

**CITY OF PLYMOUTH
AGENDA
Special Housing and Redevelopment Authority
Council Chambers
3400 Plymouth Boulevard, Plymouth, MN
March 26, 2026, 6:00 PM**

1. CALL TO ORDER

2. TOPICS

- 2.1** 2026 annual City Council workshop overview
 - 1. 2026 Council Workshop Packet

3. ADJOURNMENT



To: Dave Callister, City Manager

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **2026 annual City Council workshop overview**

1. Action Requested:

Staff will provide an overview of the housing topics covered in the 2026 annual City Council workshop.

2. Background:

Please note the study session will begin at 6:00pm in the council chambers, but it will not be televised. A light dinner will be provided. The regular meeting will begin at 7:00pm.

Each year, the City Council holds a day-long workshop as an opportunity to focus on strategic planning and set the direction for the council over the coming year. The topics are determined by consensus among council members. This year's workshop provided a large emphasis on housing. Staff will provide a brief presentation and overview of the topics covered in the 2026 Annual City Council workshop as it relates to housing. The agenda packet for the 2026 Council workshop is attached.

3. Budget Impact:

N/A

4. Attachments:

1. 2026 Council Workshop Packet



AGENDA

Plymouth City Council Annual Workshop March 6, 2026
8:30 am to 4:00 pm - Plymouth Community Center Cedar Room

- 8:15am:** Breakfast is available
- 8:30-9:15am:** Opening discussions and review of council norms
- Grounding, confirm workshop goals and re-commit to norms
- 9:15-10:15am:** HRA governance
- Understand current model and other options
 - Provide clarity on preferred model and next steps
- 10:15-10:30am:** Morning break
- 10:30-11:45am:** Review current housing goals and initiatives and modify as needed
- Homework provided – please review memo before workshop
 - Set new or updated “above the line” measurable housing goals
- 11:45am-1:15pm:** Lunch and team-building exercise
- Gain understanding of other personality styles
 - Deepen relationships/connections
 - Have fun
- 1:15-2:30pm:** Discussion of risk and immediate redevelopment initiatives
- Understand the financial risk associated with various development and redevelopment tools
 - Provide baseline risk tolerance guidance for staff
- 2:30-2:45pm:** Afternoon break
- 2:45-3:45pm:** Open brainstorming
- Council and staff participate in visioning for longer term projects, policies and initiatives to explore.
- 3:45-4:00pm:** Discuss future study sessions/workshop topics and wrap-up
- Establish concrete next steps
 - Review commitments and share feedback
- 4:00 pm:** Workshop adjourns

CITY OF PLYMOUTH

CITY COUNCIL NORMS - CONFIRMED AT 2025 ANNUAL WORKSHOP

Shared Commitments

Following are the shared principles generated by elected officials, and a shared set of commitments to guide council-staff interaction that was developed based on input from both groups. Interviews and group discussions underscored that, while these principles are clear and valuable, they will only be effective if they are consistently upheld. Therefore, both elected officials and staff must be willing to abide by them and must hold themselves and one another accountable for doing so in respectful, constructive, and appropriate ways.

Principles to Guide Interactions Among Elected Officials

- Trust among elected officials is critical for us to have good conversations about issues.
- Listen fully to one another.
- Demonstrate respect for one another, especially when we disagree.
- Assume positive intent in our colleagues and in staff.
- In council chambers, our goals include good discussion that is accessible to the public.
 - Speakers will be recognized by the mayor.
 - Seek recognition on topics, and all will be heard.
 - Mayor will give council members an opportunity for final comments on a topic.
 - Ask questions for understanding.
 - Do not engage in “side conversations.” Bring those comments or questions to the main conversation.
- We place a high value on taking timely action, based on thoughtful deliberation.
- As leaders, we build confidence over time. Everyone can and should participate in discussions. We must also share information and learn with one another.
- Be mindful of open meeting law at all times.

These principles will only be effective if all council members and the mayor agree to be guided by them, and if they are willing to uphold these standards, including respectfully reminding colleagues of them when necessary.

Principles to Guide Council/Staff Interaction

- We are committed to teamwork, mutual respect, and shared success.
 - Council and staff are on the same team with the goal of shared success for the community.
 - Council will be respectful of staff and help staff to be successful.
 - Staff will be respectful of council and help them to be successful.
 - Whenever possible, council will advise staff in advance of questions to be asked in meetings. Don't assume that they are ready for a question.
 - We must all be open to feedback to improve ideas and make good policy decisions.
 - Praise in public; be mindful of public challenges or criticism of ideas. Do not criticize people in public.
- Council depends on staff for sound information and recommendations.
 - Staff should provide as much background as reasonable to support sound decision-making.
 - Recommendations should be well-supported, and alternatives or other views should also be represented.
 - Council needs even-handed information along with any recommendations.
- Council provides governance and sets policy; staff provides management and executes.
 - Council recognizes that staff members are professionals and experts who work hard to do thorough work.
 - Staff recognizes that council represents the people of Plymouth and governs the City.
 - Council is responsible for high-level oversight of operations.
 - Staff seeks clear direction from council on values, priorities, and relevant parameters to guide execution.
- Council acts as a body.
 - Staff can answer individual council members' questions, and council members are asked to be judicious in making time-consuming requests.
 - Council members should not direct staff individually.
- Council and staff work together to inform and serve the public.
 - Council members can work directly with directors and copy the city manager.
 - Make sure emails are addressed to the right groups.
 - Council members are asked not to jump to conclusions based on public input. Stay calm, get the facts from staff leaders.

Staff will make every effort to inform elected officials of events in the city that may lead to public comments.

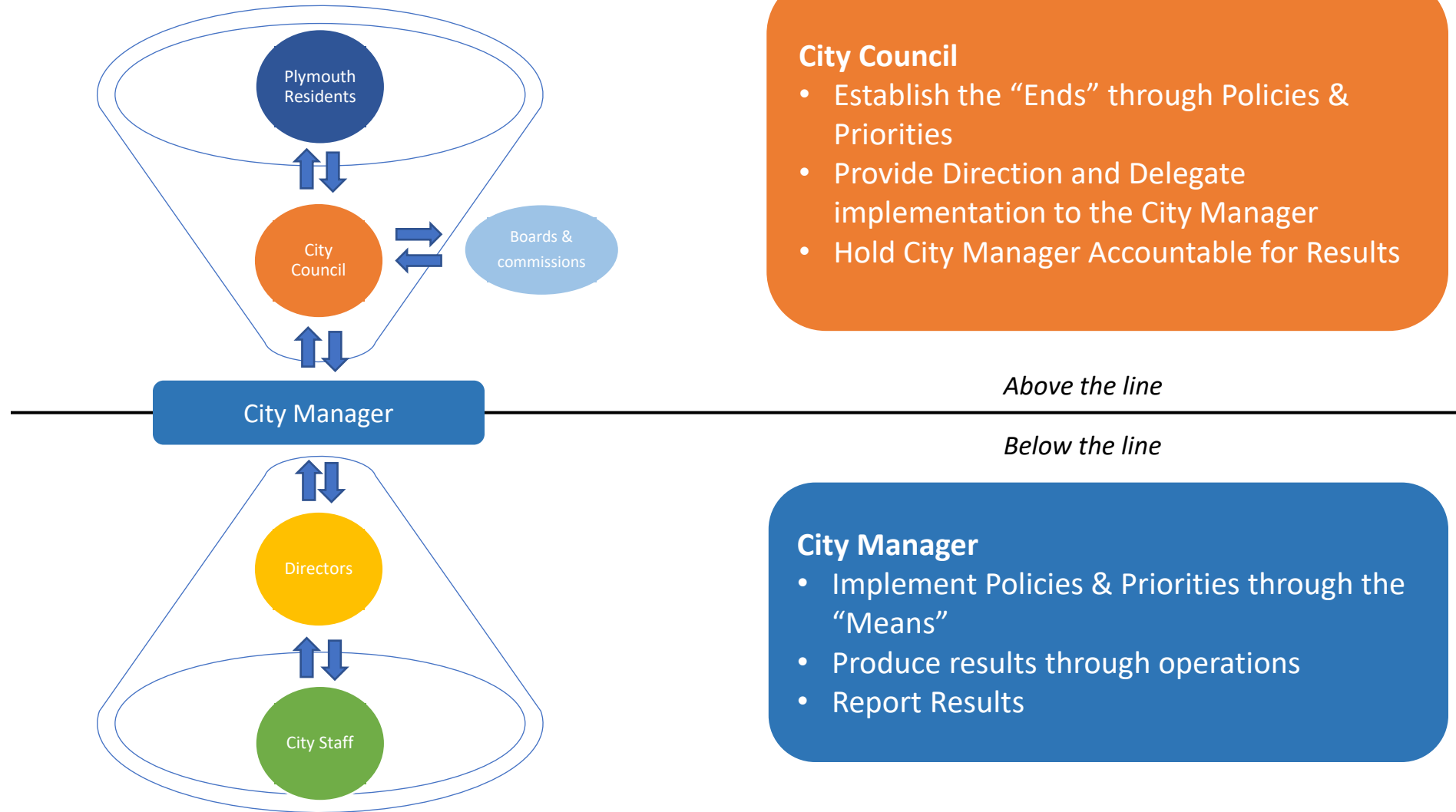


March 6, 2026

Council Workshop



Plymouth Governance Model

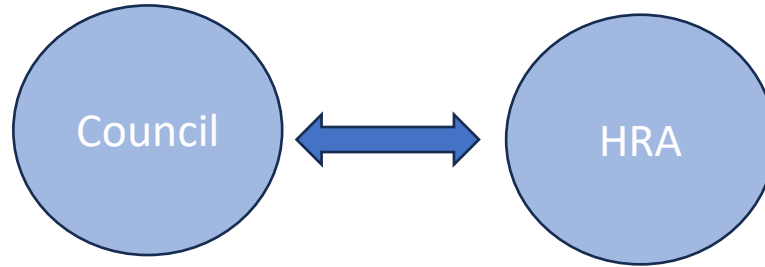


Plymouth's HRA was established by council in 1975 as an independent governmental entity that:

1. Owns and manages:
 - Plymouth Towne Square (senior apartments)
 - Vicksburg Crossing (senior apartments)
 - Valor Place (veterans housing development)
2. Manages programs and grants such as:
 - First time homebuyer program
 - Emergency repair grants for seniors
 - Owner-occupied home rehabilitation loans
 - Housing choice voucher rent assistance

HRA Governance Model Options

Model A:



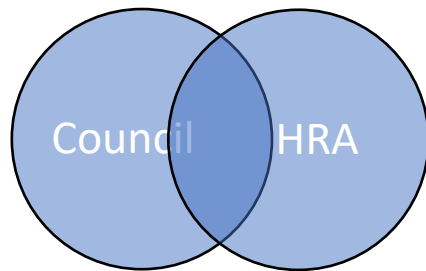
Current structure
(Bloomington/SLP)

Model B:



Council becomes HRA governing body
(most common with peer cities)

Model C:



Add some council to HRA governing board
and explore other tweaks/modifications
(not common)

Recent Housing Initiatives

Initiative/Policy	Governance in action
Inclusionary Housing Policy	HRA initiated; Council approved
Nexus Study	Council initiated; HRA played minimal role
LAHA	Council discussed; HRA role not defined
Housing Trust Fund	Both discussed the concept. Council adopted without HRA involvement
Housing TIF	Council handles new requests
HIA	HRA reviewed; Council approved
4D	HRA reviewed; Council approved
CDBG	HRA reviews and makes recommendations
HCV	HRA has almost exclusive responsibility
Bring it Home	Joint role for HRA and Council

Peer Communities

City	Population	City HRA	HRA Board	Members	City EDA	EDA Board	Members
Bloomington	91,537	Yes	Independent	7	Yes	Independent	7
Brooklyn Park	83,874	Yes	City Council	7	Yes	City Council	7
Plymouth	80,546	Yes	Semi-Independent	7	Yes	City Council	7
Woodbury	78,740	Yes	City Council	5	Yes	City Council	5
Lakeville	75,217	Yes	City Council	5	No	N/A	N/A
Maple Grove	71,676	Yes	City Council	5	Yes	City Council	5
Eagan	69,299	No	N/A	N/A	Yes	City Council	5
Burnsville	65,327	No	N/A	N/A	Yes	City Council	5
Eden Prairie	64,600	Yes	City Council	5	No	N/A	N/A
Coon Rapids	63,320	Yes	City Council	7	Yes	City Council	7
Apple Valley	56,252	No	N/A	N/A	Yes	City Council	5
Minnetonka	54,850	Yes	City Council	7	Yes	City Council	7
Edina	54,480	Yes	City Council	5	No	N/A	N/A
St. Louis Park	49,345	Yes	Independent	7	Yes	City Council	7

Discussion

- Staff feels the current structure is not working optimally.
- Is council interested in exploring a different governance model?
 - If yes, which one and why?
 - If no, how can council provide clarity to HRA about their decision-making authority?
- Where do we have consensus today regarding HRA governance?



MEMO

DATE: February 27, 2026

TO: Mayor and City Council
Dave Callister, City Manager

FROM: Grant Fernelius, CED Director
Steven Schmidt, Housing Manager

SUBJECT: Council Workshop – Background on Housing Goals and Initiatives

In preparation for the council workshop on March 6th, staff have prepared the following background report on existing housing goals, programs, and services. The purpose is to help council understand what has been done historically and identify future housing priorities. Mark Ruff will facilitate a discussion around goal setting. At the end of this memo, staff identified a few key questions to help frame up the conversation.

Existing Housing Goals

There are several documents that have been adopted in the last decade that outline housing goals for the city. These documents include the following:

- 2040 Comprehensive Plan (2018)
- Plymouth HRA Strategic Plan (2021)
- Met Council Allocation of Affordable Housing Need (2025)

It should be noted that some of these goals (except for Met Council) are broad or aspirational and not easily measurable. To the extent council can find consensus on desired outcomes that are measurable, staff can help design specific strategies to address these objectives.

2040 Comprehensive Plan

The 2040 Comprehensive Plan was adopted in 2018 and outlined three major housing goals:

1. Promote development and preservation of quality housing that is affordable at all income levels and all stages of the life cycle.
2. Encourage and ensure that all housing and neighborhoods in Plymouth are well maintained.
3. 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.

A copy of the Housing Chapter is attached (Exhibit A) and provides additional details on specific strategies that were recommended. In general, the city has been engaged in policy and program development to support these goals. A list of these activities is attached as Exhibit B.

HRA Strategic Plan

In March 2021, the Plymouth HRA board adopted a Strategic Plan. The document is attached as Exhibit C. The plan was developed in consultation with several different stakeholders and included four priorities:

1. Preservation of existing housing and tenant protections.
2. Increase housing affordability to diversify housing options and opportunity in the city.
3. Proactively support redevelopment efforts of the city.
4. Coordinate funding sources and financial strategies.

