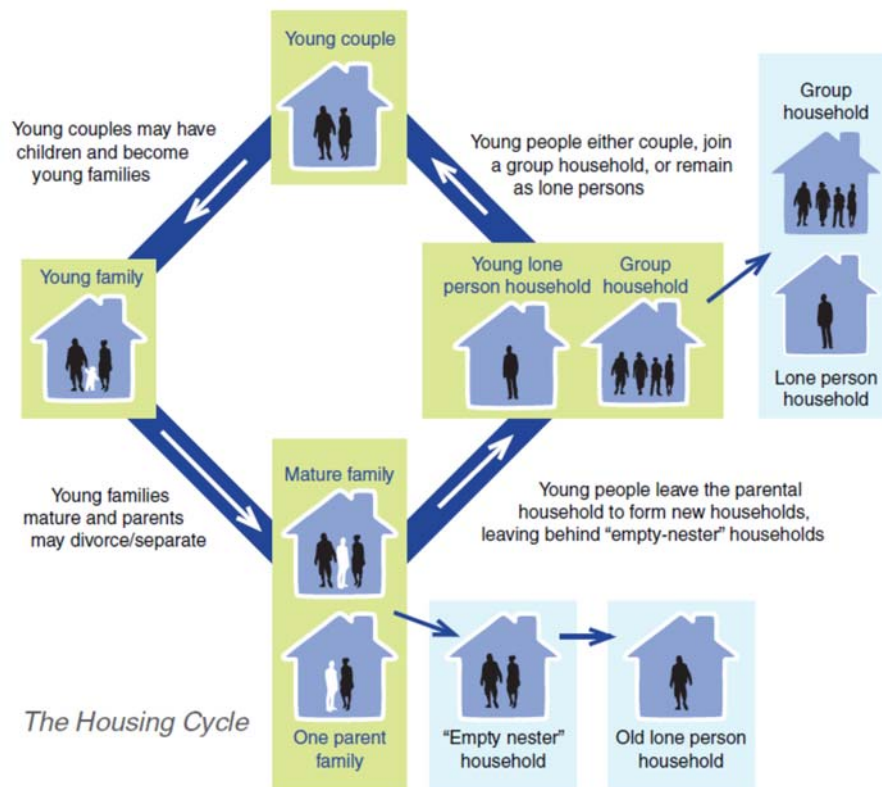


CHAPTER 5: HOUSING

This housing plan includes the following information:

1. Background
2. What We Heard
3. Citywide Objectives
4. Existing Housing Affordability
5. Existing Housing Needs
6. Goals and Strategies

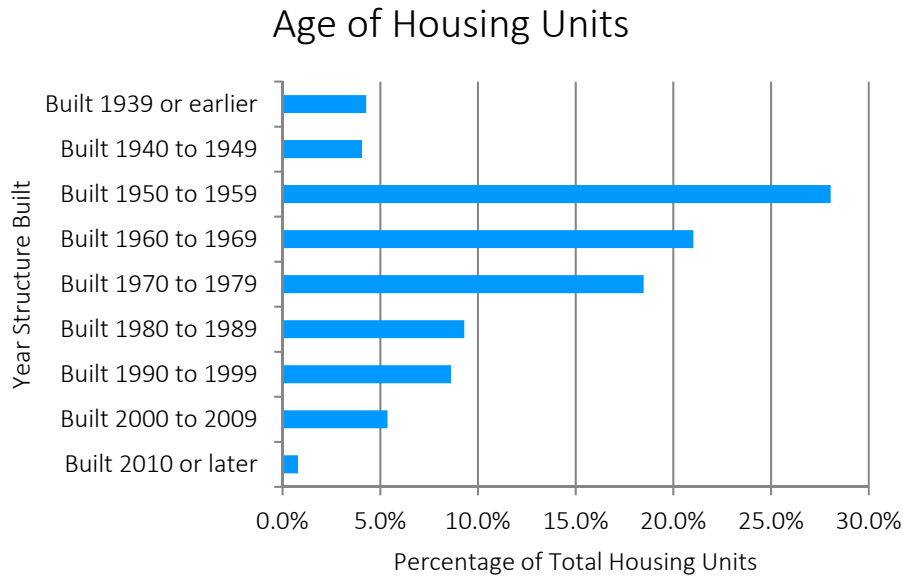
Housing and neighborhoods form the core of Roseville’s identity. The City places a high priority on ensuring that people can make Roseville their home at any stage of their life. Therefore, the City must plan for a diverse range of housing options for a diverse mix of family types, ages, and economic statuses. In this chapter, we look at the existing housing stock and demographic trends to identify future housing needs for the City. We then conclude with goals and actions to help the City meet those housing needs.



1. BACKGROUND

Roseville experienced a significant housing boom between the 1940s and 1970s, with 83 percent of all owner-occupied units and 74 percent of all rental units being constructed during this period. Such rapid development of housing over this relatively short time period has resulted in housing stock and neighborhoods that are reaching the age when they will concurrently require significant investment.

FIGURE 5-1 SOURCE: AMERICAN COMMUNITY SURVEY 2011-2015 ESTIMATES



According to U.S. Census data, approximately two-thirds of the City’s housing stock is owner-occupied and one-third are rental units (FIGURES 5-2 and 5-3). The share of renter-occupied units has been increasing since the 2000 census, from 32.5 percent to 36 percent in 2016.

FIGURE 5-2 SOURCE: ACS 2011-2015 ESTIMATES AND 2000 CENSUS

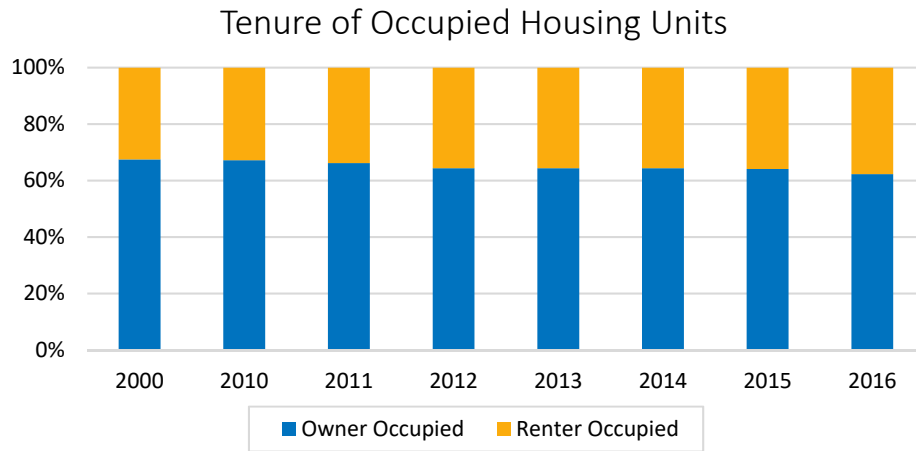
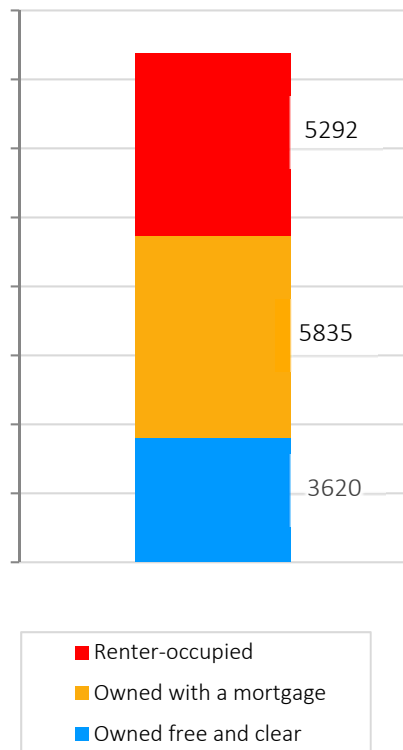


FIGURE 5-3 SOURCE: AMERICAN COMMUNITY SURVEY 2015 ESTIMATES

Occupied Housing Units by Tenure



New housing construction since the year 2000 demonstrates why this ratio has changed. Several large multifamily projects (including senior housing and assisted living projects) were constructed in several years spanning that period as shown in FIGURE 5-4.

The data on number of units per structure also illustrates an interesting pattern in the existing Roseville housing stock. FIGURE 5-5 shows that approximately 54 percent of residential structures are single-family detached (one unit per structure) and approximately 36 percent are 5 units or more per structure, with the large majority of those being in structures with 50 units or more per structure (large multifamily buildings). There is relatively little in between. Many cities have the same pattern, mirroring a nationwide phenomenon known as the “missing middle”—a lack of multi-unit or clustered housing types compatible

Data Source: Metropolitan Council building permit data.

Note: In 2004, Multifamily classification was changed from 3 or more units to 5 or more units. No Duplex (pre-2004) nor Duplex/Triplex/Quad (post-2004 buildings) were built during the data period.

in scale with single-family homes that help meet the growing demand for walkable urban living. These may include duplexes, quadruplexes, bungalows, townhouses, and more.

