighted actions communities took to create affordable housing in 2023

". . . City of Apple Valley is now working with a separate development group in acquiring a 3.1-acre city-owned site . . . for a new 120 +/- unit workforce (affordable) housing development. . . . As part of the 2040 Comprehensive plan the City created two new designations, Manufactured Housing and Suburban-Intensive High Density Residential (SIHD) . . ." -**Apple Valley**

" The EDA's six housing preservation programs have allowed homeowners to invest over $7.3 million into their homes and neighborhoods over the past seven years in addition to $10 million invested through the foreclosure recovery program. Between 2017-2024, the EDA provided over $6 million in assistance for the rehabilitation of multi-family communities in Brooklyn Park . . . The EDA has partnered with several affordable housing developers to develop more affordable housing units in the community. . ." - **Brooklyn Park**

" . . . Completing the final phases of construction of 136 new detached townhomes along Coon Rapids Blvd - four of which are owned by Habitat for Humanity. . . Continue to offer home improvement programs that are specifically designed for lower income households and prioritizing the improvements that are eligible for funding and made at these properties, ensuring the dollars are going to the projects most important to the structural, mechanical and livability of these homes. . . Serving as a resource to tenants and landlords alike by investigating claims of property conditions, sharing information and resources about other organizations and programs available, etc. . ." - **Coon Rapids**

"The City completed a year-long small area plan for NW Central Park Commons and set expectations for redevelopment of two large corporate campuses. The plan allows for higher density residential development that the City anticipates may include affordable and life cycle housing . . ." - **Eagan**

". . . as well as an inclusionary contribution of 5% at/below 80% of AMI in perpetuity. We also worked with Homes Within Reach using a Met Council grant and CDBG funds to create new housing opportunities for several families." - **Eden Prairie**

"Responded to developer inquiries. Reviewed parking ordinances." -**Long Lake**

"The City has undergone a full Zoning Code Update project to modernize the City Code . . . to update overall standards and regulations. Housing goals within the Comprehensive Plan included evaluating zoning standards for existing nonconformities within the City relating to smaller lot sizes approved prior to 1981 (last major overhaul to the Zoning and Subdivision Titles) . . ." -**Mendota Heights**

"The City completed a Housing TIF for a 120 unit 55 & older income-based apartment project." - **Mounds View**

"A new rental registry program - staff time to create an outreach program for multifamily buildings . . . Homelessness Program - Provides funding for hotel stays, counseling, and rental assistance . . . Down Payment and Closing Cost Assistance Program - up to $50,000 . . . Pathways to Homeownership - First Generation Program - up to $75,000 . . . Land write down for new ownership projects - $250,000 . . . New multifamily affordable units - $2M" - **Minnetonka**

"Continued existing partnership with Two Rivers Community Land Trust. Creation of 168 new affordable senior housing units through the MWF Oakdale Commons project, which was partially funded through City-issued bonds. Renewed the City's participation in the Minnesota Cities Partnership Program, supporting 30 households with closing and down payment costs in 2023." - **Oakdale**

"The City embarked on a zoning code update with goals that include addressing the missing middle housing types, looking at flexibility with lot sizes and setbacks, incorporation of accessory dwelling units as an allowable use . . ." - **Savage**

". . . The Aloma - the third phase of original Deluxe campus redevelopment will open in November, 2024. . . The third phase has 20 units affordable to those 80% AMI and below . . . Partnering with Rondo Community Land Trust and Habitat for Humanity to develop 6 owner-occupied units in 3 twin-homes . . . Continued to modify and enhance Shoreview Home Improvement Loan and Down Payment Assistance programs to meet the needs of our residents, increasing amounts available and maximum purchase prices of homes for the DPA. Created and then modified pilot Manufactured Home Improvement program including forgiveness term." - **Shoreview**

"Updated Short Term Home Rental ordinances to cap the number of allowed licenses throughout the City. Amended City Code pertaining to Accessory Structures and Accessory Dwelling Units to be less stringent with setbacks and size, allowing for more opportunities for other properties. Approved a series of land use entitlement permits associated with a new Washington County Emergency Services Housing Building . . ." - **Stillwater**

". . . Recently adopted an ADU ordinance and are forming partnerships with affordable housing developers . . ." - **Vadnais Heights**