Several recommendations in the plan have been implemented (or are in process) by the city, including:

- Inclusionary housing policy (2024)
- Identify and prioritize areas for redevelopment (City Center, Station 73 and 494/55), not mention more recent projects like The Boulevard and Plymouth Plaza that received TIF assistance and complied with the inclusionary housing policy.
- Assist with land assembly, which was done on the Four Seasons Mall site and Red Roof Inn parcel.
- Local 4d affordable housing incentives (2026)
- Housing Improvement Areas/NOAH preservation (2026)

Met Council Allocation of Affordable Housing Need

Every 10 years the Met Council requires cities to update Comprehensive Plans. To accommodate anticipated regional growth, the agency expects cities to guide land for minimum residential densities. In addition, Met Council also determines the amount of affordable housing that is needed region-wide in various income categories (30% AMI, 50% AMI and 60% AMI). It then allocates a share of that affordable housing to each community and asks cities to plan for and develop policies to try and meet these goals. The allocation of need is based on a formula that looks at the ratio of low-wage jobs to low-wage residents. For example, communities with a lower ratio are asked to provide more affordable housing opportunities. Thus, more affluent communities receive a higher allocation of affordable housing.

The Imagine 2050 System Statement anticipates a regional need of 39,700 units by 2040. Plymouth's share is 1,035 units (or about 2%) of the total. Table 1 on the next page shows the goals by income category. As part of the 2050 Comprehensive Plan the City will need to identify ways in which it will address these goals through land use guidance, zoning controls, incentives and other policy tools. This year, the Met Council is also working on a housing nexus study (similar what Bloomington did) which will provide data and best practices for housing policy tools.

Table 1 - Allocation of Affordable Housing

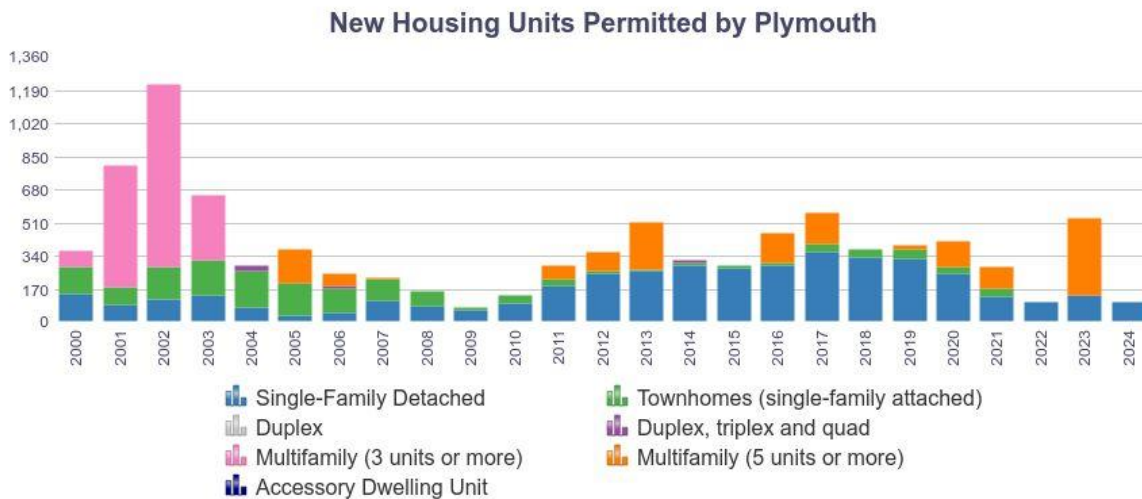
	2030 – 2040 Units
At or below 30% AMI	599
31 to 50% AMI	358
51 to 60% AMI	78
Total Units	1,035

Source: Met Council

Housing Construction/Production

Most of Plymouth’s growth and development happened before 2000, with the largest development pattern occurring between 1970 and 2000. Since 2000 (through 2024), the city’s population has increased 14,144 (80,038) and added 7,560 households (32,380). Over that same time frame the city has added 9,482 housing units (refer to Chart 1). In 2003, Met Council began tracking affordable housing production to monitor progress toward regional goals. The production is tracked for both renter and home ownership units (refer to Chart 2). More recently in 2023, the agency started to track production of affordable units by income bands. That report is attached as Exhibit D.

Chart 1



Source: Met Council

Chart 2



Source: Met Council

A comparative analysis of market rate and affordable units is shown below in Table 1. Note this covers the time frame from 2003 to 2024, since data was not tracked for earlier periods. The data in the chart above is shown below in Table 1. During that time frame over 7,000 units of housing were built. Of that number, 93% were market rate (mostly owner occupied) with only 7% considered affordable. However, the city is making progress in more recent years on affordable rental housing production.

Table 1 – Market Rate / Affordable Housing Production (2003-2024)

Structure Type	Units	%
ADU	0	n/a
Single family detached	3,885	55%
Duplex/triplex/quadplex	60	.8%
Townhome/condo	1,217	17%
Multi-family	1,942	27%
Total	7,104	
Market Rate/Affordable	Units	%
Owner-occupied Market Rt.	5,524	78%
Owner-occupied Affordable	126	2%
Renter-occupied Market Rt.	1,088	15%
Renter-occupied Affordable	332	5%
Total	7,070	

Source: Met Council

Since 2022, the city has approved over 1,900 units of new housing which is shown in Table 2 on the next page and includes a mix of apartments, townhomes and single-family residential.

Table 2 – Residential Projects Pipeline (Plymouth)

Project	Year	Type	Unit Count	Status
Parkera	2022	Market rate apartments (1)	200	Pending financing
Dietrich Development	2024	Market rate apartments (80% AMI)	330	Pending financing
The Boulevard – Belterra	2025	Mixed income (20% @ 60% AMI)	207	Under construction
The Boulevard – Melrose	2026	Affordable (100% @ 50% AMI)	213	Closing summer 2026
The Boulevard – Phase 3 and 4	2027 - 2028	Mixed income (20% @ 60% AMI)	400 +/-	Future phases
Doran Harbor Lane (Phase 1)	2025	Market rate apartments	176	Under construction
Doran Harbor Lane (Phase 2)	2026	Market rate apartments	176	Breaking ground 2026
Brinda Development	2024	Single family	22	Under construction
Sunset Bluff	2026	Single family Townhomes	19 20	Under construction
Marco McLane/Plymouth Plaza	2027	Mixed income (20% @ 60% AMI)	195	Closing summer 2026
		Market rate	1,256	64%
		80% AMI	330	16%
		60% AMI	160	8%
		50% AMI	213	10%
		30% AMI	-	
			1,959	

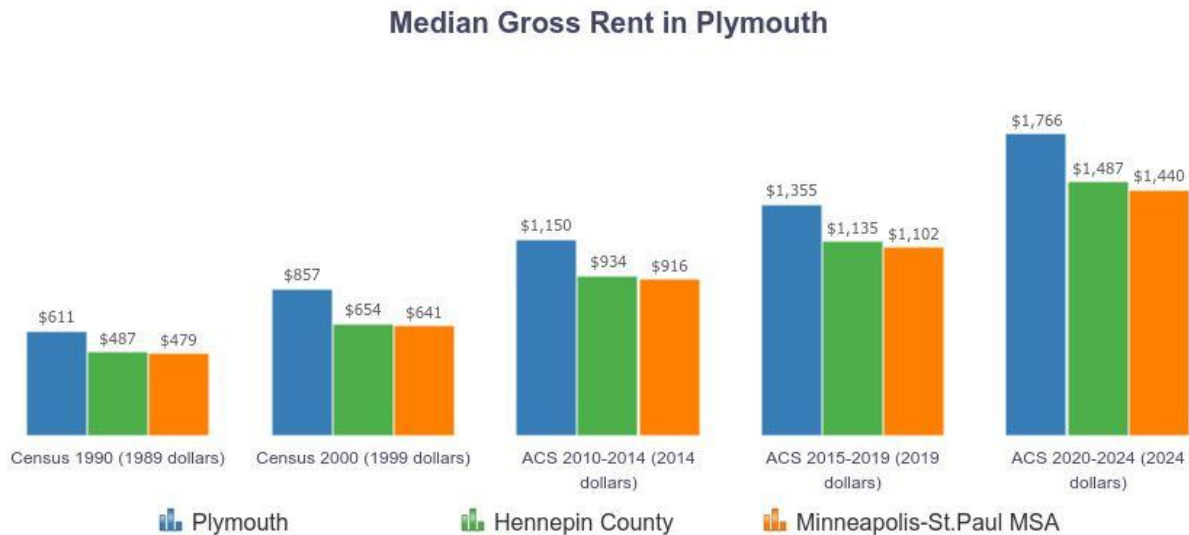
(1) Developer will make contribution to housing trust fund of 2% of project cost.

18% of the units in the pipeline will be affordable to households between 50% and 60% AMI and an additional 16% will be affordable to households at 80% AMI (Missing Middle).

Overall Housing Affordability

Housing in Plymouth is expensive relative to both Hennepin County and the Twin Cities metro region. Chart 3 on the next page shows the median gross rent going back to 1990. During the most recent survey, median rent was about 22% higher than in the region. In the for-sale market, the median sales price of a single-family home is shown in Table 3. Average sales price year over year is about 22% higher than in 2025 and is 37% higher than in the 13-county region.

Chart 3 – Comparison of Rents (Plymouth – Hennepin County – Twin Cities)



Source: Met Council

Table 3 – For Sale Market (January 2025 – January 2026)

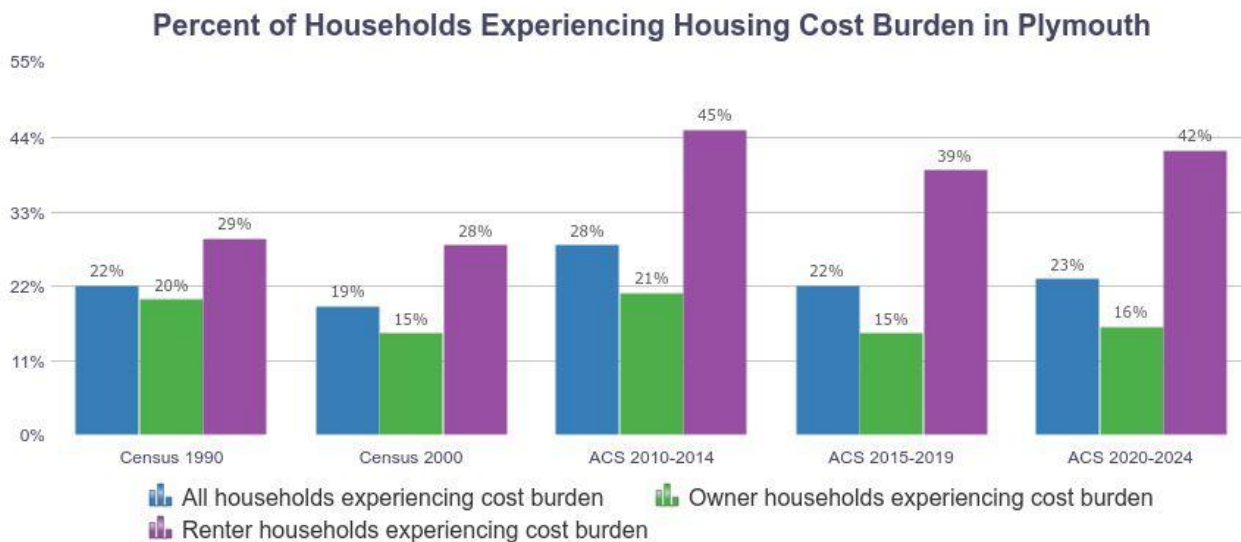
For Sale Market	13 County Region	Plymouth	Difference
Average Sales Price	\$447,966	\$616,715	\$168,749 (37%)
Year Over Year (Chg.)	+1.9%	+22.6%	-

Source: St. Paul Area Association of Realtors

Housing Cost Burden

This data can also be analyzed in terms of housing cost burden. This is the percentage of households that are paying more than 30% of their income toward housing. In Plymouth, this impact has affected 23% of all households and 16% of owners. Of particular concern is the impact on renters. According to the most recent data 42% of renter households are cost burdened. This means paying more than 30% of gross income toward rent and utilities. Chart 4 on the next page shows the breakdown of housing cost burden going back to 1990.

Chart 4 – Rent Burden by Housing Tenure



Source: Met Council

Affordable Housing Incentives

The City and HRA have been actively involved in both program/policy development, incentives, and various public/private partnerships. Staff have created a handout to promote affordable housing tools that are available in Plymouth. A copy of the handout is attached as Exhibit E.

Housing Programs/Services and Staffing

The city currently administers several housing programs and services. The following is a quick overview of these activities:

Program/Service	Summary	Staff	Budget
Housing Choice Vouchers	Plymouth administers 250 vouchers and ~100 ports	- Housing Manager - HRA Specialists	~2.6 million (does not include ports)
CDBG	Annual allocation plus program income	- Housing Manager - Housing & Policy Grant Coordinator	~ \$250K, \$80K annual program income
First-Time Homebuyer	CDBG Activity- Up to \$35K for down payment assistance	- Housing Manager - Housing & Policy Grant Coordinator	~ \$70K per year (2 applicants)

Housing Rehab Program	CDBG Activity- Up to \$40K for owner-occupied housing rehab	• Housing Manager • Housing & Policy Grant Coordinator	~ \$100K per year (3 applicants)
Senior Buildings	1-99 unit 100% affordable, 55+ (PTS) 1-96 unit 30% affordable, 55+ (VC)	• Grace Management • Housing Manager	Budget outside of City or HRA.
Scattered Site Program	2-unit twin home (Valor Place)	• Housing Manager	3-bedroom units \$1,350 per month
Bring it Home	Plymouth is awarded 36 vouchers (ports not allowed)	• Housing Manager • HRA Specialists	~ \$535K per year

CED requested an additional position (HRA Specialist) as part of the 2026 budget. That position will focus on the housing assistance programs. Among the future decisions that the City Council and HRA will need to consider is whether to continue administration of the CDBG program. The CDBG program provides funding for the first-time homebuyers and housing rehab programs, as well as the public service agencies that provide housing services in Plymouth. Shifting the program to Hennepin County would free-up staff capacity, however new sources of funding would be needed to replace CDBG dollars lost. There have also been conversations about selling the HRA's senior buildings to a non-profit housing developer to provide a source of capital for other housing initiatives. In the end, there will be tradeoffs that need to be evaluated.

Housing Resources

Most of the city's housing programs, services and operations are funded through federal programs (HCV and CDBG), as well as the HRA tax levy. Aside from those funds which are tied to specific programs, the city and HRA have resources that could be used to support additional affordable housing objectives.

- HRA Tax Levy - For 2026, the HRA tax levy is \$678,588, which is \$19,765, or 3% more than 2025. Historically, the HRA levy has increased 3% per year.
- LAHA - Local Affordable Housing Aid is a state-run program utilizing regional sales tax dollars for affordable housing programs. Payments are received in July and December of each year beginning in 2024. To date, Plymouth has received 3 payments totaling \$1,296,372.99. Funds must be committed to a qualifying project by December 31 in the third year following the year the aid was received (for aid received in 2024, this would be December 31, 2027) and expended by December 31 the fourth year after the aid was received.

- Pooled TIF – The city and HRA have five older TIF districts that have been kept open to retain funds for future housing projects. As of 2024, there was approximately \$3.0 million in pooled resources. These are one-time funds, meaning once spent the resources cannot be replenished.