FIGURE 5-4 SOURCE: AMERICAN COMMUNITY SURVEY 2015 ESTIMATES

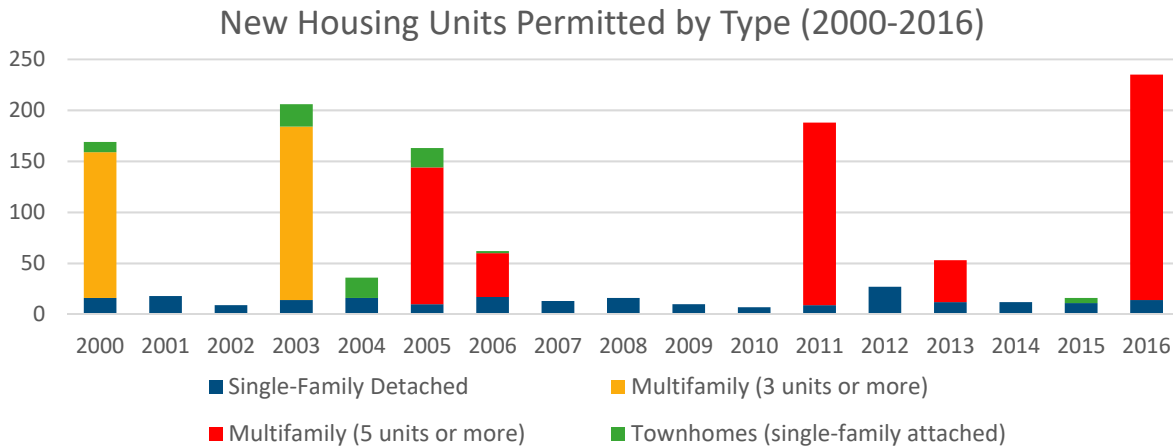
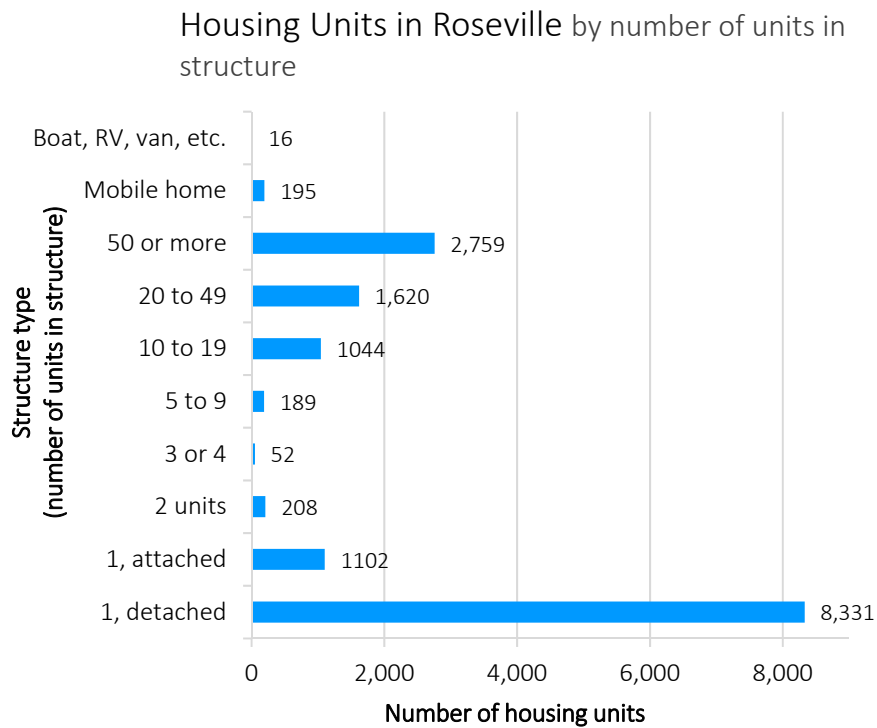


FIGURE 5-5 SOURCE: ACS 2011-2015 ESTIMATES

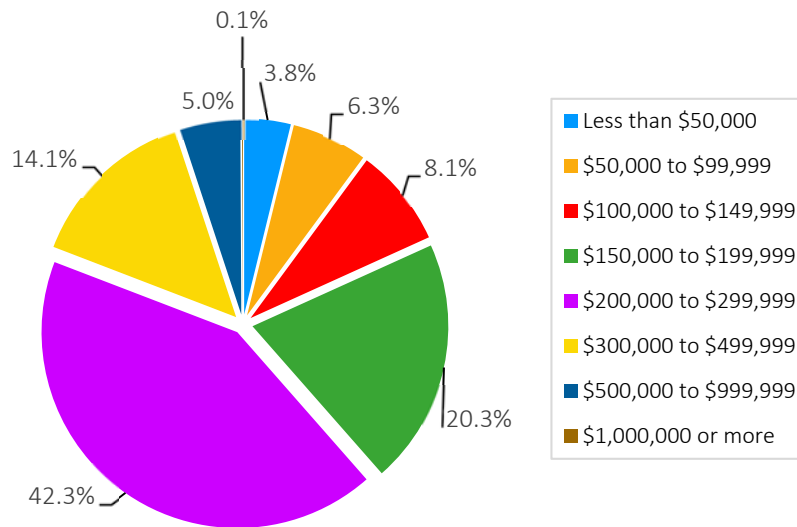


As shown in FIGURE 5-6, nearly 62 percent of the City’s owner-occupied housing (including single-family) is valued at over \$200,000, with the largest share (42 percent) falling in the value category between \$200,000 and \$300,000.

Approximately 18 percent of the owner-occupied housing stock is valued below \$150,000.

FIGURE 5-6 SOURCE: ACS 2011-2015 ESTIMATES

Value of Housing Units for owner-occupied housing

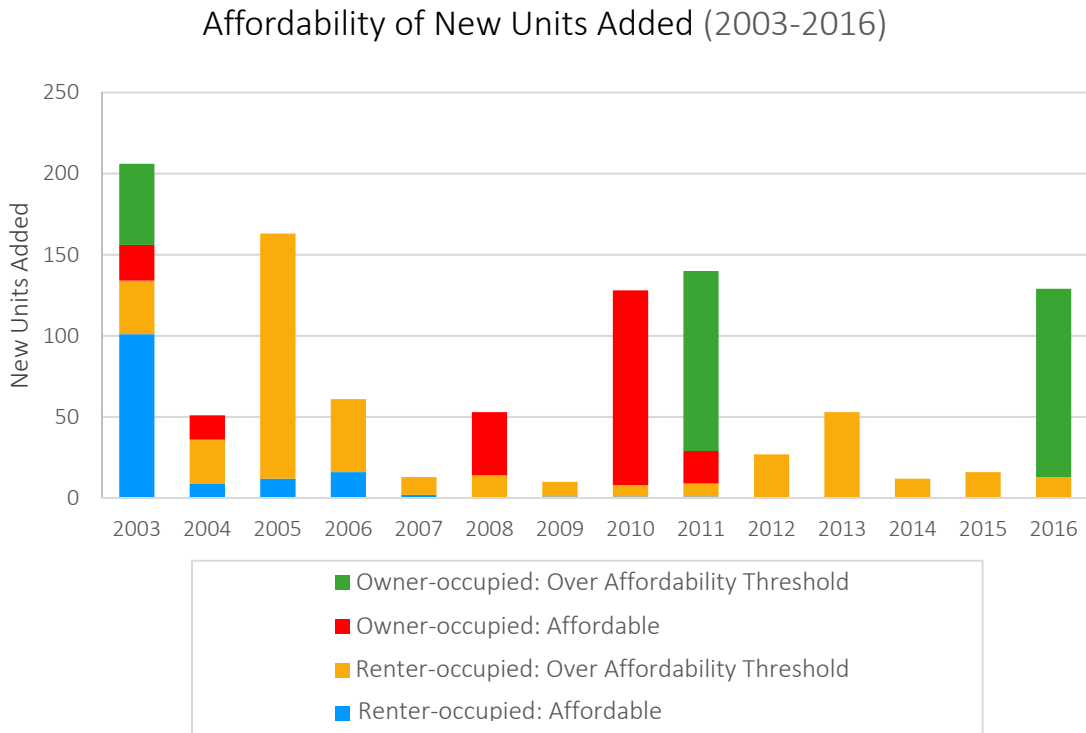


Data source: ACS 2010-2014 Estimates

2018 Housing Needs Assessment and Recent Construction

Examining recent construction information, there has been little in the way of new affordable housing built in the City since 2006 a period coinciding with the great recession. Data from the Metropolitan Council indicates there were a total 140 affordable owner-occupied units and 76 affordable renter-occupied units constructed between 2003 and 2009; 140 affordable renter-occupied units constructed in 2010 and 2011; but none since.

FIGURE 5-7 SOURCE: METROPOLITAN COUNCIL



In October, 2018 a Comprehensive Housing Needs Assessment was prepared by Maxfield Research, Inc. for the City of Roseville. The study projects demand from 2018 to 2030, identifies the potential for a variety of housing types in the City, and provides some recommended development priorities.

The Maxfield study included an examination demographics, employment trends, existing housing characteristics and analyses of the rental, senior and for-sale housing markets. Some of the study’s key findings which are relevant to this Comprehensive Plan include:

- Approximately 38% of all households in Roseville were persons living alone in 2016. The second highest percentage of households were married couples without children (26%).
- There is pent-up demand for rental housing types based on very low vacancy rates. Vacancy rates for rental buildings were: 1.3% for market rate; 0.0% for affordable and 0.0% for subsidized.
- Due to the age and positioning of Roseville’s rental stock, an estimated half of the total market rate units function as affordable housing. Thus, older market-rate buildings indirectly meet the need for housing that is affordable to moderate-income households.

- Assisted-living facilities (including memory care) have vacancy rates that indicate some softness in the market; caution should be exercised in adding significantly more units in these categories.
- The median list price of homes for sale in Roseville was \$299,950 in September 2018. At this level, a household would need an income of about \$85,700 to \$99,985 (based on an industry standard of 3.0 to 3.5 times the median income) to afford such a home. About 44% of Roseville non-senior households have annual incomes at or above \$85,700.
- Of the single-family homes listed for sale in September 2018, none were listed below the price of \$200,000. In comparison, 52% of listed multifamily homes were listed below \$200,000 of which 24% were priced at \$99,999 or lower.
- Between 2018 and 2030, demand exists for:
 - 121 affordable rental units
 - 70 units of subsidized rental
 - 319 units of market rate rental
 - 214 units of for-sale multifamily
 - 882 units of housing specifically for seniors (by 2023) in varying housing types, largely focused on active adults (55+)

Based on the findings of the analysis, the study identified a series of priorities. The following priorities are identified in sequential order, beginning with the task/product type deemed most important:

1. Encourage and support the development of market rate general occupancy rental housing targeted to more affluent renters (more than one property over the next five years).
2. Encourage and support the development of an active adult age-restricted rental community, either affordable (60% AMI or market rate).
3. Encourage and support the development of small lot, small house, two-level and single-level detached or attached homes.
4. Encourage and support the development of an affordable rental townhome community (60% or less of AMI) for families (two- and three-bedroom units).
5. Identify features and amenities that may be added to neighborhoods that would improve and promote enhanced livability. These amenities may be supported by City funding but may benefit adjacent property owners and residents.
6. Prioritize mixed-use redevelopment sites. Consider how market-driven building and development patterns may best suit sites that are targeted for redevelopment. Monitor the potential availability of properties that could be acquired and land-banked for future redevelopment.
7. Reassess the need for additional senior housing products and specifically, assisted living and memory care. Consider a balance between sites

targeted for traditional multifamily development and those that could be developed with senior housing.