". . . In 2023, the City approved definition and performance requirements updates in the Zoning Code that help to streamline development and provide clarity in service of the City's goals . . . The HRA approved adding one 10-unit NOAH project to the City's program for building fee reimbursement for affordable housing . . ." - **Wayzata**

". . . commissioned a community housing survey in summer 2023 to better understand residents' housing related needs, wants, future plans, experiences and barriers . . . Updating the zoning code to modernize it as well as make the entitlement process more predictable and understandable for both developers and residents." -**White Bear Lake**

"Review and updating of the Town's subdivision ordinance." - **White Bear Township**

Housing Policy & Production Survey Report
Highlighting data from the 2024 survey

Suburban Edge Community Designation Highlights

Survey Respondents

Five cities in the Suburban Edge community designation participated in the 2024 Survey.

- Blaine
- Chaska
- Maple Grove
- Plymouth
- Woodbury

Local Housing Program Highlights

Low-interest, forgivable, or deferred home improvement loan(s)
- Blaine, Maple Grove, Plymouth, Woodbury

First- time homeowner loans/ down payment assistance
- Blaine, Plymouth, Woodbury

Community Land Trust program
- Maple Grove

Home improvement grants
- Blaine

Housing Improvement Area Program
- Chaska

Contribution to nonprofit-operated housing program
- Maple Grove, Plymouth

Some Upcoming Plans to Meet Housing Goals

Blaine:
- Interest rate reduction pilot program
- Manufactured home step repair program
- Program for substandard manufactured homes

Chaska:
- Exploring flexible land use for multi-family housing

Maple Grove:
- Affordable housing rehab
- Support non-profit affordable housing developers

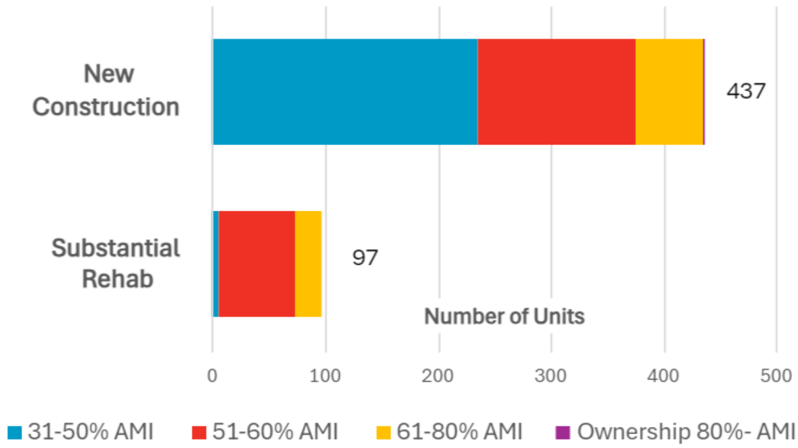
Plymouth:
- Development of new affordable units as a result of new (2024) Inclusionary Housing Policy
- Housing preservation & tenant protections

Woodbury:
- Incentivize development of units with deeper affordability

Community Land Trusts

10 There were ten acquisitions, rehabilitations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the suburban edge community designation in 2023

Affordable Units Reported Completed in 2023



All units are rental except the two ownership units at 80% AMI or less indicated in purple.

Tools Used to Create Affordable Housing

PROJECT TOOL TYPE	# OF TIMES USED
Allowed alternative construction methods	2
Density approved at original developer request	3
Density bonus or density transfer granted	1
Land clean-up and/or site assembly	1
Parking variances granted	2
Private street allowances	1
Setback reductions	1
Special or conditional use permits granted	1

Highlighted efforts to Create Affordable Housing in 2023

"We applied for and received $347,000 in funds from the MHFA Impact Fund and committed $145,000 in EDA funds as a match. The funds are for a repair program for manufactured homes to address a gap in services available from other agencies. The program will be implemented starting in 2024." - **Blaine**

". . . the City has continued to work with Carver County CDA to finalize the Chaska Yards (Ernst House Project). . . When completed the four units will be placed into the Carver County Community Land Trust project where they will become permanently affordable to those at 80% area median income or less." - **Chaska**

". . . continues to own and manage two senior properties, providing high-quality affordable rental housing. . . The city utilized Tax Increment Funding tools to develop a 20% affordable mixed income housing development" - **Plymouth**

". . . Additionally, the city continues to utilize the density bonus tool to increase the number of units for affordable housing developments." - **Woodbury**

Barriers to Meeting Housing Goals

- Challenges preserving rental affordability when buildings sell
- Limited allocations of housing revenue bonds
- Limited staff time
- Lack of financial resources
- High interest rates & development costs

Emerging Suburban Edge Community Designation Highlights

Survey Respondents

Thirteen communities in the Emerging Suburban Edge community designation participated in the 2024 survey.