Summary / Key Questions

The City and HRA have been proactive in promoting housing development, including support for affordable housing. There is more that can be done. However, it will be critical to identify the priorities and then allow staff to craft policy and incentive tools for future consideration. Among the questions staff would like clarity around include the following:

- 1) Are the broad goals identified in the Comp Plan and HRA Strategic Plan still appropriate for Plymouth?
- 2) Is Council prepared to set targets and time frame to achieve the affordable goals set by the Met Council? What additional information might be needed before committing to those goals?
- 3) Is preservation of existing housing (Naturally Occurring Affordable Housing-NOAH) a goal of Council and should we set targets and time frames?
- 4) Is Council interested in realigning existing programs (CDBG, HCV) to reprioritize staff and financial resources?
- 5) Is Council interested in exploring the potential sale of HRA assets (senior buildings) and utilize those resources for other housing priorities?
- 6) Is Council interested in regulatory reforms, particularly around zoning and land use that might help reduce the cost of housing development? This would likely mean changing the way we zone property to allow for higher densities, smaller homes and other creative solutions.
- 7) As part of its 2026 Work Plan, the HRA is prepared to update its Strategic Plan, review potential options on the use of Local Affordable Housing Aid (LAHA) and explore other relationships with various housing stakeholders. These ideas would come forward in the form of recommendations to Council. Staff would like to affirm that Council is on board with this plan.

Final Thoughts

Staff would request feedback on the questions listed above and whether the council would like to have additional discussion on these topics. It would also be helpful to know if there are thoughts on community input. We can then come back with options for implementing some of these goals in terms of resources and policy tools. We look forward to the workshop discussion.

Exhibits

- Exhibit A: 2040 Comp Plan (Housing Chapter)
- Exhibit B: List of Affordable Housing Activities
- Exhibit C: HRA Strategic Plan
- Exhibit D: Met Council Housing Policy & Production Report
- Exhibit E: Affordable Housing Incentives for Plymouth

Chapter 4

HOUSING PLAN

CHAPTER PURPOSE

The Housing Plan establishes standards, plans and programs to meet existing and projected housing needs in Plymouth. It also identifies strategies to promote the development of low and moderate income housing as defined by state law. The Housing Plan will help Plymouth integrate housing into the City's overall development objectives and encourage the private sector to meet identified housing needs. The plan is intended to provide direction as the City responds to and creates opportunities for the development of affordable and life cycle housing, promotes efficient and well-integrated development and maintains the City's neighborhoods and housing stock.

This chapter, along with the associated appendices, provides information on present and future housing demand in Plymouth, present housing supply and housing mix, current and proposed housing programs and the trends associated with these elements of Plymouth's housing stock. The primary sources of data are the Metropolitan Council, Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy data, the American Community Survey, Housing Link Streams data, the U.S. Census, Hennepin County and the City of Plymouth. When the results of the 2020 U.S. Census are available, the City will analyze them to determine if the plan will require updating.

GOALS AND POLICIES

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.

- Provide opportunities for the development of quality housing that is diverse in terms of ownership, price, type and style.
- Ensure that Plymouth provides housing opportunities for households at all stages of the life cycle, including first time homebuyers and those wishing to move up to their second or third home and households wishing to down size as households age.
- Promote the use of sustainable design practices for proposed housing projects.

- Actively encourage residential developers to include housing that is affordable to low- and moderate-income persons and local employees as part of their proposals in order to provide a range of mixed-income housing throughout the community. Toward that end, the City will provide information about Plymouth's goals for affordable housing to anyone inquiring about possible development within the city.
- Work with owners of existing Naturally Occurring Affordable Housing (NOAH) properties to preserve and maintain quality, affordable housing throughout the city.
- Provide financial and technical assistance, when appropriate, to developers of housing that is affordable to low and moderate income persons.
- Promote the development of housing for persons with special needs, including accessible housing for persons with disabilities.
- Support efforts to assure equal access to housing in Plymouth regardless of race, color, creed, religion, sex, national origin, disability, marital status, status with regard to public assistance, sexual orientation, and familial status.
- Continue to pursue federal and state resources on behalf of developers for affordable housing that help meet Plymouth's need for low and moderate income life cycle housing.
- Review all development proposals for their potential to contribute toward meeting the City's goals for affordable housing.

Encourage and ensure that all housing and neighborhoods in Plymouth are well maintained.

- Support programs and activities that promote the maintenance and enhancement of the Plymouth housing stock.
- Support local programs that provide low and moderate income households with financial assistance to maintain and rehabilitate their housing.
- Preserve the current affordable housing stock in the city through programs to assist with maintenance activities.

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.

- Support residential development that makes efficient use of land and public infrastructure.

- Provide opportunities to develop new housing that is affordable to low and moderate income persons in areas that are accessible to employment centers and public amenities through public transit and non-motorized transportation.
- Work with Plymouth businesses to identify opportunities to promote affordable housing to meet the needs of the area workforce.
- Support efforts to maintain and rehabilitate existing affordable housing in areas that are near employment centers and public amenities.

HOUSING OPPORTUNITIES

This Plan addresses the following key housing opportunities: 1) life cycle housing; 2) affordable housing; and 3) housing maintenance and preservation.

LIFE-CYCLE HOUSING

Life-cycle housing is housing that meets the needs of all residents in various phases in life. It ranges from housing for young adults establishing new households to homes for growing households with children and housing for seniors in their retirement years. To accommodate this range, the City's housing supply needs to be diverse, consisting of a variety of prices and styles of housing. Furthermore, providing an adequate supply will require an adequate response from both the private and public sectors.

In 2016, Hennepin County indicated the City's mix of housing included 16,724 (53 percent) detached housing units and 14,727 (47 percent) attached housing units. Sixty-eight percent of Plymouth's housing units are owner-occupied; thirty-two percent are renter-occupied. The number of non-family households has remained constant since the previous plan in terms of percentage of population. This is most likely due to new development in northwest Plymouth oriented toward households with children (family households) balancing out the aging population in many other areas of the city. A non-family household consists of a person living alone or a householder who shares a home with nonrelatives only; for example, with roommates or an unmarried partner. Approximately 41 percent of Plymouth's housing units are affordable to low and moderate income households, which are households at or below 80 percent of the area median income. City officials will monitor this mix throughout the planning period so that imbalances may be identified.

Life Cycle Housing Indicators

Indicators of the future need for additional life-cycle housing or greater housing diversity include: 1) changes in age of population; 2) changes in household structure; 3) changes in the availability of different types of housing; 4) supply of and demand for senior housing; and 5) supply of and demand for special needs housing.

Demographic trends indicate that Plymouth's population is aging, and the community is seeing an increase in non-family and non-traditional households. According to the Metropolitan Council's housing stock estimates, the City currently exceeds the metropolitan area's average for multi-family housing, which is 31 percent. Waiting lists for senior housing suggest that current demand exceeds supply (see Appendix 4A).

Plymouth will promote housing diversity, but recognizes that several factors may limit the City's ability to meet life-cycle housing needs in Plymouth between now and 2040.

- The supply and mix of housing, both rental and ownership, may not keep pace with the demand created by the increasing number of elderly and the lower number of family households. Such changes indicate that the demand for alternatives to the detached home will continue to be strong in the future.
- Sites suitable for additional higher-density housing types, such as apartments, are limited.
- The property tax system discourages investment in rental housing. In addition, the 1986 federal income tax reforms eliminated incentives that had encouraged significant investment in rental housing and continue to discourage this type of development.
- Public resources that help provide special needs housing for the elderly and disabled are limited.
- The demand for affordable family and senior housing exceeds the supply.

Housing Programs

As people go through various stages and/or changes in their lives, their housing needs and desires change. The City provides the leadership, through its policies and programs, to meet the anticipated future housing needs of all residents.

In consultation with the City Council, the Plymouth Housing and Redevelopment Authority (HRA) is the primary municipal agency that administers housing assistance programs in Plymouth. The HRA and its staff work closely with staff from Hennepin County, Minnesota Housing Finance Agency, U.S. Department of Housing and Urban Development (HUD) and local lenders, realtors and landlords. The HRA administers programs that address the need for life-cycle and all other housing needs within the city.

Fair Housing

Fair housing is the assurance that adequate housing opportunities are available to all residents. The City's role is to ensure that landlords and renters are aware of state and federal regulations prohibiting discrimination in housing for any member of society based on religion, sexual orientation, gender, physical disability or race.

The HRA participates in the Fair Housing Implementation Council, which is a consortium of 16 organizations that provide public education, complaint resolution and fair housing testing in Plymouth as well as the entire seven county metropolitan area. When issues or concerns are brought to the attention of the City, referrals are provided to outside organizations such as HOME Line.

AFFORDABLE HOUSING

HUD defines affordable housing as housing for which a household pays no more than 30 percent of its income toward housing costs. As detailed on the following page, the Metropolitan Council has further refined this definition.

Affordable Housing Indicators

Indicators of affordable housing need include: 1) household income; 2) housing cost as a percent of household income; 3) jobs and housing relationship; 4) availability of affordable housing units; and 5) supply of and demand for subsidized housing units.

Although Plymouth's median income exceeds the metropolitan area median, there are a number of households for which housing affordability is an issue. The 2015 American Community Survey five-year estimates show the number of renter households and homeowners paying more than 30 percent of their income for housing has increased in Plymouth over the past ten years by 310 households, which is about a

six percent increase. In addition, given the high cost of housing in the city and the wages earned by non-resident workers, housing costs are likely an obstacle for some non-resident workers.

Based on Metropolitan Council estimates, roughly 41 percent of Plymouth's housing units are affordable to households at or below 80 percent of the area median income. At the time of this report, there were nearly 779 units of subsidized rental housing and rental housing occupied by individuals holding 357 Housing Choice vouchers (Section 8) in the city. For a current list, visit www.plymouthmn.gov/housing. Looking at new construction, the cost of land in Plymouth will make it increasingly difficult to add affordable housing with single family homes. Based on regional figures, the demand for affordable housing still exceeds the supply. This is the case in almost all metropolitan area communities.

Affordable Housing Programs

The City and the HRA support federal, state and local housing programs to assist low and moderate income persons. In addition to taking advantage of state and federal funds, from 2000 to 2015, the City used almost \$8.6 million in local property tax dollars to promote and support affordable housing. The City has been proactive in providing affordable housing opportunities in the past and will continue efforts into the future. Housing costs in Plymouth are higher than the average for the metropolitan area and this makes it difficult for a homebuyer to be able to purchase a home in the city. According to the Metropolitan Council, 18 percent of Plymouth households earning 80 percent or less of the area median income are housing cost-burdened. In an effort to mitigate the high cost of housing, the City offers a first-time homebuyer program that provides up to \$25,000 to assist with the down payment, closing costs and mortgage principal reduction. Through 2015, the City has assisted 184 buyers, providing over \$3,000,000 in funding. Plymouth will continue to market this program to offer homeownership options to moderate income first-time homebuyers.

Community Housing Goals

With assistance from other housing-oriented groups, in 2015 the Metropolitan Council developed new forecasts of affordable housing need in the metropolitan area from 2021-2030 and assigned a proportional share (goal) to each community. The new housing needs are separated into three groups that are based on the percentage of household income. The three groups or "bands" as the Metropolitan Council refers to them, include households at or below 30 percent of the area median income (AMI); households between 31 and 50 percent of the AMI; and households between 51 and 80 percent of AMI. Plymouth's overall share has been set at 679 units for the 10-year period. This goal serves as a benchmark for the City as it

promotes development that maintains the livability in the city and provides opportunities for affordable and life-cycle housing that is efficient, compact and well-integrated. There are sufficient acres available in higher density areas to allow for the potential development of 736 units of affordable housing (see Figure 4-1). Nevertheless, the City's affordable housing goal will be difficult to meet due to factors that include high land prices, inflationary pressure on building materials, dwindling financial resources, and limited availability of land for commercial purposes.

The implementation activities outlined later in this section serve as the Housing Action Plan for achieving the goal identified by the Metropolitan Council. Supporting demographic information can be found in Appendix 4A.

HOUSING MAINTENANCE AND PRESERVATION

The current condition of Plymouth's housing stock is good. However, programs fostering housing maintenance will become increasingly important as the community ages. Good housing maintenance promotes stability and appreciation in housing values and helps create a sense of community. The City and HRA believe that NOAH properties are an asset to the community and will continue to work with property owners to retain these types of properties in the city.

Housing Condition Indicators

Indicators of housing condition include: 1) age of housing; 2) housing values; and 3) exterior condition. Since a majority of the housing in Plymouth is less than 35 years old, the condition of most of the housing supply is good. Since 1990, the Plymouth HRA has provided approximately \$2,389,450 for the rehabilitation of 188 homes in the city. Housing in need of rehabilitation is scattered throughout the city, with most scattered in the southern and eastern areas near Parkers Lake and Medicine Lake. However, at this time, Plymouth has no concentrated areas in need of rehabilitation.

The southern and eastern areas of the city also have the majority of Plymouth's oldest homes – over 50 years old. Based on building permit data, 19 percent of these homes had additions or alterations between 1991 and 2016. While investment is being made in the City's oldest housing, more may need to be done to ensure that older neighborhoods are maintained (Figure 4-2).

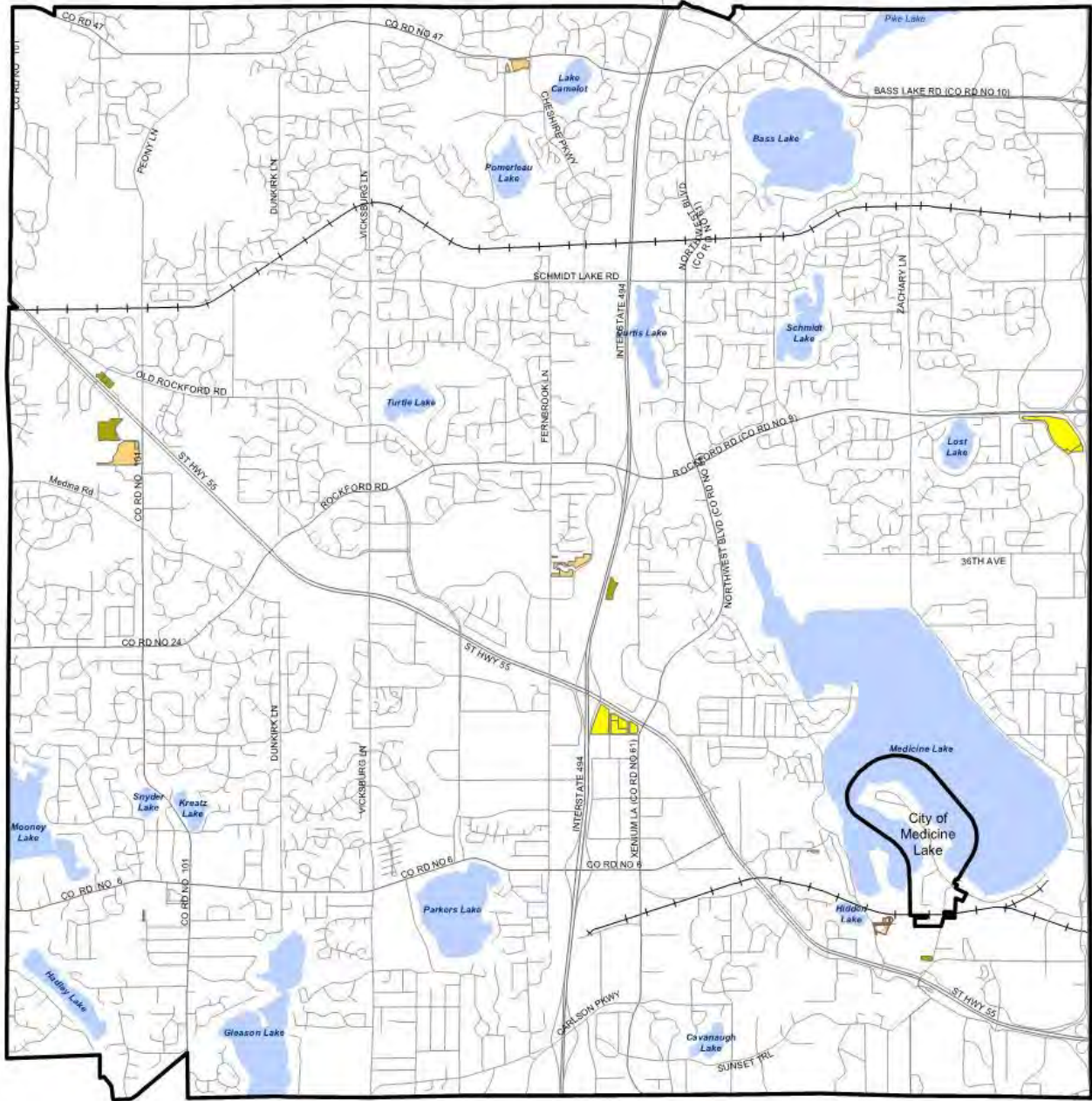


Figure 4-1
**Housing
 Opportunities**

As of 5/15/2018



- LA-3 Vacant 20.1 Acres
- LA-4 Vacant 13.5 Acres
- Underdeveloped LA-4 3.6 Acres
- MXD-R 34.3 Acres



THIS REPRESENTS A COMPILATION OF INFORMATION AND DATA FROM CITY, COUNTY, STATE AND OTHER SOURCES THAT HAS NOT BEEN FIELD VERIFIED. INFORMATION SHOULD BE FIELD VERIFIED AND COMPARED WITH ORIGINAL SOURCE DOCUMENTS.