8. Consider exploring a small lot, small house subdivision that would provide an option for entry-level buyers that want to purchase a home at a price point below that of standard market pricing.

Existing Housing Types

The images shown below represent a sampling of the range of housing types that can be found in Roseville.



Larger Single-Family Homes. Many of the City’s larger homes have been built since 1996. These homes are located mostly on the eastern side of Roseville and have been built after 1996.



Smaller Single-Family Homes. This home is more typical of smaller, more affordable single-family homes built in the 1950s.



Apartment Buildings. Apartment complexes, such as this one, are common throughout the City and are generally built in an older walk-up style.



Condominiums. Like the apartment buildings pictured above, Roseville condominiums are generally older, smaller, more affordable and part of larger multifamily buildings.



Age-Restricted Condos and Co-Ops. Newer condominium development in the City has been age-restricted (over 55), such as the Applewood Pointe Coop pictured here. These offer homeownership, maintenance-free living, and some amenities for seniors.



Senior Living. Roseville is host to several senior-oriented housing complexes that offer a spectrum of specialized programming or care.

2. WHAT WE HEARD

Kick-Off Meeting

At the public kick-off meeting held on March 7, 2017, several common themes emerged that helped inform the housing chapter¹:

- Ensure the availability of resources and facilities to serve Roseville’s **seniors**.
- Provide amenities and services to support individuals and families with **low incomes**.
- Provide resources to attract and retain **millennials**.
- Address conflict between renters and owners regarding **property upkeep**.

Online Survey²

When asked what the most significant issues are facing the community, many responses to the online survey conducted as part of the visioning process included:

- the need for more affordable housing,
- the need for more flexibility in new housing development (specifically single-family housing),
- consideration for mixing affordable housing with higher-end developments,
- the need for residential development (particularly higher densities) near transit,
- problems with constructing large apartment buildings in established neighborhoods,
- concern over the proliferation of rental properties,
- small, aging homes, and
- the need for more affordable housing specifically for seniors.

Approximately 60 percent of respondents agreed or strongly agreed with the specific statement, **“Development on vacant or under-utilized land should be encouraged.”** Also, nearly 51 percent of respondents disagreed or strongly disagreed with the statement that Roseville needs more commercial areas.

Focus Groups

Two focus groups specifically related to housing were held in April 2017, to discuss trends, issues, and needs in the City³. Highlights of the specific needs and challenges that were raised during those meetings included:

¹ 71 attendees signed in at this meeting

² A total of 527 responses to the online survey were received.

³ A total of six people attended the housing focus group; attendees included five residents and one representative from Local Initiatives Support Corporation (LISC).

- Density is needed to make for financially viable affordable housing projects.
- The loss of naturally-occurring affordable housing is an issue – it is getting redeveloped.
- Much of the subsidized housing being developed is not the right size for families.
- Non-traditional housing types should be considered (like tiny houses, co-housing, cooperative housing, etc.).
- Entry barriers for first time home buyers.
- Rents are high, along with demand.
- Concern over rentals in single-family neighborhoods.
- Look at the future of multi-generational neighborhoods.

3. CITYWIDE OBJECTIVES

Several of the Citywide objectives established in Chapter 2 relate to the topic of housing, including:

Roseville housing meets community needs

1. Develop a coordinated housing strategy for the City.
2. Provide mechanisms that encourage the development of a wide range of housing that meets regional, state, and national standards for affordability.
3. Implement programs that result in safe and well-maintained properties.
4. Establish public-private partnerships to ensure life-cycle housing throughout that City attracts and retains a diverse mix of people, family types, economic statuses, ages, and so on.
5. Employ flexible zoning for property redevelopment to meet broader housing goals such as density, open space, and lot size.
6. Develop design guidelines to support new or renovated housing that contributes to the physical character of the neighborhood, healthy living, and environmental and economic sustainability.

4. EXISTING HOUSING AFFORDABILITY

The Metropolitan Council looks at housing affordability through the lens of area median income, or AMI. For a family of four, regional AMI in the Twin Cities is \$85,800. Households that have an income at or below 80 percent of the regional AMI are the targeted population for affordable housing.

	Twin Cities Region*	Roseville**
Area Median Income (AMI)	\$85,500	\$63,022
80% of AMI	\$65,700	\$50,418
50% of AMI	\$42,900	\$21,450
30% of AMI	\$25,750	\$18,907

* = The definition of 2016 regional AMI for the Twin Cities region comes from the Department of Housing and Urban Development, and is used by the Metropolitan Council for determining and discussing housing affordability.

** = Roseville median household income data is from the American Community Survey (ACS) 2012-2016 5-year estimates. Median household income in Roseville is 74% of the regional AMI (for a household of four). It is important to recall that the average household size in Roseville in 2016 was 2.24 persons, and also important to note that the data source for the city-level median household income estimate considers households of all sizes, rather than assuming a household size of four. Nonetheless, Roseville households may experience housing affordability differently (and in some cases more acutely) than the regional affordability assumptions would indicate.

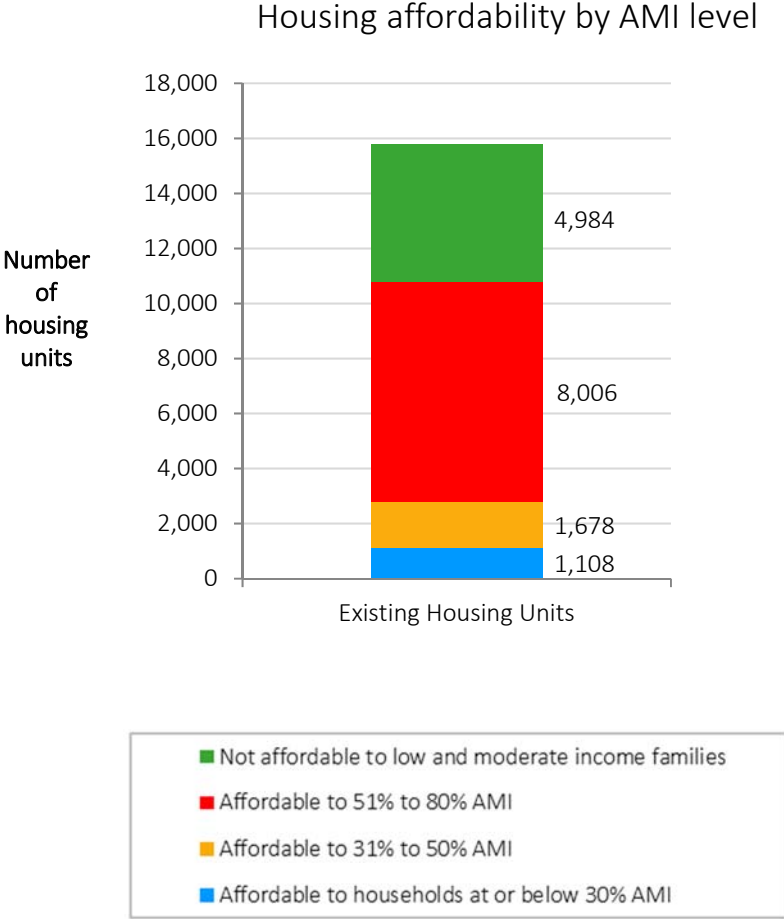
According to the Metropolitan Council’s 2016 housing assessment, of the 15,776 total housing units in Roseville, around two-thirds are affordable to low or moderate-income households that are at or below 80% of AMI. As shown in [FIGURE 5-8](#), the affordability of existing housing in the City is spread across the affordability “bands”.

- Approximately 43 percent of housing units are affordable to those making between 51 percent and 80 percent of AMI (\$65,700).
- Fourteen percent of units are affordable to those making between 31 percent and 50 percent of AMI (\$42,900).
- Around 7 percent are affordable to those with yearly incomes equal to 30 percent of AMI or less (\$25,750).

That leaves approximately one-third of the existing housing stock in the City that is not affordable to low and moderate-income families.

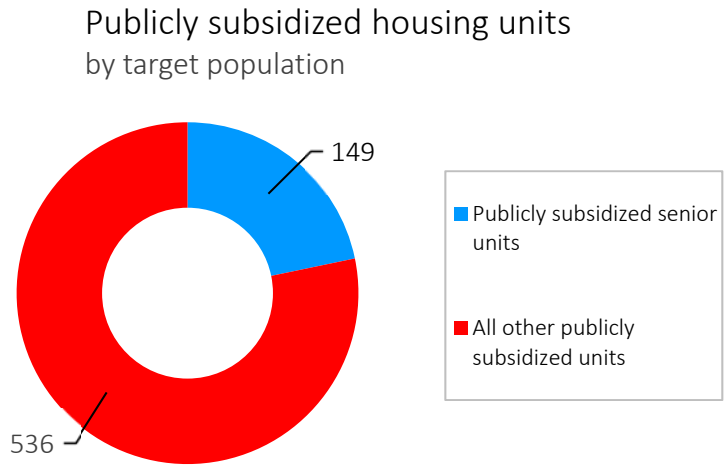
The breakdown assessment of housing affordability shown in [FIGURE 5-8](#) does include all housing units in Roseville, and therefore includes the estimated 5 percent of Roseville housing units that are currently vacant (unoccupied).

FIGURE 5-8 SOURCE: METROPOLITAN COUNCIL 2016 HOUSING ASSESSMENT FOR ROSEVILLE, WHICH IS BASED ON A COMBINATION OF REGIONAL HOUSING STOCK ESTIMATES AND ADJUSTED ACS 2011-2015 ESTIMATES.



Publicly subsidized units often comprise the most deeply affordable units in a community. There are 685 publicly subsidized housing units in Roseville, as shown in [FIGURE 5-9](#).