- Carver
- Centerville
- Chanhassen
- Farmington
- Hastings
- Hugo
- Lino Lakes
- Medina
- Ramsey
- Rogers
- Rosemount
- St. Paul Park
- Waconia

Local Housing Program Highlights

Contribution to nonprofit-operated housing program

- Waconia (Community Land Trust funding)

Some Upcoming Plans to Meet Housing Goals

Carver:

- Offer a fee waiver program to affordable projects
- Revise zoning code to decrease lot size

Chanhassen:

- Revise the Accessory Dwelling Unit (ADU) ordinance to make ADUs more accessible

Hugo:

- Conduct a comprehensive review of residential zoning districts and, potentially, include new zoning districts to allow development standards that would encourage affordable housing

Lino Lakes:

- Establish a home improvement loan program for owner-occupied housing affordable to residents at 80% of the Area Median Income (AMI) or less
- Consider the establishment of a housing trust fund

Medina:

- Earmarked funds to write-down portions of utility connection fees for construction of affordable units

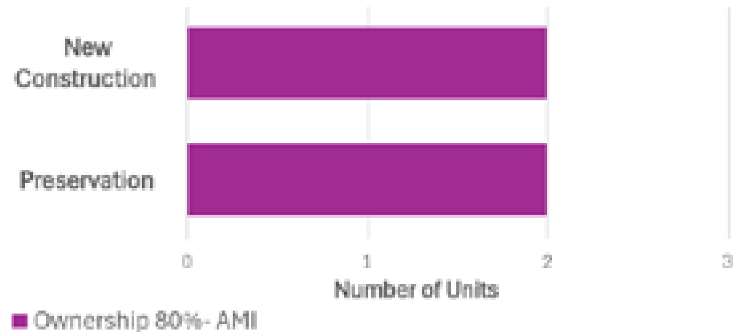
Rogers:

- Amend current rental licensing process
- Create an Economic Development Strategic Plan which will further outline the desire to add affordable housing

Community Land Trusts

2 There were two acquisitions, rehabiliations, or resales of owner occupied unit affordable at 80% AMI or less that were brought into a **community land trust** in the emerging suburban edge community designation in 2023.

Affordable Units Reported Completed in 2023



Highlighted efforts to create affordable housing in 2023

"The City worked with the Carver County CDA on Carver Place, . . . a 60-unit apartment building with income requirements. The City has a fee waiver program that the CDA utilized in 2023 to waive $146,000 in connection fees. . . "
- **Carver**

"We continued to meet with developers to create a townhouse complex on Block 7 alongside Centerville Road. We hope to create at least two affordable units on the property." - **Centerville**

"The city has approved several recent developments. . . The Denmark Housing Addition . . . Once completed this project will consist of 40 workforce townhome rental units. These units are income qualified and are currently under construction."
-**Farmington**

". . . supported the use of TIF for Melrose Commons proposed by CommonBond Communities, a 50-unit affordable housing project. The project was not awarded funding by Minnesota Housing in 2023, so Medina (EDA) again supported the use of TIF in connection with CommonBond's 2024 application." - **Medina**

". . . supported the use of TIF funding for affordable housing projects and removed barriers to the development of multi-family housing." - **Rosemount**

". . . Additionally, the City continues to support the CLT program through the Carver County CDA." - **Waconia**

Barriers to Meeting Housing Goals

- Limited land guided & zoned for different densities & residential uses
- Lack of affordable housing developers
- High cost of materials, construction, land, high interest rates
- Limited staff time & programs on different timelines
- Lack of neighborhood support

Rural Center & Agricultural Community Designation Highlights

Survey Respondents

Three communities in the Rural Center and Agricultural community designations participated in the 2024 Survey.