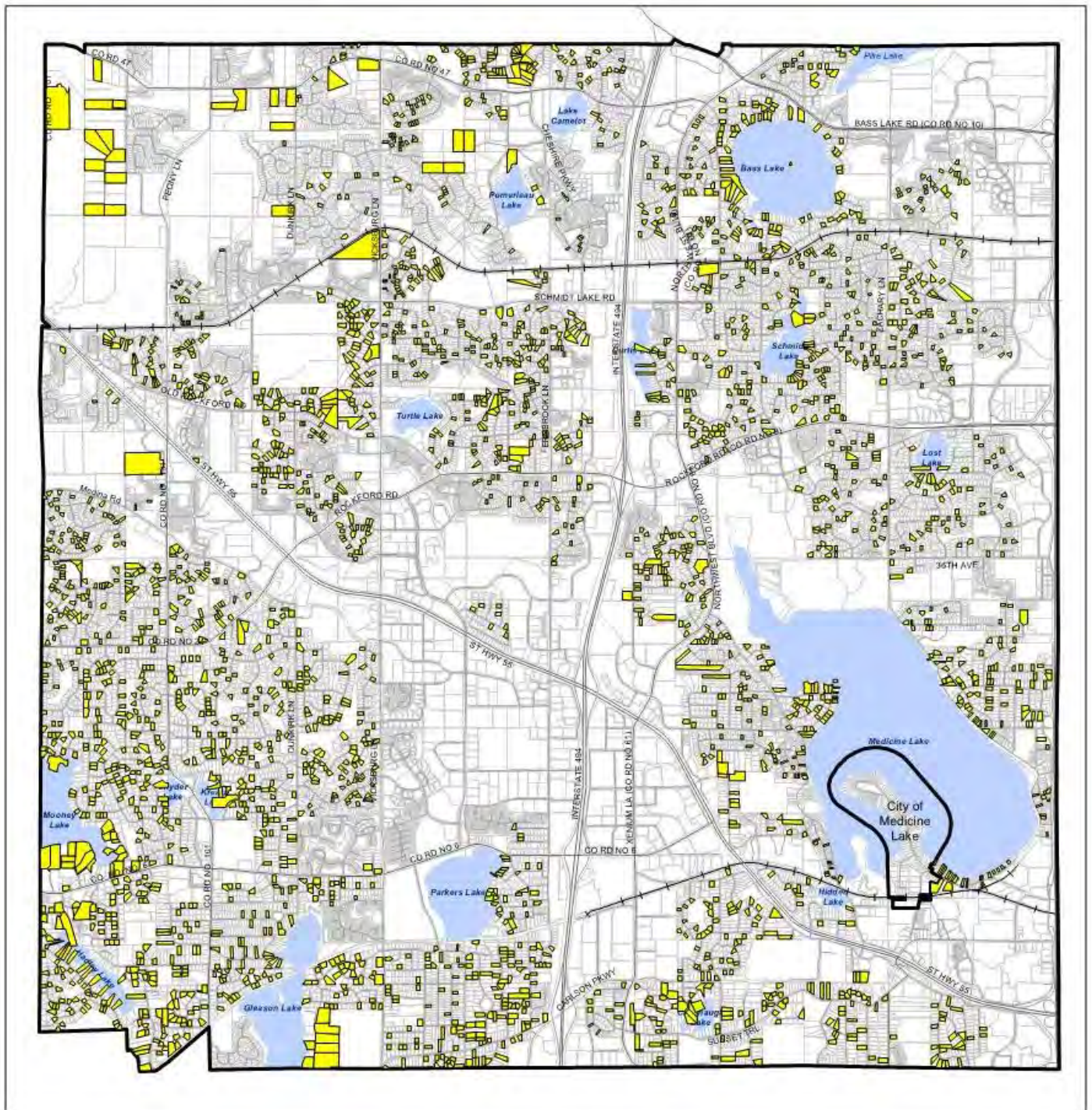


Figure 4-2
**Re-Investment in
 Homes**

 Building Permits with Estimated
 Cost over \$25,000 between
 1990 and 2015

* City of Plymouth Building Permit Data



THIS REPRESENTS A COMPILATION OF INFORMATION AND DATA FROM
 CITY, COUNTY, STATE AND OTHER SOURCES THAT HAS NOT BEEN
 FIELD VERIFIED. INFORMATION SHOULD BE FIELD VERIFIED AND
 COMPARED WITH ORIGINAL SOURCE DOCUMENTS.

Housing condition is also related to value. Median housing values in Plymouth exceed values in both Hennepin County and the metropolitan area.

The 2014 American Community Survey (ACS) identified one type of substandard housing condition in Plymouth. It indicated that there were 16 units that lacked complete kitchen facilities. In addition, the ACS identified less than one percent (180 units) as being overcrowded, which is defined as more than one person per room.

The City's Housing Maintenance Code and rental housing licensing programs have identified housing in need of continued maintenance and renovation. In 2015, the City licensed 8,896 units in 1,598 buildings. As part of the licensing program, the City inspects units for code compliance. The City identified 241 violations in 2015. The City may need to expand its efforts to provide housing assistance to owners of affordable rental and homesteaded units to ensure older units remain in good condition.

Housing Maintenance Programs

Six City programs support well-maintained housing and neighborhoods. These include the Housing Maintenance Code, rental licensing, homeowner rehabilitation, multi-family fire suppression upgrade program, Crime-Free Multi-Housing and Neighborhood Watch. Through these programs, the City is able to continually monitor the condition of the City's housing stock and require owner compliance with the Housing Maintenance Code when applicable.

The City supports a number of local non-profit groups that help residents with housing-related issues. They include Interfaith Outreach, People Responding in Social Ministry (PRISM), Community Action Partnership of Hennepin County (CAPHC), HOME Line, Senior Community Services, Hammer Residences and Habitat for Humanity.

IMPLEMENTATION

Description

Timing

Livability of Housing and Neighborhoods – Continue to support programs that improve the livability of housing and neighborhoods such as Neighborhood Watch, Crime-Free Multi-Housing, Interfaith Outreach, PRISM, CAPCH, Senior Community Services and HOME Line.

Ongoing

Financial Support and Technical Assistance for Maintenance and Development of Affordable Housing – Any affordable housing development in Plymouth will be a fiscal challenge. Consequently, stipulating an implementation strategy based on an affordability band is not practical. Given the economics of development in Plymouth, multiple fiscal tools will be necessary for a successful project, many not controlled by the City. The City of Plymouth and Plymouth Housing and Redevelopment Authority (HRA) have previously used and will continue to consider using the following tools:

Ongoing

- Zoning and land use flexibility
- Project-based vouchers
- Legislative allowance of using excess tax increment
- Fee waivers
- Tax increment financing
- Tax abatement
- 4d tax incentives
- Effective referrals
- Excess tax increment from existing districts (when feasible)
- Land acquisition (when appropriate)
- Participation in regional collaborations
- Along with these City and HRA-administered financing tools, the City will support applications to other agencies such as:
 - o Metropolitan Council;
 - o Hennepin County;
 - o Minnesota Housing Finance Agency; and
 - o Federal Home Loan Bank.

Description

Timing

(continued from page 11) The City of Plymouth will engage all new developers as they submit applications for new housing and work with them to determine whether a portion or all of the units could be developed as affordable housing. Plymouth will strive to serve those in the lower bands of the affordability spectrum. However, the strategy is to provide affordable housing, no matter the specific band. The determination of which tools or programs the City and HRA will use to assist a particular development will be made on a case-by-case basis and will be customized to that development to provide the most effective use of all available resources. It is the intent of the City to give higher priority in funding decisions to projects that provide housing affordable to households at 30 percent of Area Median Income or below.

Ongoing

Support for Existing Low and Moderate Income Rental Housing – Continue, through the HRA, to operate the following programs:

Ongoing/
Short

- Plymouth Towne Square (a 99-unit apartment building for low and moderate income seniors);
- Vicksburg Crossing (a 96-unit apartment building for low and moderate income seniors); and
- Housing Choice Voucher Program.

Preserve existing affordable housing and Naturally Occurring Affordable Housing (NOAH) whenever feasible.

Ongoing/
Short

To that end, the City and HRA will carry out the following actions:

- Create and maintain a list of NOAH properties located in the city;
- Consider the establishment of a dedicated funding source to assist NOAH properties that are being considered for purchase in order to maintain their affordability;
- Create and maintain a list of all publically subsidized properties in the city along with relevant information about the property;
- Continue to have conversations with owners of publically subsidized and NOAH properties to stay abreast of their future plans;
- Consider amending the City's Rental Licensing Ordinance to provide for a 90 day notification to the City and residents of the pending sale of NOAH property;

<i>Description</i>	<i>Timing</i>
- Consider a policy that would allow tenants in “good standing” who reside at a NOAH property that has been sold to remain at the property for up to 12 months even if rental criteria for tenancy has changed that makes them no longer eligible to rent at the property; and - Research potential programs that may provide a benefit to the Sun Valley mobile home park residents.	Ongoing/ Short
Regulatory Barriers to Affordable Housing – Study and make recommendations on changes to zoning, subdivision and other code requirements that may be impediments to developing and maintaining housing affordable to low and moderate income residents, particularly those in the lower spectrum of the affordability bands. The City will review the concept of a Mixed-Income/Inclusionary housing policy and monitor how such policies are working in neighboring cities.	Ongoing/ Short
Housing and Employment Relationships – Study the relationship between affordable housing and the ability of Plymouth businesses to recruit and retain employees. Through the Plymouth Economic Development Authority (EDA), the City will engage with local businesses to determine if they have identified staffing issues that are a result of the lack of lower cost housing and develop strategies to mitigate identified issues.	Short
Impact of Assessments and Fees on Housing Affordability – Study the impact of City assessments and fees on housing affordability and lower income residents. Consider the feasibility of waiving or reducing assessments and fees for new housing that is affordable to low and moderate income residents.	Short
Housing Conditions – Identify substandard, blighted or deficient housing in order to target housing maintenance code enforcement, housing rehabilitation assistance programs and possible redevelopment. The HRA’s rehabilitation programs target households at the lower spectrum of the affordability bands when possible to assist those with the greatest needs.	Ongoing

<i>Description</i>	<i>Timing</i>
Truth in Housing – Study the feasibility of establishing a program to require a property inspection and disclosure report before residential property changes hands and determine if there is a greater impact on lower income households purchasing or renting in the city.	Medium
Zoning Ordinance –Continue to use the annual Zoning Ordinance update to address new housing trends.	Ongoing
Section 8 Project-Based Properties – Encourage owners of existing affordable properties to renew their contracts with HUD or encourage and facilitate the sale of such properties to new owners who will renew these contracts with an emphasis on providing housing to lower income populations.	Ongoing
Long Term Affordability – Use techniques, such as land trusts or property encumbrance, to maintain long term affordability of housing receiving assistance.	Ongoing
Housing and Industrial Bond Policies – Use policies to leverage affordable housing beyond minimums required by law and to generate revenue to support affordable housing efforts of the HRA.	Ongoing
Transitional/Emergency Housing – Encourage local social service agencies to develop a transitional housing facility in Plymouth that targets individuals and households at the lower end of the income spectrum.	Medium
Housing Maintenance Education – Develop a voluntary education and inspection program for existing housing, with rehabilitation assistance for income-qualified residents.	Medium
Housing Maintenance – Continue to provide technical assistance and, as a lender of last resort, financial assistance to townhome and condominium associations to maintain and renovate low and moderate cost older buildings.	Ongoing

<i>Description</i>	<i>Timing</i>
Rental Housing License Program – Continue to enforce life safety and other minimum housing standards for all rental units in the city.	Ongoing
Legislative Initiatives – Encourage and support legislative initiatives that provide incentives and eliminate disincentives and penalties for cities to assist affordable housing (e.g., tax increment financing and fiscal disparities).	Ongoing
Property Taxes – Support equity in property taxation for non-homestead residential (rental) properties.	Ongoing
Fair Housing – Continue to support and publicize fair housing programs and policies. The City will consider the adoption of a local Fair Housing Policy.	Ongoing/ Short

Appendix Chapter 4A

HOUSING CHARACTERISTICS

AGE OF POPULATION

The population of Plymouth, as well as the metropolitan region, is aging. The Metropolitan Council's Thrive MSP 2040 plan predicts that one in five residents will be age 65 and older in 2040, compared to one in nine in 2010. While the population is aging, Plymouth still remains an attractive community to younger households desiring a convenient location in the Twin Cities with quality housing, natural amenities, highly rated schools, good public services and recreational opportunities.

The change in the age distribution of Plymouth residents between 2000 and 2010 illustrates how a city's population can change over time (Table 4A-1). In the ten-year period between 2000 and 2010, the largest percentage population increase occurred among older adults ages 55 and over, while the younger age groups of (0-4) and (5-14) declined for the first time. The decline in the younger population is not unique to Plymouth and is one that is being seen nation-wide. It is important to note that the younger age group decline from 2000 to 2010 is somewhat mitigated when viewing the 2014 American Community Survey five-year estimates. These combined numbers for the age groups 0-4 and 5-14, while still below 2000 figures, did rise somewhat. This indicates that in the period between 2010 and 2014, Plymouth's younger population was growing. This is most likely related to the desirability of single-family homes in the northwest section of the city and the high quality schools in the area.