FIGURE 5-9 SOURCE: METROPOLITAN COUNCIL 2016 HOUSING ASSESSMENT FOR ROSEVILLE



Compared to its neighboring cities and the Twin Cities region overall, Roseville offers a comparable share of affordable housing that is somewhat more heavily weighted towards affordability in the highest income band (50 percent to 80 percent of AMI). Affordable housing in this upper income band is more likely to be owner-occupied and of a single-family style.

TABLE 5-1 SOURCE: METROPOLITAN COUNCIL EXISTING HOUSING ASSESSMENT 2016

	Existing Affordable Units			Total Affordable Units
	≤ 30% AMI	> 30 - 50% AMI	> 50 - 80% AMI	
Roseville	7%	16%	46%	69%
St. Anthony	9%	15%	33%	57%
Falcon Heights	1%	28%	33%	62%
Little Canada	20%	23%	37%	80%
New Brighton	7%	32%	36%	75%
Shoreview	6%	15%	38%	59%
<i>Twin Cities Region</i>	6%	22%	40%	68%

Rental Affordability

According to the 2018 Maxfield Study cited earlier, an estimated half of total market rate units in Roseville’s rental stock function as affordable housing, meaning that they meet the rent guidelines of affordability established by the U.S. Department of Housing and Urban Development. This means that older, market-rate properties in the City meet a need for housing that is affordable to moderate-income households.

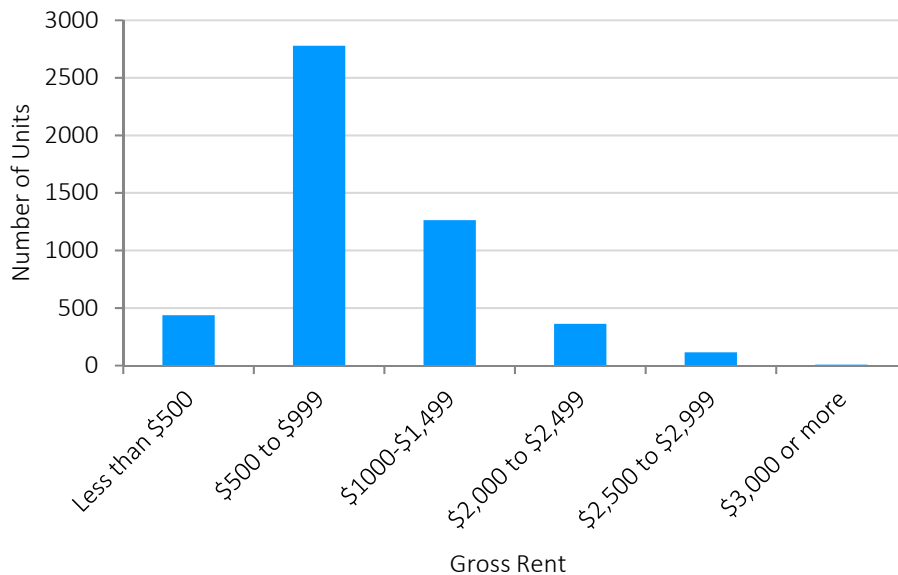
This “naturally occurring” affordable rental housing is a significant feature of Roseville’s affordable housing landscape, but also presents a significant challenge

for Roseville when it comes to striking a balance between affordability and livability. Many of these naturally-occurring affordable units have deferred maintenance concerns, and as they become outdated or obsolete, may become targets for redevelopment and loss of affordability. Strategies to manage naturally occurring affordable rental housing are an emerging topic in inner-ring suburban communities across the metro, and Roseville will continue to monitor the policies and strategies being developed to counter the loss of naturally-occurring affordable housing across the Twin Cities region.

FIGURE 5-10 shows the distribution of gross rent costs for Roseville’s rental stock. Roseville’s median gross rent is \$900, which is only slightly higher than the Ramsey County median gross rent of \$865.

FIGURE 5-10 SOURCE: AMERICAN COMMUNITY SURVEY 2011-2015 ESTIMATES

Gross Rent Distribution for occupied rental units



Owner-Occupied Affordability

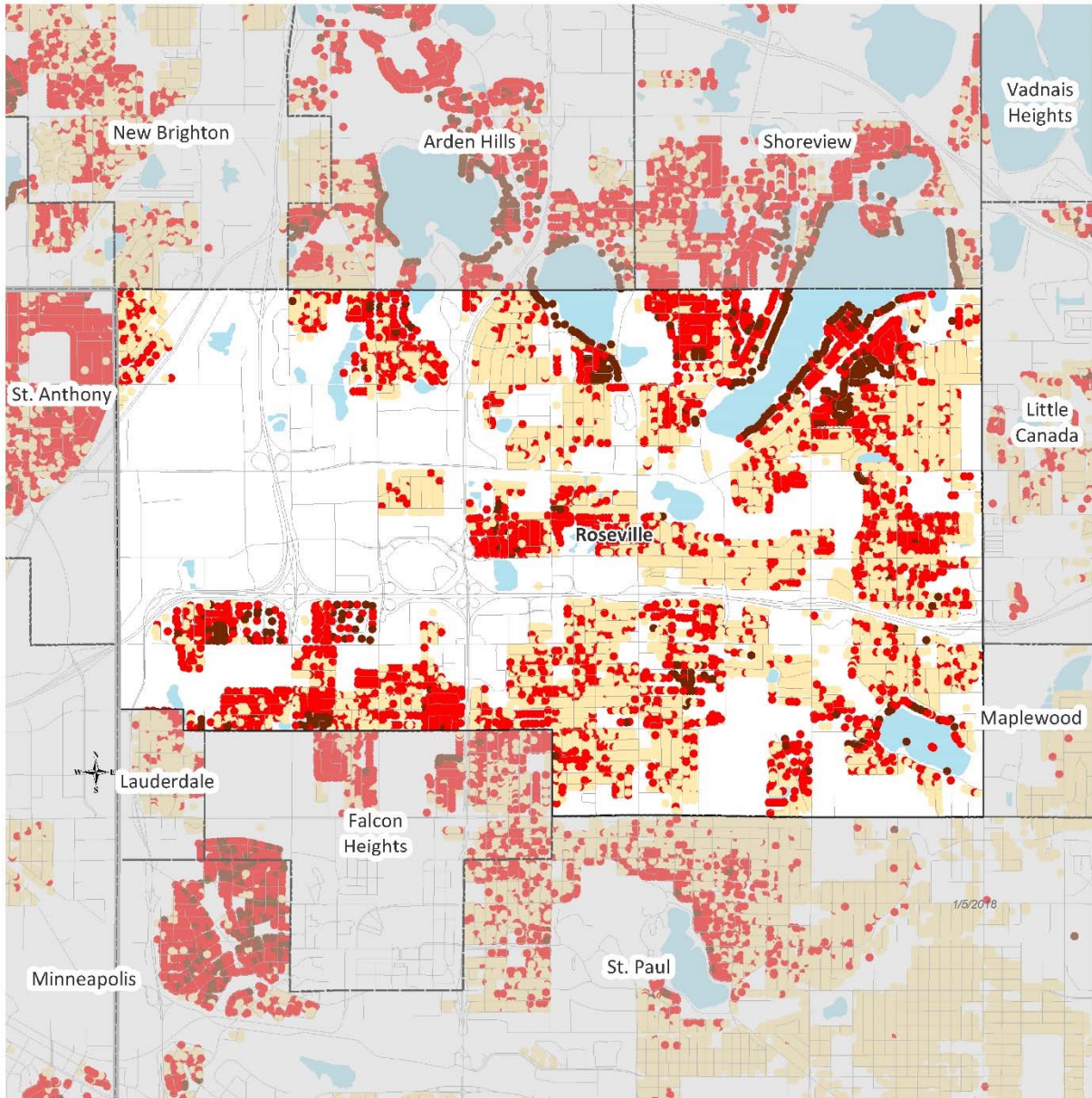
Approximately 80 percent of Roseville’s owner-occupied housing stock is affordable to households making at or below 80 percent of area median income. **MAP 5-1** illustrates this visually, with all of the yellow areas on the map corresponding to housing at affordable levels. In Roseville, housing in the northern and southwestern portions of the City, and those areas close to lakes, are generally on larger lots and are higher in value.

A high rate of owner-occupied affordability is not uncommon in first-ring suburban communities. As a City incorporated in the pre-1950s era, many of Roseville’s homes are older housing styles built on smaller lots. The City’s affordable single-family home stock is an asset and an important component of its affordable housing landscape. As older residents begin to move out of these homes in the coming decades, these units will become available to young families and households hoping to transition into affordable homeownership. Retaining and maintaining this “naturally-occurring” owner-occupied housing stock is a priority for Roseville.

MAP 5-1

Owner-Occupied Housing by Estimated Market Value

Roseville



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

Owner-Occupied Housing Estimated Market Value, 2016

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

1 in = 0.8 miles



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

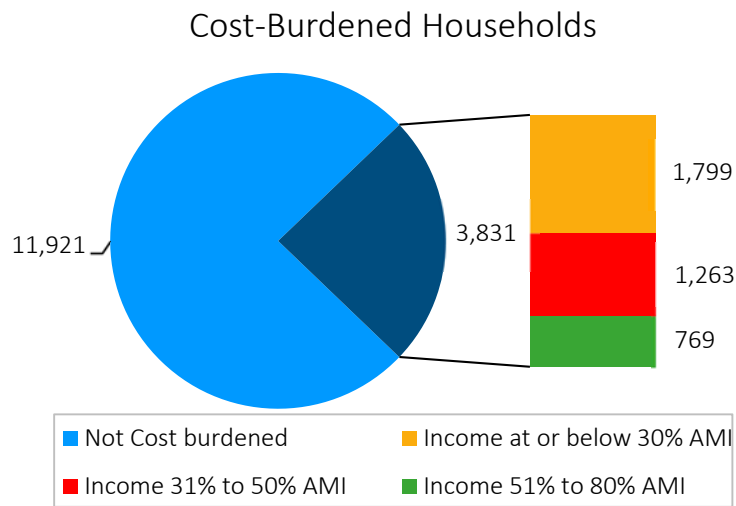
Note: Estimated Market Value includes only homesteaded units with a building on the parcel.