- New Germany
- Randolph Township
- St. Francis

Some Upcoming Plans to Meet Housing Goals

New Germany:

- Work toward funding a wastewater facility in order to grow community

St. Francis:

- Work with single-family and multi-family housing developers

Efforts to meet housing goals in 2023

"We are working on bonding bills and federal grants to fund the wastewater capacity issues."
-**New Germany**

"Staff reviewed two multi-family developments in 2023 and one is still considering TIF."
-**St. Francis**

Barriers to Meeting Housing Goals

- High cost of infrastructure
- Wastewater capactiy issues
- High utility rates and property taxes
- Limited bonding power
- Limited building sites in the community

Progress towards meeting regional Future Affordable Housing Need for 2021-2030

This is intended to provide additional information on affordable housing production in the region. The data used in the following pages is gathered from a separate survey that the Council conducts, the annual Building Permit Survey, which collects information from all 181 cities and townships in the region, a broader sample than the participating communities in the Livable Communities Act programs.

What is the allocation of Future Affordable Housing Need, and how is it calculated?

The Future Affordable Housing Need (*Future Need*) serves as an objective prediction of the number of added low-income households throughout the region through the decade that will need housing. The Met Council forecasts the *Future Need* using a regional economic model, then allocates a share of the overall need to all communities expecting sewer-serviced household growth over the next decade. Not all cities and townships in the region have an allocation of Future Affordable Housing Need. Learn more about the methodology in the 2040 Housing Policy Plan.

Cities and townships that are allocated a *Future Need* are not required to create enough units to meet their share of the *Future Need*, but they must plan for the possibility of these units by guiding sufficient land at higher residential densities. The Thrive MSP 2040 regional development guide established the *Future Need* for the 2021-2030 decade that is used in this report. The *Future Need* numbers for next decade (2031-2040) were calculated for the Imagine 2050 regional development guide that was adopted in February 2025. These specific allocations of *Future Need* for 2021-2030 can be seen for each city or township in the tables below.

How does Met Council track cities' and townships' progress towards meeting their *Future Need*?

The Met Council uses its annual Building Permit Survey to determine how many affordable housing units at different Area Median Income (AMI) affordability levels were permitted each year. The bar chart below shows the region's progress towards meeting *Future Need* based on the 2021-2023 Building Permit Survey data.

Progress towards 2021-2030 forecasted Future Affordable Housing Need for the seven-county region

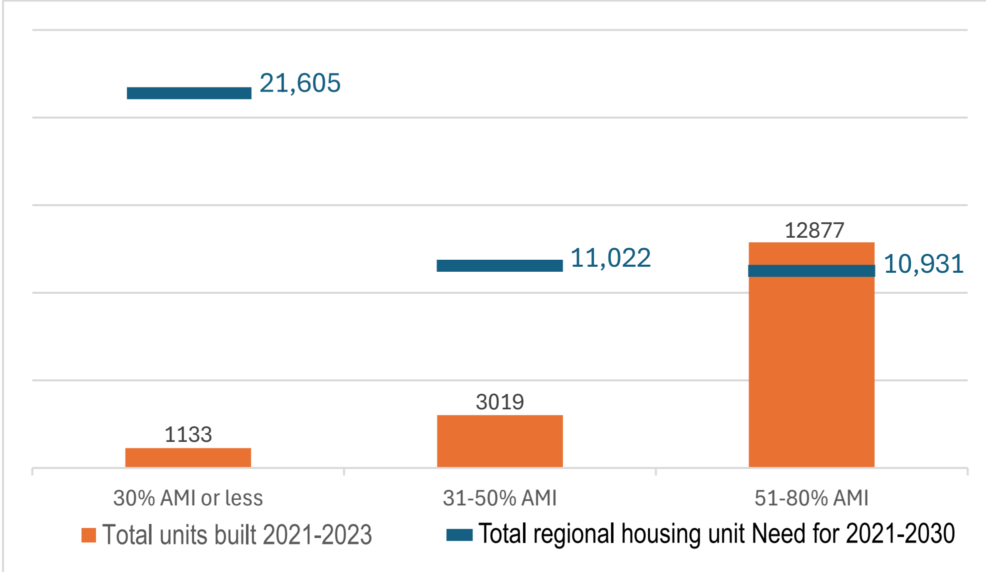


Figure 1: Total units built in the seven-county region for the years 2021-2023 by affordability band, compared to the total number of forecasted units needed for the seven-county region in the 2021-2030 decade. "Built" units are units that have been permitted and reported in the Met Council Building Permit Survey.