From 1990 to 2000, the 35-44 age group saw a 28 percent increase, however, this age group experienced a decrease of 23 percent or just over 3000 persons from 2000 to 2014. This data will be important to monitor as Plymouth plans for future housing.

During the same time period, the greatest percentage increase was in persons over 65. During the period covered by this plan, the City expects to see continuing increases in the number of older residents. As the families that moved to Plymouth age, the parents will become empty nesters and begin to retire, and their children will become young, independent adults. Both groups will need housing that is affordable and appropriate to their needs, including supportive living arrangements.

TABLE 4A-1
CHANGE IN AGE DISTRIBUTION

Age Range	2000 Total	2010 Total	Change	% Change	2014 ACS 5-year
0 to 4	4,595	4,202	(393)	-8.5%	4,436
5 to 14	10,334	9,462	(872)	-8.4%	9,276
15 to 24	7806	8,101	295	3.8%	7,578
25 to 34	9,068	9,566	498	-5.5%	10,610
35 to 44	12,647	9,522	(3,125)	-24.7%	9,698
45 to 54	10,622	11,899	1,277	12%	11,589
55 to 64	5,835	9,307	3,472	59.5%	10,077
65 +	4,987	8,517	3,530	70.8%	9,604
Total	65,894	70,576	-	-	72,868

Source: 2000, 2010 U.S. Census and 2010-2014 ACS 5-Year Estimates

HOUSEHOLD STRUCTURE

Over the past 30 years, the size and make-up of families has changed nationally as well as in Plymouth. From 2000 to 2010, family households overall grew by 1,576, however, married couple families grew by less than half that number at 738. Married couple families with children under 18 years of age saw the largest decline of all householder categories, losing 988 during the decade. As would be expected, non-family households saw one of the largest increases, growing by 2,267, of which the vast majority were one-person households.

In 2010, Plymouth had a higher percentage of its population in family households than in non-family households. As the population continues to age and as trends in the formation of more non-traditional families in Hennepin County continue, the City can expect more non-traditional families and non-family households.

TABLE 4A-2
CHANGES IN HOUSEHOLD TYPE

Household Type	2000	2010	Change	% Change
Family Households	17,555	19,230	1,675	9.5%
Married couples	15,089	15,926	837	5.5%
- With related children under age 18	7,844	6,955	(889)	-8.9%
- No related children under age 18	7,245	8,971	1,726	23.8%
Male householder, no wife present	592	869	277	46.8%
- With related children under age 18	327	477	150	45.9%
- No related children under age 18	265	392	127	47.9%
Female householder, no husband present	1,874	2,435	561	18.1%
- With related children under age 18	1,268	1,498	230	18.1%
- No related children under age 18	606	937	331	54.6%
Non-family households	7,166	9,433	2,267	31.6%
1-person	5,402	7,569	2,167	40.1%
2 or more persons	1,764	1,864	100	5.7%
Total	24,721	28,663	3,942	15.9%

Sources: 2000 and 2010 U.S. Census

Over the past 40 years, the average household size in Plymouth has decreased from 3.9 persons to 2.4 persons. It is expected to remain at or near 2.4 persons through 2040 (Table 4A-3). The decrease in average household size reflects a combination of lower birth rates, an increasing number of empty nester households and an increasing number of single person households. The Metropolitan Council projections suggest that household size will begin to stabilize through 2040. Both the changes in household structure and household size will have an effect on the type of housing needed in Plymouth in the future.

TABLE 4A-3
HOUSEHOLD SIZE TRENDS

Year	Population	Households	Household Size
1970	18,077	4,645	3.9
1980	31,615	10,491	3.0
1990	50,889	18,361	2.8
2000	65,894	24,820	2.6
2010	70,576	28,663	2.4
2020*	77,200	31,800	2.4
2030*	81,400	33,400	2.4
2040*	85,100	34,700	2.5

Sources: U.S. Census; *Metropolitan Council

OWNER-OCCUPIED AND RENTER HOUSING

Younger individuals or couples, who are still at the early stages of their earning potential, will likely begin as renters and move to home ownership at some point. Similarly, retired individuals or couples

may wish to sell their homes in favor of renting or owning in a complex where they will need to do little or no maintenance. As the city's population continues to age and as the city's children grow to young adults, rental housing will continue to be in demand.

According to Hennepin County, there were 31,451 housing units in Plymouth in 2016. Of these, 21,491 were owner-occupied homesteads (68 percent) and 9,960 units were rental units (32 percent). Plymouth's ratio of 68/32 percent is similar to many other metro communities and is almost identical to the previous ten-year period.

HOUSING TYPES

As of December 2015, detached homes, including single family, mobile homes, farmhouses and seasonal homes, represented 53 percent of the housing stock. Multiple family housing, including duplexes, townhomes and apartments, represented 47 percent (Table 4A-4). At the present time, Plymouth has a balanced housing stock.

**TABLE 4A-4
HOUSING STOCK**

Type of Housing	Number of Dwelling Units	Percent of Total
Single Family	16,656	53%
Mobile Homes	60	0.2%
Farm Houses	3	0.0%
Seasonal Homes	5	0.0%
Total Detached Housing	16,724	53.2%
Apartments	7,168	22.8%
Other Multiple Housing	7,559	24.0%
Total Multiple Housing	14,727	47.0%
Total Housing Stock	31,451	100.0%

Source: Hennepin County

SENIOR HOUSING

Senior housing is one of the fastest growing segments in the housing industry, due to an aging population both nationally and locally. Over the past ten years, the City has added over 400 new units specifically designed toward an aging population. Plymouth Towne Square was the first apartment complex in the city specifically for seniors. The Plymouth Housing and Redevelopment Authority (HRA) opened Plymouth Towne Square in the Fall of 1994. The complex reached full occupancy in 1995. It provides affordable housing options for 130 residents. This complex continues to have a waiting list of over 100

applicants, which is an indication of the need for more housing of this type in Plymouth. The Plymouth HRA opened Vicksburg Crossing in 2006 to provide additional affordable, independent options. Vicksburg Crossing is a 96-unit independent senior facility that offers a mix of affordable and moderate rate units. One-third of the units are set aside for low-income seniors. The remaining two-thirds are offered at moderate rate levels. This property also maintains a waiting list.

Based on discussions with senior housing providers, projects in Plymouth have rented or sold in short timeframes. Examples include Gramercy Park Cooperatives, Bassett Creek Commons, Alterra Clare Bridge, Cornerstone Commons Cooperative, The Waters of Plymouth, Trillium Woods, Cherrywood Pointe and Summerwood assisted living.

SPECIAL NEEDS HOUSING

Special needs housing encompasses a diverse set of populations: those who are older and frail; those with mental and/or physical disabilities; those with mental illness or chemical health issues; and those who are in need of temporary or transitional housing due to major changes or losses in their lives.

For many years, Hammer Residences has operated a successful housing and service program for mentally and physically challenged adults in small group homes and apartments scattered throughout the community. The organization houses 103 clients at 15 locations in Plymouth. Demand for this program is growing, and Hammer has indicated that it would like to develop more homes in the community.

Plymouth has a need for housing designed to be accessible for disabled persons. The City and the HRA have actively promoted and supported more accessible housing in the community. The HRA, in partnership with Habitat for Humanity, provided financial assistance for the construction of a four-unit townhome project with one accessible unit and currently owns one rental unit that is fully accessible.

HOUSEHOLD INCOME

The federal and state governments have long used household income as a key measure for eligibility for housing programs. Eligibility is based upon extremely low-, very low-, and low-income categories defined as follows:

- An extremely low-income household has an income no greater than 30 percent of the median income of the county or metropolitan area, as adjusted for household size. In 2016, an extremely low-income four-person household was one with an income of \$25,750 or less.
- A very low-income household has an income between 31 and 50 percent of the median income of the county or metropolitan area, as adjusted for household size. In 2016, a very low-income four-person household was one with an income between \$25,751 and \$42,900.
- A low-income household has an income between 51 and 80 percent of the median income of the county or metropolitan area, as adjusted for household size. In 2016, a low-income four-person household was one with an income between \$42,901 and \$65,700.

According to the 2015 American Community Survey, which is the most current available, the median family income for Plymouth was \$85,418. This was higher than the comparable figures for Hennepin County and the metropolitan area of \$65,834 and \$75,172,000, respectively. Given the cost of housing built in the city over the past ten years, it is reasonable to assume that the median income in Plymouth still far exceeds the metropolitan area median income. While housing affordability is not an issue for the majority of Plymouth's households, the 2000 Census indicated there were 1,679 persons in Plymouth with incomes below the poverty line, which was 2.6 percent of the city's population. The 2015 American Community Survey indicated an increase in persons with incomes below the poverty line. The data indicate that this figure has increased to 4,219 or 5.8 percent of the city's population. Of those below the poverty line, four percent were age 65 and older, 10 percent were children under the age of 18, and 31 percent were female heads of household living with children under 18 years old.

HOUSING COST AS PERCENT OF INCOME

Tables 4A-5 and 4A-6 show the relationship of housing cost and income for people living in Plymouth. Data from the 2009-2013 Comprehensive Housing Affordability survey indicate that there were 2,875 renter households in Plymouth with incomes less than 80 percent of the area median income that were paying more than 30 percent of household income for housing. These households would qualify as needing affordable rental housing based on Metropolitan Council guidelines. Data from this same survey indicate there were 2,310 homeowners with incomes less than 80 percent of the area median income in Plymouth who were paying more than 30 percent of household income for housing. These households would also be classified as needing affordable housing based on Metropolitan Council guidelines. Based on trends cited in this appendix, including an aging population and an increase in the number of non-

traditional families, it is reasonable to conclude that the number of households that would qualify as needing affordable housing has not declined in the past 10 years and more likely has increased.

TABLE 4A-5
RENTERS PAYING MORE THAN 30 PERCENT OF INCOME FOR HOUSING

Income by % of Area Median Income	Household Type				Total
	Elderly 1 & 2 persons (62 +)	Small Related (2- 4 persons)	Large Related (5+ persons)	All Other	
0 – 30%	95	525	60	340	1,020
31 – 50%	25	460	20	380	885
Total: 50% or less	120	985	80	720	1,905
51 – 80%	180	350	30	410	970
Total: 80% or less	300	1,335	110	1,130	2,875
Over 80%	15	79	0	135	229
All Households	315	1,414	110	1,265	3,104
Percent	10%	45%	4%	41%	100%

Source: Comprehensive housing affordability strategy data (CHAS), 2009-2013

TABLE 4A-6
HOMEOWNERS PAYING MORE THAN 30 PERCENT OF INCOME FOR HOUSING

Income by Percent of Area Median Income	Household Type		Total
	Elderly 1 & 2 (under 62)	All Other	
0 - 30%	510	330	840
31 - 50%	165	285	450
51 - 80%	405	615	1,020
80% or below	1,080	1,230	2,310
Over 80%	355	1,405	1,760
All Households	1,435	2,635	4,070
Percent	35%	65%	100%

Source: CHAS data, 2009-2013

HOUSING COSTS

According to the Minneapolis Area Association of Realtors, Plymouth's median residential market value for single family housing increased from \$225,000 in 2001 to \$294,000 in 2007. While the recession affected housing prices throughout the nation, the market value has been increasing and Plymouth's market value has also been rising. Over the past five years, the City has seen 6.8 percent growth in the price of single family homes and a significantly larger 54.4 percent growth in apartment values.

Plymouth's median value for single family homes in 2016 was \$325,000. In comparison, the median value during the same period for Hennepin County was \$246,500 (see Map 4A-1 and 4A-2).

Annually, the Plymouth HRA conducts a survey of rental properties in the city. The 2016 survey indicated that the average monthly rents, including utilities, for one-, two- and three-bedroom unit apartments were \$1,079, \$1,308, and \$1,533, respectively. This represents an increase in the one-bedroom units of 38.5 percent and increases in the two- and three-bedroom units of 21.5 percent and 7.2 percent, respectively, over a ten-year period. The survey also analyzed the average rent for townhomes and condominiums and found that the average rents for one-, two-, and three-bedroom units were \$1,010, \$1,470, and \$1,762, respectively. This represents an increase of 44 percent for the one-bedroom units, 31.4 percent for the two-bedroom units, and 23 percent for the three-bedroom units.

In 2006, the average rental vacancy rate was just under five percent. The industry considers five percent an acceptable vacancy rate in a balanced market. In the City's 2016 rent survey, the vacancy rate was about two percent, which is far below the industry standard and indicates that there may still be a need to build additional attached rental products in Plymouth.

HOUSING AND EMPLOYMENT RELATIONSHIP

Plymouth has always been an attractive community for business due to its proximity to downtown Minneapolis and major highway access. In 2010, the Minnesota Department of Employment and Economic Development (DEED) indicated there were 45,881 jobs in the city. This figure has grown over the past six years and at the end of 2016 there were 51,484 jobs, which is an increase of 12 percent. Plymouth is also a net importer of jobs with more than 10,000 more people commuting into the city than there are Plymouth residents in the labor force. Due to the high number of jobs in the city, it will be important for employers to be assured there is a broad mix of housing options in the community to provide options for their employees.

AVAILABILITY OF AFFORDABLE HOUSING UNITS

Table 4A-7 shows the number of affordable housing units in Plymouth based on information gathered by the Metropolitan Council and broken down into three bands of affordability. Plymouth had a total of 12,818 affordable units, which is about 41 percent of the city's housing stock.

From 2010 through 2015, 67 rental units and 15 ownership units were constructed that were affordable to households within the Metropolitan Council's affordability limits.

Between 2021 and 2030, the Metropolitan Council estimates that there will be a need for 37,900 new affordable housing units in the sewer-serviced portion of the metropolitan area. Plymouth's share of this figure is 679 units (Table 4A-8). In vacant areas guided LA-3, LA-4 and MXD-R, the City is providing the opportunity for the construction of 736 affordable units (Table 4A-9). Because of the greater availability of subsidies from federal and state sources for rental housing as compared to ownership housing, Plymouth has a better chance of increasing its supply of affordable rental housing. The high cost of land in Plymouth presents a significant challenge for the development of affordable owner-occupied housing.

TABLE 4A-7
AFFORDABLE HOUSING UNITS IN PLYMOUTH

Units affordable to households with income at or below 30% of AMI	Units affordable to households with income 31% to 50% of AMI	Units affordable to households with income 51% to 80% of AMI
878	2,607	9,333

Source: Metropolitan Council

TABLE 4A-8
AFFORDABLE HOUSING NEED ALLOCATION

Income Range	Number of Units
At or Below 30% AMI	369
From 31 to 50% AMI	219
From 51 to 80% AMI	91
Total Units	679

Source: Metropolitan Council

AMI = Area Median Income

Table 4A-9
LAND GUIDED TO MEET AFFORDABLE HOUSING NEED

Land Use	2021-2030 Acreage	Number of Affordable Units
Medium Density Residential (6-12 du/ac)	20.1	120
High Density Residential (12-20 du/ac)	13.5	162
MXD-R (12-25 du/ac)	34.3	411
Underutilized LA-4 guided property	3.6	43
	71.5	736

Source: City of Plymouth

SUBSIDIZED HOUSING UNITS

At the end of 2015, there were 779 units of rental housing in Plymouth that were publicly subsidized or had income/rent restrictions due to their specific type of financing.