Existing Cost-Burdened Households

While the price of housing units relative to area median income is one measure of housing affordability in a community, another way to examine the impact of housing costs is by looking at **cost-burdened households**. Households are “cost-burdened” if their housing costs are at or over 30 percent of their income. This is an indicator of households that are spending a disproportionate share of their income on housing. The implications of a housing cost burden are most severe for households in the lowest income tier.

FIGURE 5-11 illustrates the share of low-to-moderate income households that are cost-burdened in Roseville, by regional AMI income level. More than one-quarter of Roseville’s total households are cost-burdened. Among those cost-burdened households, the income ranges are spread fairly even through the AMI income level bands.

FIGURE 5-11 SOURCE: METROPOLITAN COUNCIL 2016 HOUSING ASSESSMENT FOR ROSEVILLE, WHICH INCLUDES ADJUSTED COST-BURDEN DATA BY INCOME RANGE FROM HUD’S COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY.



With almost one in four households experiencing the phenomenon of cost-burdened housing in Roseville, the City’s cost-burdened rate is nearly identical to that of the overall region. In comparison to neighboring and comparable inner-ring suburb cities, Roseville’s cost-burdened share is about equal to that of surrounding communities. Like many other communities in the Twin Cities metro area, Roseville’s greatest share of cost-burdened households is in the lowest (<30 percent AMI) income tier. The fact that the larger share of housing cost burden falls upon the lowest-income residents of Roseville is evidence that the City should focus some of its tools on providing affordable units at the lower end of the income spectrum.

TABLE 5-1 SOURCE: METROPOLITAN COUNCIL EXISTING HOUSING ASSESSMENT 2016

	Cost-Burdened Households			Total percent cost-burdened
	≤ 30% AMI	> 30 - 50% AMI	> 50 - 80% AMI	
Roseville	11%	8%	5%	24%
St. Anthony	12%	8%	4%	24%
Falcon Heights	12%	9%	2%	23%
Little Canada	9%	12%	3%	24%
New Brighton	14%	8%	3%	25%
Shoreview	7%	6%	5%	17%
<i>Twin Cities Region</i>	<i>10%</i>	<i>8%</i>	<i>6%</i>	<i>24%</i>

Meeting the Regional Affordable Housing Allocation Share

Roseville, along with every community in the metro area, is responsible for retaining an adequate regional share of affordable housing. The Housing Element of Metropolitan Council's *Thrive MSP 2040* plan has determined the affordable housing requirement for every community by affordability level, based on a household's relationship to the area median income (AMI).

While Roseville's existing affordable housing is considered when determining its share of 2021-2030 regional affordable housing, the City's allocation is also driven by other factors, namely *forecasted growth* and the City's *low-wage jobs-to-workers* ratio. Based on Roseville's forecasted total growth of 400 households from 2020 to 2030, a regional factor first estimates that about one-third of those new households should be affordable. Next, an existing affordable housing factor is applied; in Roseville, the higher rate of existing housing affordability than the regional average actually reduces the initial affordable housing share estimate. Finally, with the goal of expanding household choice for low-income households and aligning low-income housing with low-wage jobs, the final adjustment is based on whether a city has more low-wage jobs than low-wage workers. Because Roseville's low-wage job to worker ratio is significantly higher than the regional average, the affordable housing allocation is adjusted upward. The final result is a total affordable housing allocation of 142 households between 2021-2030, or 36 percent of forecasted new households in that decade.

The affordable housing need allocation is then further broken out by affordability in terms of regional area median income levels. Roseville's affordable housing allocation is shown by affordability level in [TABLE 5-2](#).

TABLE 5-2 SOURCE: METROPOLITAN COUNCIL EXISTING HOUSING ASSESSMENT 2016

Affordable Housing Need Allocation, 2021-2030	
At or Below 30% AMI	72
From 31 to 50% AMI	50
From 51 to 80% AMI	20
Total Units	142
<i>AMI = Area Median Income</i>	

Housing calculations from [TABLE 5-3 AND TABLE 5-4](#) indicate that Roseville has guided sufficient high-density land at a minimum of eight units per acre to produce 245 units of housing at affordable densities in the 2021-2030 decade, which well exceeds the Metropolitan Council’s affordable housing allocation of 120 units.

It is important to note that Roseville’s current housing stock of single-family homes provides a source of affordable housing to new home-buyers moving into the city beyond the new development counted toward the Metropolitan Council’s allocation. The smaller single-family homes constructed in the 1950s, 60s, and 70s (making up the vast majority of the single-family homes in the city), will be available to new home-buyers as older residents move out of those homes and seek other housing options in the coming decades.

Of the 4,661 acres guided residential in Roseville, only 50.9 of these acres are expected to be re-developable within the 2040 planning horizon. Affordable densities, as defined by the Metropolitan Council, are those with a minimum of eight units per acre. Because the minimum residential density in all of Roseville’s high-density residential and mixed-use redevelopment areas is greater than eight units per acre, all housing expected to be developed in these districts within the 2021 – 2030 decade qualifies as affordable housing. [TABLE 5-4](#) below summarizes the residential redevelopment potential from the land use chapter, and highlights with a red outline the units that would be considered affordable to meet Roseville’s regional affordable allocation.

TABLE 5-3 TOTAL GUIDED RESIDENTIAL ACREAGE IN ROSEVILLE 2040 FUTURE LAND USE⁴

Land Use Category	Residential Land Uses	Total Guided Residential Acres
Low Density Residential (1.5-8 units/acre)	<ul style="list-style-type: none"> • Detached housing units • Two family • Duplexes 	3,055.6
Medium-Density Residential (5-12 units/acre)	<ul style="list-style-type: none"> • Small lot detached single-family homes • Townhomes • Condominiums • Duplexes • Row houses 	150.6
High-Density Residential	<ul style="list-style-type: none"> • Apartments • Lofts • Stacked townhomes 	376.7
Community Mixed- Use	<ul style="list-style-type: none"> • Attached housing similar to medium- and high-density categories above. • Residential uses mixed with commercial uses at a minimum of 10% total area. 	263.2
Corridor Mixed-Use	<ul style="list-style-type: none"> • Attached housing similar to medium- and high-density categories above. • Residential uses mixed with commercial uses at a minimum of 10% total area. 	134.9
Core Mixed-Use	<ul style="list-style-type: none"> • Attached housing similar to medium- and high-density categories above. • Residential uses mixed with commercial uses at a minimum of 10% total area. 	278.1

⁴ Note that Neighborhood Mixed Use (MU-1) is not included in this table because the City does not expect to see residential development in this area (although it is permitted)

TABLE 5-4 – FUTURE LAND USE STAGING

	Land Use Type	TOTAL Dev. Acres	Acres 2019-2020	Acres 2021-2030	Acres 2031-2040	Density Range			Yield %	Minimum	Minimum	Minimum	TOTAL	Midpoint	Midpoint	Midpoint	TOTAL
						2019-2020	2021-2030	2031-2040		Units	2019-2020	2021-2030	2031-2040	Units			
2040 Future Land Use	Medium Density Res	11.02	0	5.51	5.51	5	8.5	12	100%	0	28	28	55	0	47	47	94
	High Density Res	17.69	0	8.85	8.85	12	24	36	100%	0	106	106	212	0	212	212	425
	Community Mixed Use	170.91	0	85.46	85.46	10	23	36	10%	0	85	85	171	0	197	197	393
	Corridor Mixed Use	44.43	0	22.21	22.21	13	24.5	36	10%	0	29	29	58	0	54	54	109
	Core Mixed Use	15.73	0	7.87	7.87	20	28	36	10%	0	16	16	31	0	22	22	44
Guided Total		51.82								0	264	264	528		532	532	1064

Community Designation Density	10.18
Total expected housing units	1,064
Units considered affordable (≥10 du/ac in 2021-2030 decade)	236

Using minimum-density to calculate unit potential, Roseville could potentially net 245 units of affordable housing in the decade from 2021-2030. This number is based purely on available land programmed for density at above 8 units per acre, which includes land in the high-density category and 10 percent of the land in the Core Mixed-Use, Corridor Mixed-Use, and Community Mixed-Use categories.

In practical terms, housing developments above a particular density threshold does not guarantee housing affordability. The next section of this chapter will discuss the tools and strategies that Roseville can employ to help ensure that housing affordability goals are achieved.

5. EXISTING HOUSING NEEDS

From this assessment of the physical and cost characteristics of the housing stock in Roseville, combined with the demographic analysis of the community, there are some features and trends of the housing landscape that are especially notable and will shape the actions Roseville will take to address housing in the coming decades. The following section summarizes the community’s most critical housing needs as they relate to affordability and future demands on the City’s housing supply. Each section contains a housing trend observation and a supplemental narrative. Goals related to these specific housing needs are included in the Goals and Strategies section at the end of this chapter, which arise out of each housing need observation. Connecting each housing need goal to applicable tools and policies will occur in a later section entitled “Planning for Affordable Housing.”

The most critical housing trends and needs in Roseville are as follows:

1. Household size is declining (in Roseville, the region, and across the country), and only one quarter of Roseville’s occupied housing units contain families⁵.

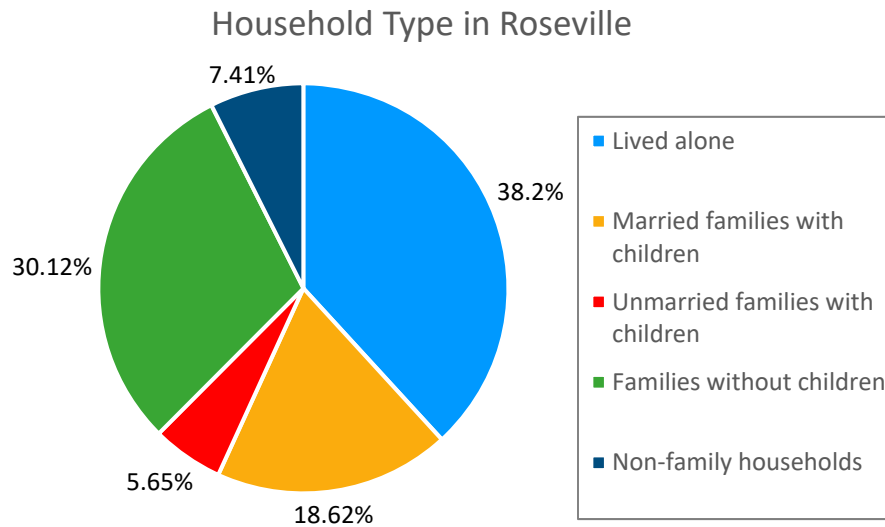
TABLE 5-5 SOURCE: ACS ESTIMATES.⁶

Household Composition	2000	%	2015	%	Change (units)	Change (%)
One-Person Households	4,912	34%	5,468	37%	556	3%
Non-Family Households	1,086	7%	1,083	7%	-3	0%
Families Without Children	5,235	36%	4,653	32%	-582	-4%
Unmarried Families with Children	772	5%	764	5%	-8	0%
Married Families with Children	2,593	18%	2,779	19%	186	1%
Total	14,598		14,747			0%

⁵ The U.S. Census Bureau defines a family as “a group of two people or more (one of whom is the householder) related by birth, marriage or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.”