As the chart shows, deeply affordable housing units at 30% AMI or less are the units of greatest need in the region at the end of 2023. If the production needed in the 30% AMI or less affordability band for the decade is annualized, the region would need to produce around 2,161 units per year to be on track to produce the total number of units in this affordability band by the end of the decade. At only 1,133 units produced after the first three years of the decade, we are behind in producing units at 30% AMI or less to meet the *Future Need* in this affordability band by the end of the decade. The region is almost on track to produce the 31-50% AMI *Future Need* by the end of the decade. To be on track to produce the regional units needed in the 31-50% AMI affordability band, the region should produce around 1,102 units per year. Finally, the region has already surpassed production of all 51-80% AMI units needed for the entire decade in the first three years.

The tables below show each city's and township's allocation of Future Affordable Housing Need for the 2021-2030 decade and their progress towards meeting that *Future Need* from units permitted between 2021 and 2023.

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Andover	30% AMI	**208**	*0*
	31-50% AMI	**141**	*0*
	51-80% AMI	**13**	*1*
Anoka	30% AMI	**58**	*8*
	31-50% AMI	**0**	*40*
	51-80% AMI	**55**	*33*
Apple Valley	30% AMI	**221**	*0*
	31-50% AMI	**118**	*36*
	51-80% AMI	**129**	*3*
Arden Hills	30% AMI	**129**	*0*
	31-50% AMI	**100**	*0*
	51-80% AMI	**144**	*0*
Bayport	30% AMI	**4**	*0*
	31-50% AMI	**2**	*0*
	51-80% AMI	**1**	*1*
Belle Plaine	30% AMI	**126**	*0*
	31-50% AMI	**46**	*7*
	51-80% AMI	**72**	*49*
Bethel	30% AMI	**3**	*0*
	31-50% AMI	**0**	*0*
	51-80% AMI	**3**	*2*
Blaine	30% AMI	**527**	*0*
	31-50% AMI	**299**	*0*
	51-80% AMI	**313**	*268*
Bloomington	30% AMI	**445**	*15*
	31-50% AMI	**246**	*80*
	51-80% AMI	**151**	*210*
Brooklyn Center	30% AMI	**103**	*13*
	31-50% AMI	**0**	*49*
	51-80% AMI	**135**	*47*
Brooklyn Park	30% AMI	**365**	*33*
	31-50% AMI	**93**	*39*
	51-80% AMI	**252**	*168*
Burnsville	30% AMI	**183**	*3*
	31-50% AMI	**100**	*0*
	51-80% AMI	**101**	*447*
Carver	30% AMI	**310**	*0*
	31-50% AMI	**125**	*0*
	51-80% AMI	**93**	*23*
Centerville	30% AMI	**9**	*0*
	31-50% AMI	**4**	*0*
	51-80% AMI	**1**	*0*
Champlin	30% AMI	**115**	*0*
	31-50% AMI	**66**	*0*
	51-80% AMI	**20**	*0*
Chanhassen	30% AMI	**464**	*0*
	31-50% AMI	**197**	*0*
	51-80% AMI	**145**	*50*
Chaska	30% AMI	**249**	*0*
	31-50% AMI	**156**	*0*
	51-80% AMI	**166**	*538*
Circle Pines	30% AMI	**7**	*0*
	31-50% AMI	**2**	*0*
	51-80% AMI	**3**	*0*
Cologne	30% AMI	**50**	*0*
	31-50% AMI	**27**	*0*
	51-80% AMI	**20**	*0*
Columbia Heights	30% AMI	**87**	*0*
	31-50% AMI	**0**	*0*
	51-80% AMI	**99**	*64*
Columbus	30% AMI	**15**	*0*
	31-50% AMI	**12**	*0*
	51-80% AMI	**0**	*0*
Coon Rapids	30% AMI	**240**	*0*
	31-50% AMI	**53**	*0*
	51-80% AMI	**164**	*12*
Corcoran	30% AMI	**152**	*0*
	31-50% AMI	**168**	*0*
	51-80% AMI	**57**	*4*
Cottage Grove	30% AMI	**665**	*0*
	31-50% AMI	**443**	*0*
	51-80% AMI	**29**	*10*
Crystal	30% AMI	**14**	*15*
	31-50% AMI	**1**	*27*
	51-80% AMI	**10**	*23*
Dayton	30% AMI	**112**	*0*
	31-50% AMI	**103**	*0*
	51-80% AMI	**118**	*23*
Deephaven	30% AMI	**3**	*0*
	31-50% AMI	**2**	*0*
	51-80% AMI	**0**	*0*
Eagan	30% AMI	**259**	*0*
	31-50% AMI	**112**	*0*
	51-80% AMI	**156**	*25*