While the actual number of units has increased, the HRA's HUD Housing Choice Voucher Program (Section 8) has experienced a decline in the pool of rental units accessible to low-income clients with Section 8. This is a result of higher rents in the community and fewer landlords willing to accept vouchers. As of January 2016, there were 357 households in private rental housing in Plymouth receiving Section 8 assistance. The HRA opened its Section 8 waiting list in the fall of 2017 for new applicants. There are currently 500 names on the list. The waiting list is a good indicator that there is strong unmet need for subsidized housing in the community. Table 4A-10 breaks out the publicly subsidized units by category type.

Table 4A-10
PUBLICLY SUBSIDIZED HOUSING UNITS BY CATEGORIES

Category	Number of Affordable Units
Senior housing units	133
Housing for people w/disabilities	15
Other units	631
Total	779

BARRIERS TO DEVELOPMENT OF AFFORDABLE HOUSING

The private market on its own has not provided the number of affordable units, either owner-occupied or rental, needed in Plymouth or within the metropolitan region. There are barriers to the development of affordable housing, some of which are within the City's control and some are not. Many of these barriers increase the cost of development and dissuade developers from undertaking affordable housing development projects.

Barriers to affordable housing beyond the City's control include:

- Steady increase in land prices. The 1995 average residential lot with public improvements sold for \$50,000 to \$60,000. Since then, prices have increased and the average new (improved) lot is selling between \$160,000 and \$250,000.

- Construction costs have been rising steadily over the past 10 years. These increases make it more difficult to provide affordable units through new construction.
- Much of the city's remaining vacant land is encumbered by wetlands, poor configuration, poor access and/or poor soil conditions, requiring construction that is more expensive and often spreading the development costs over fewer housing units.
- Most of the remaining vacant land is in the northwest area of the city where there are no major roads and limited opportunity for commercial development that would lead to job creation. Consequently, there are few areas that would meet location criteria for higher density housing.
- There is limited transit funding available to assist in the expansion of public transportation to accommodate potential users in the city's developing areas.
- The 1986 federal income tax reforms, which eliminated a number of tax incentives that encouraged investment in rental housing, continue to have a lasting effect on the creation of new rental housing, particularly for low and moderate income households.

There are barriers to the development of affordable housing the City could potentially influence that impact the cost of development. Included among these barriers are the amount of land guided and zoned for various types and densities of residential use, development fees, public improvement standards such as required street width and utility construction specifications, and development regulations such as park dedication fees, tree preservation and wetland buffers.

While all of these items affect development costs, they are also important tools to ensure that Plymouth is well planned and provides sound infrastructure and equitable amenities throughout the community. Reducing certain standards and/or reducing or waiving fees would produce trade-offs that could result in higher long-term infrastructure and maintenance costs as well as negatively affect quality of life amenities such as parks. For example, not charging adequate fees to build parks and trails initially could put the City in the position of having to raise property taxes over the long-term to provide them. Similarly, the City may have to assess property owners prematurely to repair or replace infrastructure that was not initially built to public improvement standards.

AGE OF HOUSING STOCK

The number of housing units built in Plymouth began rising in the 1970s and increased dramatically in the 1980s. The 1990s saw a slight downward trend that has continued through the present time as the city becomes more developed and less land is available. As of 2016, approximately 67 percent of Plymouth's housing stock was less than 35 years old, and 41 percent was less than 25 years old (see Table 4A-11). As the figures in the table indicate, growth in residential housing stock in Plymouth is declining, and the City will soon be fully developed. Consequently, the age of housing will become more of a factor in maintaining and providing affordable housing (see Map 4A-3).

TABLE 4A-11
AGE OF HOUSING STOCK

Year Built	Number of Dwelling Units	Percent of Total
1939 or earlier	311	0.99%
1940 to 1959	1,158	3.68%
1960 to 1969	2,993	9.52%
1970 to 1979	5,901	18.76%
1980 to 1989	8,318	26.45%
1990 to 1999	6,671	21.21%
2000 to 2009	4,264	13.56%
2010 to 2016	1,835	5.83%
Total	31,451	100.00%

Source: Hennepin County

HOUSING AGE AND AFFORDABILITY

The Plymouth housing market has seen a rapid increase in values since the last comprehensive plan. In 1999, 33 percent of the housing built prior to 1970 was considered affordable. Comparatively, only 12 percent of the housing built prior to 1970 was considered affordable in 2006 (Table 4A-12). As the housing stock ages, the need for maintenance and renovation of older homes may need to increase to increase their lifespan, which in turn will provide for a balance between more moderately priced existing homes and the more expensive newly built homes. The City may need to consider providing more housing assistance to owners of affordable rental and homesteaded units to ensure older units remain in good condition.

TABLE 4A-12

HOMESTEADED UNITS BY AFFORDABILITY AND YEAR BUILT

Year Built	Affordable Units		Other Units		All Homesteaded Units	
	Value \$0 to \$211,500	Percent	Value Over \$211,500	Percent	Total	Percent
Pre-1960	396	32%	839	68%	1,235	100%
1960-1969	107	6%	1,800	94%	1,907	100%
1970-1979	987	25%	3,037	75%	4,024	100%
1980-1989	925	16%	4,820	84%	5,745	100%
1990-1999	1,134	23%	3,868	77%	5,002	100%
2000-2009	623	29%	1,670	71%	2,293	100%
2010-2015	162	2%	1,123	98%	1,285	100%
Total	4,334	20%	17,157	80%	21,491	100%

Source: Hennepin County Assessor's Data, October 2016

Table 4A-13 identifies homesteaded affordable units by unit type and age. The data in this table illustrate that most of the newer affordable units are multiple family units. The cost of land in Plymouth will make it increasingly difficult to meet affordable housing needs with single family homes.

TABLE 4A-13

HOMESTEADED AFFORDABLE HOUSING UNITS BY UNIT TYPE AND YEAR BUILT

Year Built	Multi-Family Units		Single Family Units		All Affordable Units	
	Number	Percent	Number	Percent	Total	Percent
Pre-1960	0	0%	396	100%	396	100%
1960-1969	0	0%	107	100%	107	100%
1970-1979	909	92%	78	8%	987	100%
1980-1989	732	79%	193	21%	925	100%
1990-1999	1,100	97%	34	3%	1,134	100%
2000-2009	605	97%	18	3%	623	100%
2010-2015	7	4%	155	96%	162	100%
Total	3,353	77%	981	23%	4,334	100%

Source: Hennepin County Assessor's Data, October 2016

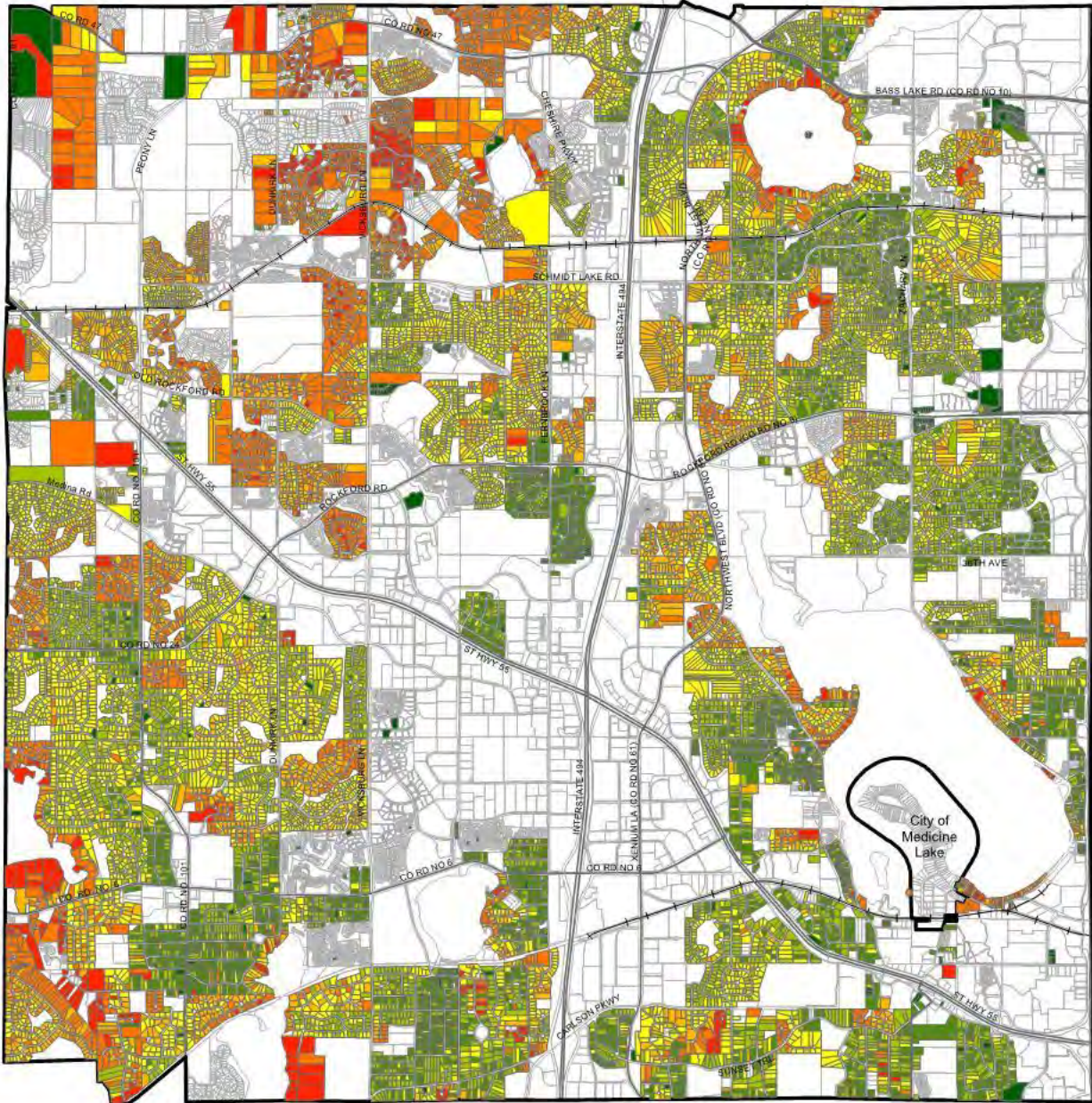


Figure 4A-1
**Residential Property
 Values**

As of 9/27/2016

Source: Hennepin County
 Assessing Department



Total Market Value

	\$0 - \$150,000 (205)		\$400,001 - \$500,000 (2646)
	\$150,001 - \$243,500 (2684)		\$500,001 - \$700,000 (1799)
	\$243,501 - \$300,000 (3843)		\$700,001 - \$10,000,000 (386)
	\$300,001 - \$400,000 (4816)		Non Residential or No Value



THIS REPRESENTS A COMPILATION OF INFORMATION AND DATA FROM CITY, COUNTY, STATE AND OTHER SOURCES THAT HAS NOT BEEN FIELD VERIFIED. INFORMATION SHOULD BE FIELD VERIFIED AND COMPARED WITH ORIGINAL SOURCE DOCUMENTS.

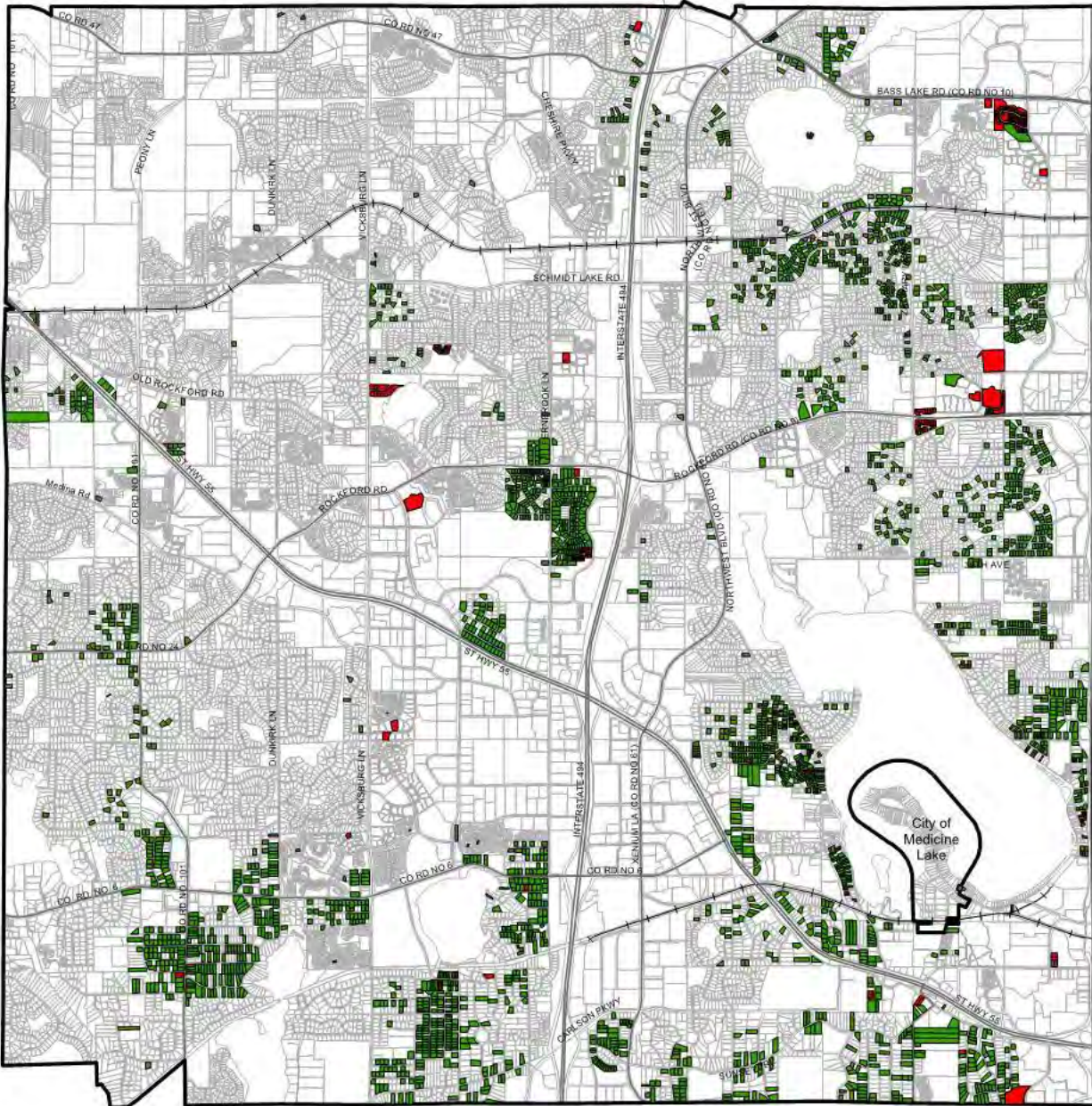
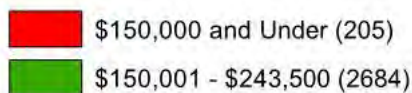


Figure 4A-2
**Residential Property
 Values**

As of 9/27/2016

Source: Hennepin County
 Assessing Department



THIS REPRESENTS A COMPILATION OF INFORMATION AND DATA FROM
 CITY, COUNTY, STATE AND OTHER SOURCES THAT HAS NOT BEEN
 FIELD VERIFIED. INFORMATION SHOULD BE FIELD VERIFIED AND
 COMPARED WITH ORIGINAL SOURCE DOCUMENTS.