⁶ Note that this data includes only occupied housing units because it is focused on the characteristics of household members. This produces values for total households that are lower than the total housing unit estimates for the City referenced earlier in this chapter (which include vacant homes).

FIGURE 5-12 SOURCE: METROPOLITAN COUNCIL FROM 2016 AMERICAN COMMUNITY SURVEY ESTIMATES



This demographic shift toward smaller household sizes will be accompanied by a need for housing that accommodates smaller households. While the typical suburban housing norm has long been the image of a single-family house with a yard, over the coming decades the City can expect households to continue to become more “non-traditional” and increasingly composed of single adults, empty nesters, and unrelated adults living together. Currently Roseville’s housing stock is more than half composed of single-family detached homes, a share which may decline in the coming decades due to demand for smaller and non-traditional housing options.

As an inner-ring suburban community located close to jobs and transit, Roseville should expect the overall demand for housing to be strong and the demand for smaller units to be maintained or increase in the coming decades. The regional forecasted trend predicts population movement back toward the urban core and increasing preferences for rental housing due to cost considerations and lifestyle choices.

2. A quarter of Roseville’s households are cost-burdened, spread evenly through the AMI bands.

One in four households in Roseville meets the definition of cost-burdened, meaning they are paying more than 30 percent of their income on housing. A disproportionate share of these cost-burdened households are lower-income households. As market challenges to the production of affordable housing persist, Roseville must prioritize support for affordable housing development by using the tools available at the City’s discretion and strengthening partnerships with other agencies to promote affordable housing production (more on this in the “Planning for Affordable Housing” section below).

Proactive partnerships and City support will be required to develop housing that is affordable at or below the 30-percent AMI affordability band, as this degree of affordability is typically only available through deep subsidies offered at higher levels of government.

Roseville should also consider how actions taken at the City level will impact housing costs and availability for existing residents, and will need to balance economic development interests with concerns over affordability and gentrification.

3. The housing stock in Roseville is aging, and residents will have increasing maintenance and upkeep requirements in the coming decades.

Roseville's affordable housing stock is largely located in single-family areas developed in the 1950s, 60s, and 70s that are beginning to age and may not be as attractive or suitable for modern households as they once were. The same is true for Roseville's aging multifamily rental complexes. Developing strategies to maintain and support Roseville's existing housing stock, particularly for those households with lower incomes and fewer resources, will remain a significant challenge in the decades to come, and will be important to continue to attract newcomers to the City.

4. Roseville, along with many urban communities, is at risk of losing its naturally occurring affordable housing to redevelopment.

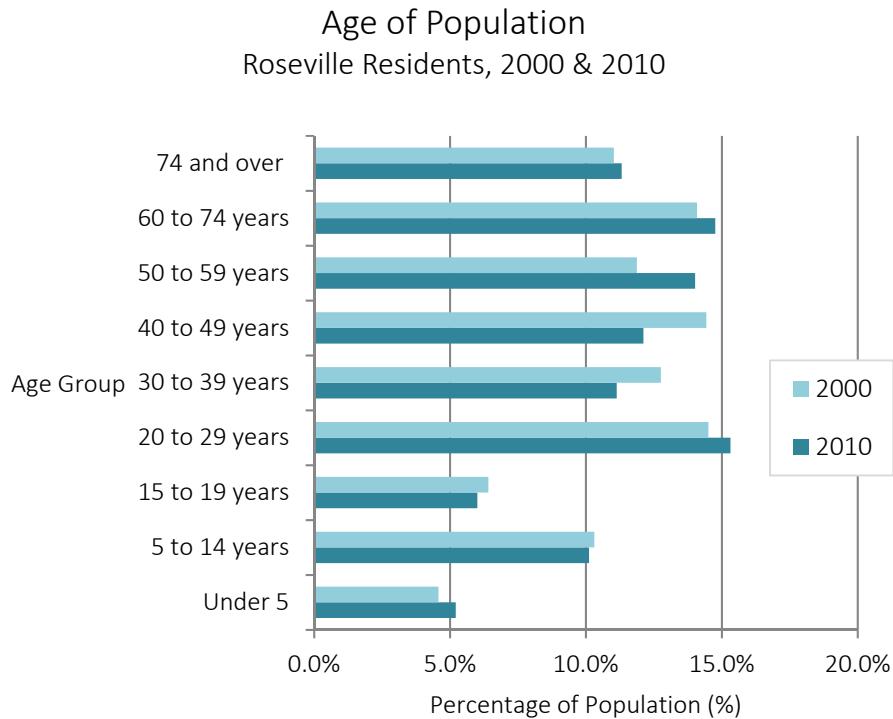
Roseville has large share of housing that is considered affordable by way of "naturally occurring" means. Typically, naturally occurring affordable housing comprises older attached and multifamily housing that may have deferred maintenance needs or is of an older or obsolete style. Naturally occurring affordable housing is an important source of housing affordability in many Twin Cities urban communities but requires a careful, balanced approach. All residents have a right to live in safe and well-maintained housing, but investments in maintenance and other upgrades (including redevelopment) can contribute to the loss of housing affordability in a community.

Manufactured Housing Communities are also an important and vulnerable source of naturally occurring affordable housing. The City will consider use of any of the affordable housing preservation strategies identified in the Housing Tools matrix to preserve the existence, availability and affordability of these housing types.

There are proactive steps that Roseville can take to recognize the important role that naturally occurring affordable housing plays in the community, typically supporting households between 30 – 80 percent of AMI, and to pursue opportunities to preserve this housing and improve its safety and livability while maintaining its affordability.

5. The City supports actions that make it possible for Roseville residents to age in place.

FIGURE 5-13 SOURCE: U.S. CENSUS BUREAU 2000 AND 2010



“Aging in place” is the notion that an individual may find, within a single city, appropriate housing for all stages of his or her life, allowing a person to stay in the community as he or she ages. Oftentimes the focus of an “aging in place” goal is on providing adequate housing options within the community for seniors and older adults. These options could range from appropriately sized and equipped single-family homes, to independent living facilities to advanced care facilities with medical staff. Demographic data from 2000 and 2010 indicate a slight trend toward decreases in middle-aged residents and increases in residents aged 50 and older (FIGURE 5-13). The most likely factor contributing to these age cohort changes is simply the shifting demographics of an aging population with a significant share of Baby Boomers. Such a shift underscores the importance of addressing senior housing needs over the next 10 – 20 years.

New senior housing units developed in the past 15 years have increased the number of housing options available to aging residents in Roseville. However, residents identified the lack of available affordable options for aging or elderly residents as a significant challenge facing the community. Many lifelong residents want to remain in the community that they are familiar with or have grown up in. The City may consider exploring allowances for more diverse

housing styles while supporting opportunities for senior and supported housing development to meet the demonstrated need in the community.

Along with the provision of adequate housing options for seniors, community members have identified a need for better access to senior supportive services including medical care and provision of basic needs for those living with limited incomes. Senior housing efforts should be coupled with consideration of adequate access to, or co-location with, these critical services that support older residents.

6. Strategic development of housing can offer access to services, amenities, and employment opportunities for individuals without a personal vehicle.

Roseville’s proximity to two major urban centers and the presence of major roadway arteries like I-35W, Highway 36, Snelling Avenue, and others, present opportunities for transit-oriented development, which can support populations who cannot – or prefer not to – own a personal vehicle. Providing housing in convenient proximity to transit with connectivity to jobs and employment centers should be an important consideration in the siting of new housing. Prioritizing transit-oriented development projects will support seniors and lower-income households who traditionally have a higher demand for transit services.

7. Monitoring and updating City ordinances can help to produce flexibility and diversity in housing opportunities.

Zoning codes provide dimensional and locational standards that dictate the built form of housing. A city that actively monitors and updates its zoning code may find opportunities to reduce regulatory barriers to producing the types of housing that meet the demands of residents or prospective residents, as well as the conditions of the market.

6. GOALS AND STRATEGIES

Goals

Several of the Citywide goals established in Chapter 2 relate to the topic of housing, and are restated below as the overall housing goals. Goals and strategies focused on equity are highlighted with the equity symbol. **E**

Roseville housing meets community needs

1. Develop a coordinated housing strategy for the City.
2. Provide mechanisms that encourage the development of a wide range of housing that meets regional, state, and national standards for affordability.
3. Implement programs that result in safe and well-maintained properties.
4. Establish public-private partnerships to ensure life-cycle housing throughout that City attracts and retains a diverse mix of people, family types, economic statuses, ages, and so on.
5. Employ flexible zoning for property redevelopment to meet broader housing goals such as density, open space, and lot size.
6. Develop design guidelines to support new or renovated housing that contributes to the physical character of the neighborhood, healthy living, and environmental and economic sustainability.