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
East Bethel	30% AMI	**109**	*0*
	31-50% AMI	**68**	*0*
	51-80% AMI	**37**	*0*
Eden Prairie	30% AMI	**802**	*0*
	31-50% AMI	**386**	*149*
	51-80% AMI	**220**	*33*
Edina	30% AMI	**751**	*14*
	31-50% AMI	**480**	*127*
	51-80% AMI	**573**	*92*
Elko New Market	30% AMI	**195**	*0*
	31-50% AMI	**121**	*0*
	51-80% AMI	**10**	*48*
Empire Township	30% AMI	**72**	*0*
	31-50% AMI	**44**	*0*
	51-80% AMI	**3**	*0*
Excelsior	30% AMI	**5**	*0*
	31-50% AMI	**1**	*0*
	51-80% AMI	**6**	*0*
Falcon Heights	30% AMI	**7**	*0*
	31-50% AMI	**2**	*124*
	51-80% AMI	**2**	*0*
Farmington	30% AMI	**240**	*0*
	31-50% AMI	**77**	*0*
	51-80% AMI	**124**	*59*
Forest Lake	30% AMI	**335**	*11*
	31-50% AMI	**164**	*36*
	51-80% AMI	**149**	*0*
Fridley	30% AMI	**135**	*5*
	31-50% AMI	**11**	*1*
	51-80% AMI	**122**	*164*
Gem Lake	30% AMI	**7**	*0*
	31-50% AMI	**3**	*0*
	51-80% AMI	**1**	*0*
Golden Valley	30% AMI	**106**	*0*
	31-50% AMI	**68**	*0*
	51-80% AMI	**48**	*1*
Greenfield	30% AMI	**19**	*0*
	31-50% AMI	**3**	*0*
	51-80% AMI	**9**	*0*
Hamburg	30% AMI	**2**	*0*
	31-50% AMI	**0**	*0*
	51-80% AMI	**2**	*1*

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Hampton	30% AMI	**2**	*0*
	31-50% AMI	**1**	*0*
	51-80% AMI	**1**	*0*
Hastings	30% AMI	**173**	*0*
	31-50% AMI	**43**	*25*
	51-80% AMI	**144**	*65*
Hilltop	30% AMI	**0**	*0*
	31-50% AMI	**3**	*0*
	51-80% AMI	**9**	*0*
Hopkins	30% AMI	**90**	*53*
	31-50% AMI	**51**	*150*
	51-80% AMI	**56**	*140*
Hugo	30% AMI	**444**	*0*
	31-50% AMI	**342**	*0*
	51-80% AMI	**48**	*3*
Independence	30% AMI	**28**	*0*
	31-50% AMI	**21**	*0*
	51-80% AMI	**5**	*0*
Inver Grove Heights	30% AMI	**274**	*0*
	31-50% AMI	**157**	*49*
	51-80% AMI	**160**	*6*
Jordan	30% AMI	**107**	*0*
	31-50% AMI	**63**	*0*
	51-80% AMI	**124**	*74*
Lake Elmo	30% AMI	**52**	*0*
	31-50% AMI	**348**	*0*
	51-80% AMI	**589**	*0*
Lakeville	30% AMI	**514**	*0*
	31-50% AMI	**379**	*0*
	51-80% AMI	**239**	*318*
Lauderdale	30% AMI	**38**	*11*
	31-50% AMI	**6**	*103*
	51-80% AMI	**20**	*1*
Lexington	30% AMI	**6**	*0*
	31-50% AMI	**1**	*0*
	51-80% AMI	**7**	*0*
Lilydale	30% AMI	**10**	*0*
	31-50% AMI	**3**	*0*
	51-80% AMI	**5**	*0*
Lino Lakes	30% AMI	**284**	*0*
	31-50% AMI	**197**	*29*
	51-80% AMI	**34**	*14*