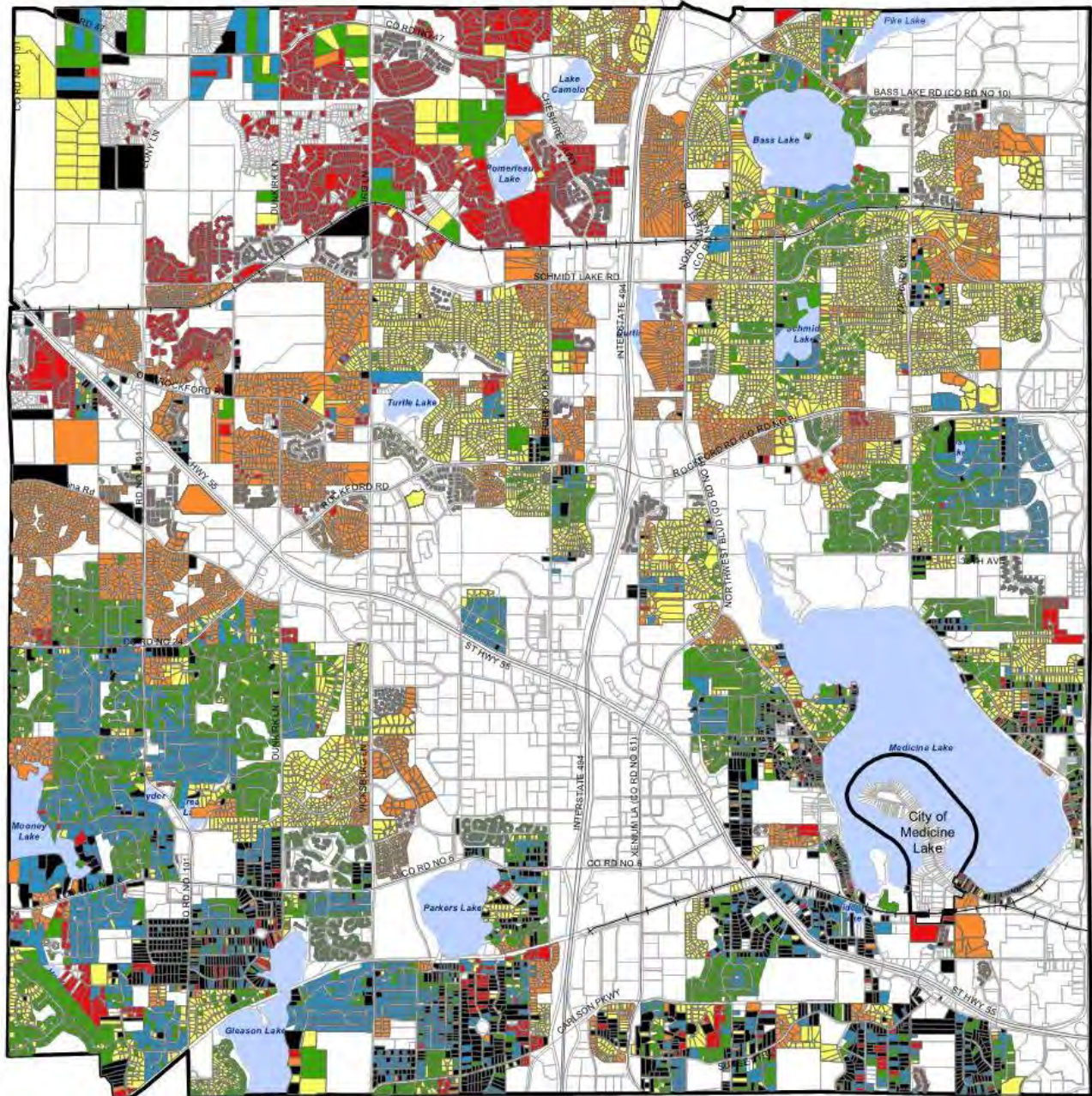


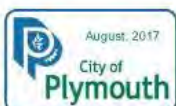
Figure 4A-3
Year Built
Residential Property



*Year built according to Hennepin County Assessor records as of August 2016.



THIS REPRESENTS A COMPILATION OF INFORMATION AND DATA FROM CITY, COUNTY, STATE AND OTHER SOURCES THAT HAS NOT BEEN FIELD VERIFIED. INFORMATION SHOULD BE FIELD VERIFIED AND COMPARED WITH ORIGINAL SOURCE DOCUMENTS.



Appendix Chapter 4B

HOUSING PROGRAMS

FINANCIAL ASSISTANCE FOR HOUSING CONSTRUCTION

Since 1990, the Plymouth Housing and Redevelopment Authority (HRA) has used local, state and federal funds to help develop about 923 units of housing for low- and moderate-income persons. The HRA has also used federal Community Development Block Grant (CDBG) funds to provide a variety of affordable housing and home rehabilitation programs aimed at homeowners, renters and people with special needs. In doing so, the HRA worked with homeowners and for-profit and non-profit developers. In addition, the HRA has worked with local lenders and the Minnesota Housing Finance Agency (MHFA) to make MHFA low- and moderate-income housing programs available in Plymouth.

The City has used housing revenue bonds to finance the development and renovation of rental housing in the community. The City has required developers using these bonds to provide a portion of their housing at affordable rents. This requirement goes beyond federal provisions that do not require affordable rents in all developments using this financing. When it is not feasible to provide units at affordable rents, developers have been required to make annual bond fee payments to the HRA to support affordable housing activities elsewhere in Plymouth.

Plymouth has also created tax increment finance (TIF) districts to assist with the development of workforce and senior housing. Over the past several years, the City and HRA have created TIF districts and financial assistance totaling more than \$6.5 million that have resulted in the creation of 194 affordable units.

SECTION 8 HOUSING CHOICE VOUCHER (HCV) PROGRAM

The Section 8 program provides housing subsidies for about 357 low-income households in Plymouth. The HRA has successfully increased the pool of rental units accessible to clients with Section 8 vouchers over the years. The HRA continually sets the payment standards above fair market rents. The rents for 2016, excluding utilities, are \$769 for one-bedroom units, \$935 for two-bedroom units and \$1,239 for three-bedroom units.

At the present time there are 500 people on the waiting list for vouchers. The HRA last opened this waiting list for new applicants in the fall of 2017. The HRA generally opens the Section 8 waiting list every three to four years and typically receives about 2,000 inquiries and subsequently places 300 new applicants on the waiting list. The HRA currently administers 30 mainstream vouchers as part of its allocation. The HRA also has 20 project-based vouchers and 22 Minnesota housing opportunities program (MHOP) units.

FIRST TIME HOMEBUYER'S PROGRAM

The first time homebuyer's program has been instrumental in assisting low- and moderate-income persons to become new homeowners. From 1991 to 2006, about \$3 million of Community Development Block Grant funds were spent in this program to assist 182 clients at 80 percent or less of area median income. The average assistance per homebuyer was \$16,650. Since 2000, the Minnesota Housing Finance Agency has provided \$29 million in first-time homebuyer program funds to assist 326 eligible homebuyers in Plymouth with below market rate financing and down payment assistance.

SENIOR HOUSING

The City of Plymouth, through the HRA, has been active in providing senior housing options. The City uses its HRA property tax levy to subsidize rents for nearly all of the tenants at Plymouth Towne Square, a locally financed senior housing complex. In 2016, the total subsidy was \$230,000. Of those people subsidized, 58 percent qualify as extremely low-income individuals (i.e. their income is at or below 30 percent of the area median income) and 37 percent as very low-income individuals (i.e. their income is between 31 percent and 50 percent of the area median income).

In 2006, the City opened its second senior building, Vicksburg Crossing. Vicksburg Crossing is a 96-unit independent living senior community. The property has 34 units that offer rents that are affordable to low-income households. The remaining 62 units are offered at a moderate income rate.

HOUSING MAINTENANCE CODE

The City has a housing maintenance code that is enforced on a complaint basis for single family residences. City staff addresses an average of 46 maintenance code inspections annually and while most of the issues are addressed by the property owner, the HRA does offer assistance through home improvement loan and grant programs.

RENTAL HOUSING MAINTENANCE CODE AND LICENSING PROGRAM

To address the condition of the rental housing stock, the City has adopted a rental housing maintenance code and rental housing licensing program. Through these programs, the City conducts periodic inspection of all rental housing to identify any building or code deficiencies that require building maintenance or renovation. These programs allow the City to continually monitor the condition of the City's rental housing stock and order owner compliance with the housing maintenance code.

REHABILITATION FINANCING PROGRAMS

The HRA operates the CDBG-funded home rehabilitation program that provides no interest deferred loans that after 30 years become grants to low- and moderate-income homeowners. As of 2016, the home rehabilitation program had served a total of 176 city households since 1990. The average assistance to each household is \$12,500 and the total dollar amount loaned is about \$2.2 million.

The HRA has increased the use of home rehabilitation loan and grant programs operated by the Minnesota Housing Finance Agency and Hennepin County. Homeowners in Plymouth have received more than \$1.7 million from these programs since 2000. This has increased the rehabilitation funding available to low- and moderate-income homeowners in Plymouth.

In addition, the City has assisted owners of private rental properties in need of renovation and repairs with tax-exempt federal housing revenue bond financing. As noted above, the City has used this program to require a portion of the units to have affordable rents or annual bond fee payments that go to the HRA to be used to assist in the development of affordable housing.

HOUSING IMPROVEMENT AREAS

The City used the state housing improvement area statute to provide financing for a local homeowners association for needed building improvements to their affordable townhome development. The program included the replacement of siding and windows for more than 200 units spread throughout 57 separate buildings.

Under this program, property owners are levied the cost of the improvements on their property tax statements. These improvements can be paid off over time. The HRA also used housing assistance program funds from the Federal Home Loan Bank to pay a portion of the cost of the improvements for low-income homeowners in the development.

The City is open to using the housing improvement area statute in the future if and when a homeowners association makes a request and the City finds it appropriate to assist in the maintenance of the neighborhood.



City of Plymouth/Plymouth HRA 2024 - 2026 Updates (Red)

Affordable Housing Programs

Community Development Block Grant (CDBG) Program

First Time Homebuyer Program – We have assisted 195 low and/or moderate-income clients since 1990. The program provides a zero-interest deferred loan of up to \$35,000.

Housing Rehabilitation Program – To date we have assisted 421 low-income clients since 1975. The program provides a zero-interest deferred forgivable loan of up to \$40,000.

Social Service Agencies – Up to 15% of annual CDBG allocation is awarded to social services agencies, typically serve five to six social service agencies per year.

Housing Choice Voucher Program (Section 8) – 340 vouchers for 2025 including “port-in” and “port out” vouchers.

Bring it Home Rental Assistance Program – HRA received funding for 36 new vouchers through Minnesota Housing’s rental assistance program. The vouchers will be targeted toward income-qualified households living in Plymouth. Program is expected to be operational by spring 2026.

Senior Rental Housing (HRA Owned)

Plymouth Towne Square – 99 units (all are subsidized by the HRA) The Plymouth HRA owns and operates the senior apartment property. **HRA approved a \$300,000 capital replacement project (roof) in 2025 and annually allocates monies from the HRA budget toward future capital needs.**

Vicksburg Crossing – 96 units (34 units with income and rent restrictions). The Plymouth HRA owns and operates the mixed income senior apartment property. **HRA approved a \$165,000 capital replacement project (elevators) in 2025 and annually allocates monies from the HRA budget toward future capital needs.**

Affordable Housing Projects

Rental Projects

At The Lake Apartments – 204 existing units (20 rent and income restricted units, 41 income restricted units, 143 market rate units). The city issued Housing Revenue Bonds.

Axis – 157 units (16 workforce housing units) – The city approved \$2.5 million in tax increment financing to facilitate the redevelopment of the Brown’s Market site. The project also received \$750,000 from the Met Council’s LCDA program.

Bassett Creek Commons – 46 units. The city provided tax increment financing.

The Boulevard (Former Prudential) – Roers Companies has been approved to build up to 800 units of new housing.

The Belterra – 207 units under construction in 2025 and includes 20% affordability (@ 60% AMI). Building expected to be completed in late 2026. City provided TIF assistance.

The Melrose – 213 units approved for funding by Minnesota Housing. 100% of the units will be affordable to households at 60% AMI. Building expected to break ground in late 2026 or early 2027. City will issue bonds for project.

Two additional buildings (Residential 3 and 4) will be 20% affordable. The city will also provide TIF assistance.

Cranberry Ridge – 45 units. 45 at or below 60% AMI and 10 set aside for at or below 30% AMI using project-based Housing Choice Vouchers. The city provided tax increment financing.

Currents – 318 units (64 units are income restricted). The city issued Housing Revenue Bonds.

Dietrich/John Allen Apartments – The City approved a PUD for the construction of 330 units of apartments with a commercial/retail component on a site near County Road 73 and Highway 55. The units are targeted at 80% of AMI also known as the “missing middle” households who don’t qualify for traditional subsidized projects but earn less than the median income. Project expected to break ground in 2026 or 2027.

Element – 61 units. 61 at or below 60% AMI and four units set aside for at or below 30% AMI using project-based Housing Choice Vouchers. The city provided \$459,000 in tax increment financing and the HRA provided \$241,000.

Hammer Residences – 31 units. The HRA helped with accessibility modifications to group homes for developmentally disabled adults located on scattered sites throughout Plymouth.

Kimberly Meadows – Project includes 39 federally subsidized units.

Lakeview Commons – Project includes 64 affordable units to tenants earning 50% of AMI. City approved participation by the owner in a special 4d tax incentive program in 2025.

Lancaster Village – Total of 160 units (32 units are income and rent restricted). The city issued Housing Revenue Bonds.

Mission Oaks – Total of 26 federally subsidized units.

Parkside Apartments – Includes 211 existing units (21 rent and income restricted units, 42 income restricted units, 148 market rate units). The city issued Housing Revenue Bonds.

Plymouth Colony: City adopted a special 4d incentive program in early 2026. Outreach Development Corporation is in discussions with the current owner to purchase the property and utilize the 4d incentive program to preserve the building as affordable housing (60% AMI).

Plymouth Plaza Redevelopment – Marco McLane Development has been approved for a mixed-use (retail, medical office and residential). The developer will construct 195 units of new apartments, of which 20% will be affordable to households at 60% AMI. The project is expected to start with the medical office building in 2026. Demolition of a portion of the existing retail building would follow, along with construction of the apartments.

Shenandoah Woods Apartments – Includes 64 units (40 Low Income Tax Credit units, six MHOP units, 18 market rate units).

Stone Creek Village – A total of 130 units (13 Low Income Tax Credit units, 13 Metropolitan Housing Opportunities (MHOP) units, eight Project-Based/Housing Choice Voucher (HCV) 8 units and 96 market rate units. The city provided tax increment financing and the HRA provided two below market rate loans. Development also received \$200,000 from the Met Council and \$400,000 from Hennepin County.