There are also several goals relating directly to the housing needs developed in the previous section:

- E** 7. Explore opportunities to encourage smaller housing units, “non-traditional” housing development (which could include culturally-appropriate housing to reflect the population demographics of the City), and opportunities to address the lack of housing in the “missing middle” styles.
- E** 8. Reduce overall community housing cost burden, particularly by supporting those projects that provide affordability for households in the lowest income categories.
- E** 9. Support housing maintenance assistance programs, particularly for lower-income households.
 10. Anticipate the need for creative strategies to manage naturally-occurring affordable housing within all affordability bands.
 11. Meet increased demand for senior housing and opportunities for residents to age in place.
- E** 12. Explore opportunities to increase transit-oriented development in strategic areas connected to major transit routes to improve access to services, amenities, and employment opportunities.
13. Update ordinances as necessary to maintain optimal housing functionality and livability, and to address new technologies, market trends, and resident needs.

Strategies for Affordable Housing

Affordable housing implementation toolbox

Simply guiding land at higher densities is not a guarantee that affordable housing will be produced. To increase the likelihood of affordable housing development, Roseville has identified implementation tools that the City is willing and able to use to advance its housing goals.

However, there are areas in which cities have flexibility to enact financial and regulatory discretion. The provision of tax increment financing (or TIF) is one of the most effective tools that cities have at their discretion to aid the production of affordable housing projects, and Roseville is open to financially assisting future affordable rental projects through TIF and other available means, if and when they come forward.

Cities also have discretion over their zoning, regulatory, and land use policies. Roseville must systematically review its zoning and other City codes to ensure that the regulatory environment is favorable to affordable housing development and consider amending policies that present barriers to affordable housing development. One of the strategies identified in the Land Use and Housing Action Items (Chapter 4) is to revise the commercial zoning districts to reflect the mixed-use development priorities expressed in this Plan. Another is to promote and support transit-oriented development and redevelopment near existing and future transit corridors. These and other strategies may be considered and implemented directly by the City to help encourage affordable housing production.

Manufactured Housing Communities⁷ are also an important and vulnerable source of naturally occurring affordable housing. The City will consider use of any of the affordable housing preservation strategies identified in the Housing Tools matrix to preserve the existence, availability and affordability of these housing types.

Many other affordable housing tools and strategies require partnerships with outside entities, Ramsey County, funding and granting agencies, and non-profits that offer programs, funding, and policies on a wider scale that support affordable housing. Tools that can be used to generate or maintain housing affordability can generally be grouped into the following categories:

- Local funding (city or county)
- Local policy or strategy
- Regional or federal funding source

⁷ A Manufactured Housing Community (or Manufactured Home Park) is a parcel (or continuous parcels) of land divided into two or more manufactured home lots for rent or sale.

- Affordable housing preservation

An overview of City-wide housing goals, identified housing needs, and the tools that may be used to address them are shown in the matrix on pages 28 and 29. The section that follows explains each of the affordability tools in greater detail and gives more information about when these strategies might be used.

The development of the Housing Tool matrix is the first step in identifying actionable strategies to meet Roseville's identified housing needs. A future implementation step for the City will be to develop an action plan for the use of this housing matrix. This action plan should identify the priorities that will direct the pursuit of specific housing strategies outlined in the matrix. City budget and staff capacity, current market conditions, and demographic and economic trends should all be factors in the development of priorities guiding the action plan. This Housing Tool matrix can serve as a reference point in an iterative and continuous process of meeting the City's housing needs.

2040 Citywide Affordable Housing Goals

Affordable Housing Tools		Provide mechanisms that encourage the development of a wide range of housing that meets regional, state, and national standards for affordability. <i>(intended target: all affordability bands)</i>	Implement programs that result in safe and well-maintained properties. <i>(intended target: ≥ 50% AMI)</i>	Establish public-private partnerships to ensure life-cycle housing throughout that city to attract and retain a diverse mix of people, family types, economic statuses, ages, etc. <i>(intended target: 30 – 80% AMI)</i>	Employ flexible zoning for property redevelopment to meet broader housing goals such as density, open space, and lot size. <i>(intended target: all affordability bands)</i>	Develop design guidelines to support new or renovated housing that contributes to the physical character of the neighborhood, healthy living, and environmental and economic sustainability. <i>(intended target: ≥ 50% AMI)</i>
Local Funding Options	Development Authorities	X	X	X		
	Housing Bonds	X		X		
	Tax Abatement	X				
	Tax Increment Finance (TIF)	X		X		
County, Regional, State, and Federal Programs	Project-based Rental Assistance					
	MN Housing Consolidated RFP	X	X	X		
	Community Development Block Grants	X	X	X		
	HOME Funds	X	X	X		
	Livable Communities Grant (Metropolitan Council)	X		X		
Local Policies and Programs	Support homebuyer assistance programs and foreclosure prevention programs	X	X			
	Encourage Repair & Rehab programs including Housing Replacement program	X	X	X		
	Support Energy Assistance programs	X	X			
	Support Rental Assistance programs	X				
	Participation in housing-related organizations, partnerships, and initiatives	X				
	Site assembly and/or land banking	X		X	X	X
	Local Fair Housing Policy	X		X		
	Fee waivers or adjustments	X				
	Financial or procedural incentives to private developers	X		X	X	
	Zoning and subdivision policies	X			X	X
	Effective referrals to available programs		X	X		
4(d) tax program	X					
Preserve Long-term Affordability	Community land trusts	X		X		
	Support developer use of LIHTC	X		X		
	Public/private task force					
	Support public housing & project-based assistance	X				

		Identified Housing Needs						
Affordable Housing Tools		Explore opportunities to encourage smaller and more “non-traditional” housing development, including opportunities to address the lack of housing in the “missing middle” styles. <i>(intended target: 30 – 80% AMI)</i>	Reduce overall community housing cost burden, particularly by supporting those projects that provide affordability for households in the lowest income categories. <i>(intended target: ≤ 50% AMI)</i>	Support housing maintenance assistance programs, particularly for lower-income households. <i>(intended target: 30 – 80% AMI)</i>	Anticipate the need for creative strategies to manage naturally-occurring affordable housing within all affordability bands. <i>(intended target: all affordability bands)</i>	Meet increased demand for senior housing and opportunities for residents to age in place. <i>(intended target: 30 – 80% AMI)</i>	Explore opportunities to increase transit-oriented development in strategic areas connected to major transit routes. <i>(intended target: all affordability bands)</i>	Update ordinances as necessary to maintain optimal housing functionality and livability, and to address new technologies, market trends, and resident needs. <i>(intended target: all affordability bands)</i>
Local Funding Options	Development Authorities	X	X			X	X	
	Housing Bonds	X	X			X	X	
	Tax Abatement	X	X			X	X	
	Tax Increment Finance (TIF)	X	X			X	X	
County, Regional, State, and Federal Programs	Project-based Rental Assistance	X	X		X	X	X	
	MN Housing Consolidated RFP	X	X	X		X		
	Community Development Block Grants	X	X	X				
	HOME Funds	X	X	X		X		
	Livable Communities grant (Metropolitan Council)	X	X			X	X	
Local Policies and Programs	Support homebuyer assistance programs and foreclosure prevention programs		X	X		X		
	Encourage Repair & Rehab programs including Housing Replacement program	X	X	X		X		
	Support Energy Assistance programs		X	X		X		
	Support Rental Assistance programs		X	X		X		
	Participation in housing-related organizations, partnerships, and initiatives	X			X			X
	Site assembly and/or land banking	X					X	
	Local Fair Housing Policy							
	Fee waivers or adjustments	X						X
	Financial or procedural incentives to private developers	X			X		X	X
	Zoning and subdivision policies	X						X
Preserve Long-term Affordability	Effective referrals to available programs		X					
	4(d) tax program	X			X			
	Community land trusts	X			X			
	Support developer use of LIHTC	X			X			
	Public/private task force	X			X			
	Support public housing & project-based assistance				X			

Category	Tool
<p>Local Funding for Affordable Housing</p>	<p>Development Authorities (local HRA, CDA, or EDA) Ramsey County Housing and Redevelopment Authority administers housing programming in suburban Ramsey County, including the City of Roseville. Additionally, the City has an active Economic Development Authority (EDA) that has all of the powers of a Housing Redevelopment Authority (HRA). These entities have taxing authority. Funds levied through these authorities can be used to accomplish housing and community redevelopment projects or programs. These might include specific development projects, rehabilitation and maintenance programs, and other housing opportunities as dictated by City goals and priorities.</p> <p>When we would use this: The City would consider using funds from Development Authorities for rental and ownership housing units that are affordable at or below 50% AMI. The City would also consider supporting using these funds if a project would provide necessary “missing middle” housing and senior housing at or below 80% AMI. This could support the development of “Missing Middle” housing in Low Density and Medium Density Residential Districts where multi-unit buildings can be built in scale with single family homes.</p>
	<p>Housing Bonds EDAs and HRAs can issue bonds that help to develop and administer affordable housing developments or programs. Cities and counties may make or purchase loans using the proceeds of the bond sales for activities such as new construction, acquisition and rehabilitation, or refinancing bond debt. Bond-supported projects would typically support affordable housing for the 50-percent and 80-percent AMI bands. The City will consider issuing bonds at the request of housing developers.</p> <p>When we would use this: The City would consider using funds from Housing Bonds for rental and ownership housing units that are affordable at or below 50% AMI. The City would also consider supporting using these funds if a project would provide necessary “missing middle” housing and senior at or below 80% AMI.</p>
	<p>Tax Abatement Tax abatement is a financing tool that reduces taxes or tax increases for owners of specific properties. Local governments offer the tax reduction to provide a financial incentive for a public benefit, such as creation of housing affordable to low- and moderate-income households. The City may consider tax abatement if the public benefit from a proposed project is substantial and the project could not occur but for the aid of this tool.</p> <p>When we would use this: The City would consider using Tax Abatement to support the development of both rental and ownership housing units that are affordable at or below 80% of the AMI or that increase transit-oriented development along key transit corridors such as Snelling Ave. (A-Line Bus</p>

Rapid Transit). Tax Abatement would be a strategy the City may use to help remove blight and/or encourage redevelopment in designated redevelopment areas shown on the Future Land Use Plan. Tax Abatement proposals that would receive priority consideration are those which would extensively rehabilitate existing multi-family housing stock, develop multi-family workforce housing with amenities comparable to those found in market rate style housing, or workforce housing which consider innovative or alternative forms of development and do not include high rise buildings.