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Little Canada	30% AMI	**24**	*12*
	31-50% AMI	**25**	*0*
	51-80% AMI	**23**	*108*
Long Lake	30% AMI	**7**	*0*
	31-50% AMI	**4**	*0*
	51-80% AMI	**3**	*0*
Loretto	30% AMI	**2**	*0*
	31-50% AMI	**0**	*0*
	51-80% AMI	**1**	*0*
Mahtomedi	30% AMI	**12**	*0*
	31-50% AMI	**8**	*0*
	51-80% AMI	**2**	*54*
Maple Grove	30% AMI	**1179**	*4*
	31-50% AMI	**525**	*152*
	51-80% AMI	**311**	*379*
Maple Plain	30% AMI	**15**	*0*
	31-50% AMI	**4**	*0*
	51-80% AMI	**9**	*0*
Maplewood	30% AMI	**250**	*0*
	31-50% AMI	**95**	*0*
	51-80% AMI	**165**	*112*
Mayer	30% AMI	**28**	*0*
	31-50% AMI	**14**	*0*
	51-80% AMI	**6**	*4*
Medina	30% AMI	**142**	*0*
	31-50% AMI	**102**	*0*
	51-80% AMI	**0**	*0*
Mendota	30% AMI	**3**	*0*
	31-50% AMI	**1**	*0*
	51-80% AMI	**3**	*0*
Mendota Heights	30% AMI	**25**	*0*
	31-50% AMI	**16**	*0*
	51-80% AMI	**5**	*0*
Minneapolis	30% AMI	**1551**	*520*
	31-50% AMI	**494**	*666*
	51-80% AMI	**1454**	*3024*
Minnetonka	30% AMI	**508**	*0*
	31-50% AMI	**412**	*51*
	51-80% AMI	**144**	*267*
Minnetrista	30% AMI	**187**	*0*
	31-50% AMI	**76**	*0*
	51-80% AMI	**55**	*90*

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Mound	30% AMI	**18**	*0*
	31-50% AMI	**4**	*0*
	51-80% AMI	**15**	*0*
Mounds View	30% AMI	**27**	*12*
	31-50% AMI	**11**	*108*
	51-80% AMI	**21**	*0*
New Brighton	30% AMI	**84**	*0*
	31-50% AMI	**29**	*0*
	51-80% AMI	**51**	*132*
New Germany	30% AMI	**9**	*0*
	31-50% AMI	**0**	*0*
	51-80% AMI	**12**	*0*
New Hope	30% AMI	**44**	*0*
	31-50% AMI	**21**	*0*
	51-80% AMI	**19**	*1*
Newport	30% AMI	**49**	*0*
	31-50% AMI	**0**	*35*
	51-80% AMI	**52**	*17*
North Oaks	30% AMI	**37**	*0*
	31-50% AMI	**31**	*0*
	51-80% AMI	**0**	*0*
North St. Paul	30% AMI	**25**	*0*
	31-50% AMI	**4**	*0*
	51-80% AMI	**20**	*89*
Norwood Young America	30% AMI	**126**	*0*
	31-50% AMI	**0**	*0*
	51-80% AMI	**143**	*0*
Oak Park Heights	30% AMI	**33**	*0*
	31-50% AMI	**11**	*0*
	51-80% AMI	**30**	*0*
Oakdale	30% AMI	**422**	*4*
	31-50% AMI	**200**	*48*
	51-80% AMI	**169**	*610*
Orono	30% AMI	**38**	*0*
	31-50% AMI	**31**	*0*
	51-80% AMI	**16**	*0*
Osseo	30% AMI	**13**	*0*
	31-50% AMI	**0**	*0*
	51-80% AMI	**13**	*0*
Plymouth	30% AMI	**484**	*22*
	31-50% AMI	**287**	*35*
	51-80% AMI	**119**	*52*