Vicksburg Commons – 50 units (all income and rent restricted with four homeless units). Common Bond owns and manages the tax credit project. The city provided tax increment financing and five Project-Based Section 8 vouchers. The project also received \$300,000 from the Met Council.

West View Estates – Includes 67 Low Income Tax Credit Units. The city provided \$600,000 in tax increment financing and seven Project-Based Section 8 vouchers. The project received \$300,000 in funding from the Met Council. The property opened in the spring of 2012.

Willow Woods – Total of 40 units (39 Low Income Tax Credit Units). The HRA provided a below market rate loan. Current owner (Common Bond Communities) has applied for a new allocation of housing tax credits and conduit bonds to rehabilitate and preserve the building as affordable housing. Financing is expected to close some time in 2026.

Wren on the Creek – 176-unit mixed-income project with 20% of the units affordable to households at 60% AMI. The city provided \$5.3M of TIF assistance to the developer (Doran Co.) to support the affordable component. Project opened in June 2024.

Ownership Projects

Habitat for Humanity – Four new townhomes. The HRA donated the land.

Harvest Hills – One new townhome utilizing HRA, CDBG and MHFA funds.

Homes Within Reach – Plymouth HRA sold two stand-alone townhomes in 2024 to a local housing trust that will reinvest in the properties and place the homes into a land trust to preserve long-term affordability.

Plymouth Crossing – Six new townhomes affordable to households at or below 80 of AMI. Condition of sale of city owned property.

Plymouth Housing Alliance – City provided CDBG funds for the development of a large single-family home for a 10-person low-income family.

Plymouth Housing Alliance and Community Builders Accessible Homes – Two single-family accessible homes utilizing CDBG and HRA funds. The HRA currently owns one of the homes.

The Reserve – 25 new townhomes. The City used CDBG funds and grants received from Met Council (\$142,000), MHFA (\$75,000) and IOCP (\$20,000).

Timber Creek Crossing – Four new townhomes utilizing HRA, CDBG and MHFA funds.

Village At Bassett Creek – 71 new townhomes (20 affordable & 51 market rate). City provided tax increment financing.

West Hennepin Community Builders – Three single-family homes utilizing CDBG funds.

Policy / Funding

Affordable Housing Trust Fund – City established an Affordable Housing Trust Fund in 2025 with an initial allocation of \$100,000 from the Plymouth HRA.

Affordable Housing Fact Sheet – City staff produced an information sheet in (late 2025) on affordable housing resources for prospective developers.

Clean-Up Investigation Grant – City was awarded \$150,000 through Met Council in early 2026 for environmental investigations on up to three sites around Plymouth in support of future redevelopment.

4d Local Incentive Program – City adopted a local incentive program in early 2026 for rental property owners who want to maintain and preserve existing apartments for affordable housing. Funding for the program is provided by the Plymouth HRA.

Housing Improvement Area Policy – City adopted a policy in early 2026 to assist townhome and condominium owners with a financing tool for common-area improvements. The policy is part of the city's strategy of preserving older housing stock.

Inclusionary Housing Policy – City adopted an inclusionary housing policy in 2024 that requires developers receiving financial assistance to include affordable housing in their projects. Applies to both rental and ownership projects.

Land Assembly – City acquired the former Red Roof Inn (Annapolis Lane) in anticipation of redevelopment near the southeast quadrant of highways 494 and 55.

Local Affordable Housing Aid (LAHA) – City received LAHA funding in 2024 and 2025 (approximately \$1.2M in total) that can be used for affordable housing preservation, rent assistance or new development.

Pooled TIF – The City and HRA are anticipating about \$3.939 million of pooled TIF by 2028 that could be used to support affordable housing. The resources have been generated by two redevelopment districts (1-1 and 7-6) and three housing districts (1-2, 7-5A and 7-7).

Small Area Plan (494/55) – City adopted a small area plan in early 2026 for the southeast quadrant of highways 494 and 55 in anticipation of future transit-oriented development.

Plymouth HRA Strategic Plan

City of Plymouth Housing and Redevelopment Authority

Adopted: March 9, 2021



Table of Contents

Background.....	Page 3-4
The Process.....	Page 5
HRA Housing Priorities and Actions to Consider	Pages 6-13
Implementation.....	Pages 14-15

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. As projects are considered by the HRA adequate funding will need to be identified for implementation.

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 local, federal, state, and county 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

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.

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

Support needed communities overcome barriers to housing goals

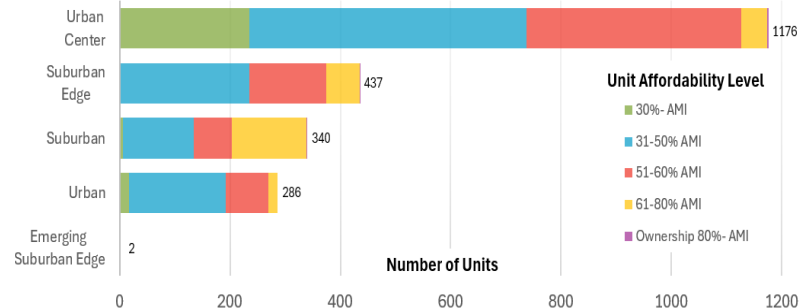
Flexible funding & financing tools

- Pre-development, acquisition, clearing, redevelopment
- 30%- AMI units, larger units
- NOAH preservation
- Supportive services, operating costs, emergency shelter

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

Affordable Construction Reported by Community Designation (Completed in 2023)



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	-	-	-

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 accommodate 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.

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

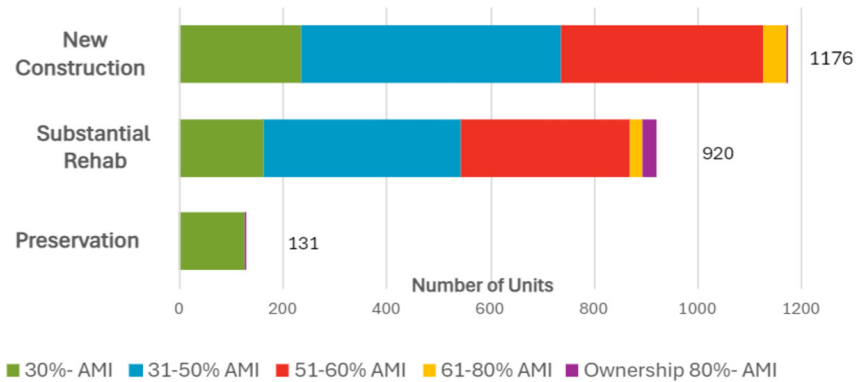
- Minneapolis, Richfield, St. Louis Park, St. Paul, West St. Paul

Community Land Trusts

22

There were 22 acquisitions, rehabilitations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the urban center community 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 residents 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**

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

Adopted 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

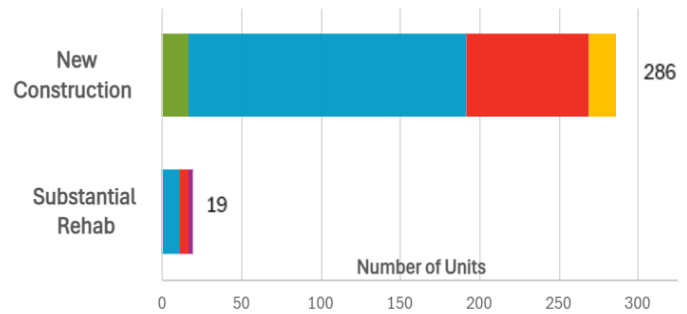
Contribution to nonprofit-operated housing program

- 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 capacity

Affordable Units Reported Completed in 2023



■ 30%-AMI ■ 31-50% AMI ■ 51-60% AMI ■ 61-80% AMI ■ Ownership 80%-AMI

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, rehabilitations, 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**

Suburban Community Designation 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

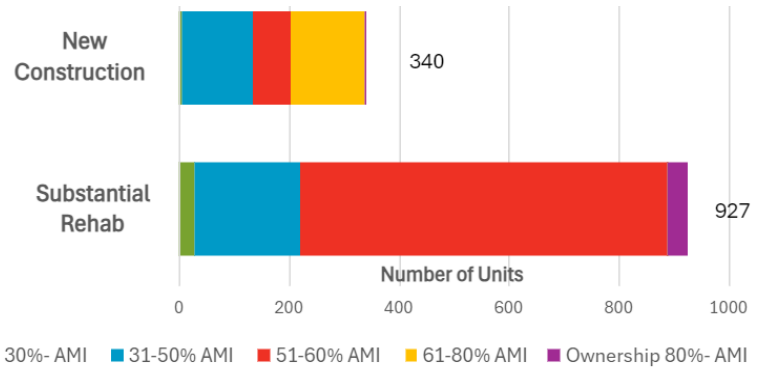
Contribution to nonprofit-operated housing program

- Brooklyn Park, Coon Rapids, Eden Prairie, Minnetonka, Shoreview

Community Land Trusts

7 There were seven acquisitions, rehabilitations, 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, Building 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**

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

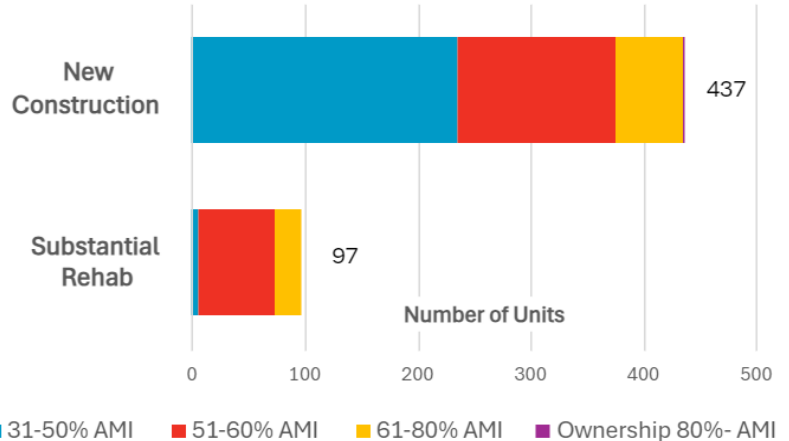
Woodbury:

- 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, rehabilitations, 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



Housing Policy and Production Survey Report

Highlighting data from the 2024 survey

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

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

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

Barriers to Meeting Housing Goals

- High cost of infrastructure
- Wastewater capacity 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

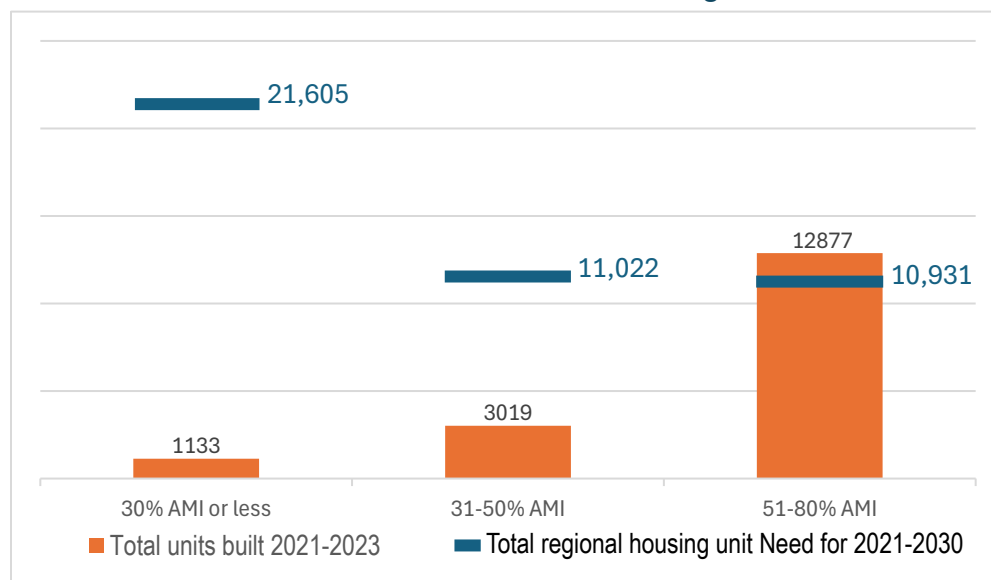


Figure 1: Total units built in the seven-county region for the years 2021-2023 by affordability band, compared to the total number of forecasted units needed for the seven-county region in the 2021-2030 decade. “Built” units are units that have been permitted and reported in the Met Council Building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

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
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

AFFORDABLE HOUSING GOALS, POLICIES AND INCENTIVES

The city of Plymouth has identified affordable housing as a key strategic priority. The following document provides background information on the need for affordable housing and the city's goals, policies and incentives to meet these needs.



AFFORDABLE HOUSING NEED

Plymouth's progress towards 2021-2030 forecasted Future Affordable Housing need for the seven-county region mirrors that of the larger region.

- Plymouth has made significant strides towards meeting the Future Need 51-80% affordability band
- unit production is slower for the 30% AMI and 31-50% AMI affordability bands.

MET COUNCIL'S ALLOCATION OF FUTURE NEED 2021-2030 IN PLYMOUTH

484 units affordable at 30% AMI
287 units affordable at 31-50% AMI
119 units affordable at 51-80% AMI



AMI = Area Median Income

AFFORDABLE HOUSING GOALS & POLICIES

COUNCIL'S STRATEGIC PRIORITIES

Of the five Priorities, three directly involve housing

- Strategies specifically include supporting workforce access to housing and encouraging residential density and a variety of housing options for rental and ownership.



3 HOUSING RELATED PRIORITIES

- City Center as a vibrant hub, including housing
- A connected and thriving community for residents
- Economic stability and vitality

INCLUSIONARY HOUSING POLICY

- The City of Plymouth implemented an Inclusionary Housing Policy (IHP) in 2024 to ensure each new residential development receiving city financial assistance includes a reasonable proportion of affordable units.
- Developers select the level of affordability that is appropriate for their project.



RENTAL HOUSING DEVELOPMENTS

- 20% of units affordable at 60% AMI
- 10% of units affordable at 50% AMI
- 5% of units affordable at 30% AMI



HOMEOWNERSHIP DEVELOPMENTS

- 15% of units affordable at 80% AMI



AFFORDABLE HOUSING INCENTIVES

TAX INCREMENT FINANCING

Tax Increment Financing (TIF) can cover funding gaps that would otherwise prevent a development from moving forward. The increase in tax value is captured and used to help fund the project.

Up to 25% of tax increments from redevelopment districts can be “pooled,” available for additional projects beyond the development TIF district, such as infrastructure improvements.

- If pooled TIF is used for qualifying housing projects, this percentage can be up to 35%.

HOUSING REVENUE BONDS

Plymouth has a long history of working with housing developers to apply for and obtain financing through Housing Revenue Bonds (HRB).

846 Rental units across Plymouth properties that received HRB financing

LOCAL AFFORDABLE HOUSING AID

Plymouth is a recipient of Local Affordable Housing Aid (LAHA) funding

\$1,296,372.99

LAHA funding available for qualifying housing projects in Plymouth, including

- Construction, acquisition, rehabilitation, demolition, or removal of structures
- Construction financing, permanent financing, interest rate reduction, refinancing, and gap financing
- Homeownership projects for households at/below 115% AMI
- Rental housing projects for households at/below 80% AMI

DONATIONS & AGREEMENTS

Affordable housing development in Plymouth is also supported through charitable donations from market rate projects.