Tax Increment Financing Cities may elect to create a tax increment financing (TIF) district as a means of subsidizing and supporting housing redevelopment projects. Under TIF, the City is able to allocate future property tax gains to fund current development. By legislative definition, TIF used for affordable rental housing projects must provide affordability to those at 60 percent of AMI or less. The affordability threshold is 115 percent of AMI for owner-occupied housing projects. TIF is a tool that may be considered for large-scale redevelopment projects that would not occur “but for” this type of assistance.

When we would use this: The City would consider using TIF to support the development of both rental and ownership housing units that are affordable at or below 80% of the AMI, or that increase transit-oriented development along key transit corridors such as Snelling Ave (A-Line Bus Rapid Transit). TIF may also be considered for projects which implement the City’s vision and values for a City identified redevelopment area or in instances where a project would redevelop a blighted, contaminated or challenged site. The City would also consider using TIF for projects which would rehabilitate existing multi-family housing stock or provide new multi-family workforce or workforce housing having amenities similar to those found in market rate housing. Additionally, proposals for workforce housing that are innovative and do not include high-rise buildings would be given priority consideration for these types of funds.

Category	Tool
<p>County, Regional, State, & Federal Funding for Affordable Housing</p>	<p>Minnesota Housing Finance Agency (MHFA) Consolidated Request for Proposals This annual funding request from MHFA supports affordable housing developments across the metro area and is very competitive. The City will continue to work with developers in coordination with MHFA in supporting RFP submissions for projects that will bring a significant number of new affordable units and will consider support for projects that meet affordability thresholds of 50 percent AMI or below as a reflection of the income tiers comprising the majority of Roseville’s housing allocation.</p> <p>When we would use this: The City does not maintain this program but the RFP is a useful tool to support the development of rental housing units affordable at or below 50% AMI or below.</p>
	<p>Livable Communities Demonstration Account (LCDA) Roseville is eligible for Metropolitan Council funding for innovative projects, with preference for those projects that incorporate affordable housing and transit accessibility. The City will continue to work with developers in coordination with the Metropolitan Council in supporting RFP submissions for projects that will bring a significant number of new affordable units and will consider support for projects that meet affordability thresholds of 50 percent AMI or below as a reflection of the income tiers comprising the majority of Roseville’s housing allocation.</p> <p>When we would use this: The City would support applying for LCDA grants for projects which are affordable at or below 50% AMI and are within a half-mile walking radius to transit.</p>
	<p>Community Development Block Grant Funds (CDBG) Ramsey County manages disbursement of CDBG funds, which can be used on a number of housing and revitalization projects. Applicants may apply annually for these funds. The City can apply for these funds or may assist or support specific agencies or organizations in their pursuit of these funds.</p> <p>When we would use this: The City will consider supporting CDBG as a tool to preserve both rental and ownership units affordable at or below 80% AMI and below.</p>
	<p>HOME Investment Partnerships Program Ramsey County manages disbursement of HOME funds, which can be used on a number of housing and revitalization projects. Applicants may apply annually for these funds. The City can apply for these funds or assist or support specific agencies or organizations in their pursuit of these funds.</p> <p>When we would use this: The City will consider supporting this as a tool for both the preservation and development of both rental and ownership units affordable at or below 50% AMI and below.</p>

	<p>Project-Based Rental Assistance Typically HUD-funded, this type of assistance is a deep subsidy that remains with the units of a project or development. Although the City does not fund this type of assistance, Roseville may consider stating its intent to support project-based assistance, as such projects are among the only opportunities to support and retain housing affordable to households at or below 30 percent AMI.</p> <p>When we would use this: The City would consider supporting project-based rental assistance in partnership with the Federal government for the preservation or development of housing available at or below 30% AMI.</p>
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Category	Tool
<p>Local Policies and Strategies to Promote Access to Affordable Housing</p>	<p>Effective Referrals The City supports providing appropriate resources and education about existing housing support programs offered by other agencies and organizations. The City seeks to effectively communicate to current and prospective residents about existing programs offered through non-profits and agencies serving the area. Priority will be given to making referrals that support Roseville’s housing goals and meeting identified housing needs, such as home buyer assistance, home maintenance programs, and programs that help seniors age in place.</p>
	<p>Fair Housing Policy It is the policy and commitment of the City to ensure that fair and equal housing opportunities are granted to all persons in all housing opportunities and development activities funded by the city regardless of race, color, religion, gender, sexual orientation, marital status, status with regard to public assistances, familial status, national origin, or disability. This shall be done through strong external policies that provide meaningful access to all constituents and fair housing informational and referral services; and internal practices and procedures that do not discriminate and that affirmatively further fair housing.</p>
	<p>First time homebuyer, down payment assistance, and foreclosure prevention programs The City encourages residents to access existing programs available through Ramsey County (FirstHOME Buyer Assistance Program), the Minnesota Homeownership Center, Minnesota Housing, and other nonprofits. Roseville will pursue active partnerships with organizations and agencies that provide these services, particularly those that serve or prioritize those populations at or below 80 percent AMI who would otherwise face very high barriers to home ownership and retention.</p>
	<p>Rental Assistance Ramsey County and local nonprofits do offer, when funds are available, emergency aid to income-qualifying households and individuals in crisis that can be used to make rental payments. Metro HRA offers portable Section 8 vouchers on a limited basis that can be used on rental properties throughout the metro. In addition, the Metro HRA offers project based rental assistance to properties/projects applying through the Super RFP process. Roseville supports connecting income-qualifying residents to these resources when they are available if it helps them stay in their homes and in the community while managing a crisis. Assistance is primarily available for those at or below 50 percent AMI.</p>
	<p>Participation in housing-related organizations, partnerships, and initiatives City staff or elected officials will consider increased involvement in events, collaborations, or programs that support furthering fair and affordable housing. Staying proactively involved in affordable housing discussions with other jurisdictions and agencies will allow Roseville to stay apprised of current programs, opportunities, and best practices.</p>

Category	Tool
<p>Local Policies and Strategies to Promote Access to Affordable Housing</p>	<p>Site Assembly The City will monitor and consider acquisition of properties that can be assembled and developed into a public good project, including the production of affordable housing or maintenance of existing affordable housing. Such a strategy could be used to allow the City to put out specific RFP requirements to developers in order to achieve a project that includes housing affordability, specifically that meet thresholds for 50 percent AMI and below for rental housing and 115 percent AMI and below for ownership.</p>
	<p>Zoning and Subdivision Ordinances City codes should encourage and streamline development of affordable housing. The City may consider proactive zoning policies that incentivize higher density or greater affordability. These updates, described in more detail in the Land Use chapter, include revisions to the Mixed-Use zoning districts to require minimum percentages of residential development that will enable development at affordable densities near services, commercial amenities, jobs, and transit.</p>
	<p>Financial or procedural incentives to private developers Roseville may consider the use of fee waivers or other procedural incentives in the development approval process when the development concerns affordable housing or other amenities considered a public good. However, this strategy should only be considered where these fee waivers will not result in a significant loss of funding for needed services that would be required to support the new development. This may support affordable housing at all income levels.</p>
	<p>Support Energy Assistance Programming Home energy improvements can be a means of making housing more affordable by reducing energy bills and maintenance, and improving the longevity of a home. Roseville partners with Xcel Energy to offer free home energy audits, and supports other specific programming that addresses home energy improvements. Priority may be given to programming that specifically targets seniors and low-income households.</p>
	<p>Encourage Repair & Rehab programs including Housing Replacement Program Maintenance of existing housing stock is an identified housing goal. The City will continue to look for opportunities to partner with established programs that offer home rehabilitation assistance through low-interest loans or small grants. Currently Roseville does not offer these funds to property owners directly. The City does operate a Housing Replacement Program which seeks to acquire older homes for demolition and then sell the lots to qualified builders to produce new homes. The intent of this program is to improve quality and safety of housing in the city that might not be achieved through typical home repair or rehabilitation.</p>

Category	Tool
<p>Local Policies and Strategies to Promote Access to Affordable Housing</p>	<p>Rental Licensing programs Roseville adopted a rental licensing program in the fall of 2013 that required inspections of properties with 5 or more rental units. The program had inspection requirements based upon the number of code violations upon inspection the property had. These inspections were done by the Building Inspection Department. In 2018, the program is transferring to an annual inspection to be done by the Fire Department.</p>
	<p>Rental Registration program Roseville adopted in 2008 a rental registration program for rental properties of 1 to 4 units. This is not an inspection program. The program was reviewed and updated in 2015 to require that the property owners must post their registration certificate that includes information on code requirements and tenant’s rights and responsibilities, as well as information related to resources available when issues arise.</p>
<p>Affordable Housing Preservation Strategies</p>	<p>Low Income Housing Tax Credit (LIHTC) Projects With LIHTC, developers apply for tax credits to offset costs at the time of development. Although the City does not fund this type of assistance, Roseville may consider stating its intent to support developers who pursue LIHTC and especially those who intend to seek ways to retain the affordability of the LIHTC property after the terms of LIHTC are up. LIHTC is a tool used to support projects that support residents in the 30 – 80 percent AMI range.</p>
	<p>4d Tax Program Non-subsidized properties may be eligible for a tax break if the owner of the property agrees to rent and income restrictions (serving households at 60 percent AMI or below) and receives “financial assistance” from federal, state, or local government. Roseville may consider stating its intent to support the 4d Tax Program as part of a broader strategy for preserving affordable multifamily housing.</p>
	<p>Private unsubsidized affordable housing May be naturally occurring, or supported through 4d Tax Program. Roseville may consider stating its intent to support private, unsubsidized affordable housing, and explore opportunities to work with property owners to retain the affordability of these properties over the long term.</p>
	<p>Community Land Trusts (CLT) CLT provide permanent affordability for income-eligible households. Typically, a CLT is structured where a homeowner owns the building and the land trust leases the land to the homeowner. Households that make at or below 80 percent of AMI typically qualify for these homes. Currently there is not an active CLT serving Roseville, but the City could pursue future partnerships or support CLT activities as they arise.</p>

Category	Tool
Affordable Housing Preservation Strategies	Public/Private Task Force The City will establish a task force with private developers to work on breaking down barriers. The task force will work not only on public subsidies, but on bringing appropriate private resources to the table to bring projects to fruition.