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Prior Lake	30% AMI	**411**	*0*
	31-50% AMI	**212**	*0*
	51-80% AMI	**131**	*5*
Ramsey	30% AMI	**284**	*0*
	31-50% AMI	**163**	*0*
	51-80% AMI	**39**	*52*
Richfield	30% AMI	**132**	*0*
	31-50% AMI	**58**	*5*
	51-80% AMI	**52**	*83*
Robbinsdale	30% AMI	**50**	*0*
	31-50% AMI	**1**	*0*
	51-80% AMI	**50**	*10*
Rogers	30% AMI	**354**	*0*
	31-50% AMI	**207**	*0*
	51-80% AMI	**69**	*121*
Rosemount	30% AMI	**485**	*0*
	31-50% AMI	**263**	*50*
	51-80% AMI	**209**	*431*
Roseville	30% AMI	**72**	*10*
	31-50% AMI	**50**	*277*
	51-80% AMI	**20**	*54*
Savage	30% AMI	**291**	*0*
	31-50% AMI	**190**	*0*
	51-80% AMI	**2**	*5*
Shakopee	30% AMI	**548**	*8*
	31-50% AMI	**145**	*31*
	51-80% AMI	**282**	*654*
Shoreview	30% AMI	**69**	*0*
	31-50% AMI	**37**	*0*
	51-80% AMI	**32**	*141*
Shorewood	30% AMI	**23**	*0*
	31-50% AMI	**16**	*0*
	51-80% AMI	**9**	*0*
South St. Paul	30% AMI	**50**	*0*
	31-50% AMI	**7**	*0*
	51-80% AMI	**44**	*271*
Spring Lake Park	30% AMI	**14**	*0*
	31-50% AMI	**6**	*0*
	51-80% AMI	**9**	*0*
Spring Park	30% AMI	**14**	*0*
	31-50% AMI	**4**	*0*
	51-80% AMI	**5**	*2*

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
St. Anthony	30% AMI	**74**	*0*
	31-50% AMI	**53**	*0*
	51-80% AMI	**25**	*0*
St. Bonifacius	30% AMI	**1**	*0*
	31-50% AMI	**1**	*0*
	51-80% AMI	**1**	*0*
St. Francis	30% AMI	**87**	*0*
	31-50% AMI	**33**	*0*
	51-80% AMI	**93**	*2*
St. Louis Park	30% AMI	**579**	*34*
	31-50% AMI	**332**	*139*
	51-80% AMI	**198**	*219*
St. Paul	30% AMI	**832**	*326*
	31-50% AMI	**128**	*213*
	51-80% AMI	**1013**	*1964*
St. Paul Park	30% AMI	**64**	*0*
	31-50% AMI	**35**	*0*
	51-80% AMI	**20**	*10*
Stillwater	30% AMI	**155**	*0*
	31-50% AMI	**107**	*0*
	51-80% AMI	**41**	*0*
Tonka Bay	30% AMI	**7**	*0*
	31-50% AMI	**6**	*0*
	51-80% AMI	**1**	*0*
Vadnais Heights	30% AMI	**57**	*0*
	31-50% AMI	**38**	*0*
	51-80% AMI	**39**	*87*
Victoria	30% AMI	**235**	*0*
	31-50% AMI	**150**	*0*
	51-80% AMI	**49**	*0*
Waconia	30% AMI	**481**	*0*
	31-50% AMI	**183**	*0*
	51-80% AMI	**199**	*266*
Watertown	30% AMI	**62**	*0*
	31-50% AMI	**18**	*0*
	51-80% AMI	**54**	*5*
Wayzata	30% AMI	**19**	*0*
	31-50% AMI	**13**	*0*
	51-80% AMI	**10**	*0*
West St. Paul	30% AMI	**142**	*0*
	31-50% AMI	**40**	*0*
	51-80% AMI	**100**	*400*

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
White Bear Lake	30% AMI	**113**	*0*
	31-50% AMI	**71**	*0*
	51-80% AMI	**16**	*3*
White Bear Township	30% AMI	**21**	*0*
	31-50% AMI	**13**	*0*
	51-80% AMI	**3**	*0*
Woodbury	30% AMI	**607**	*0*
	31-50% AMI	**378**	*138*
	51-80% AMI	**58**	*133*