

Housing Succession Plan for Edina's Future



Edina Housing Task Force

A special committee
created by the
Edina City Council

October 2006

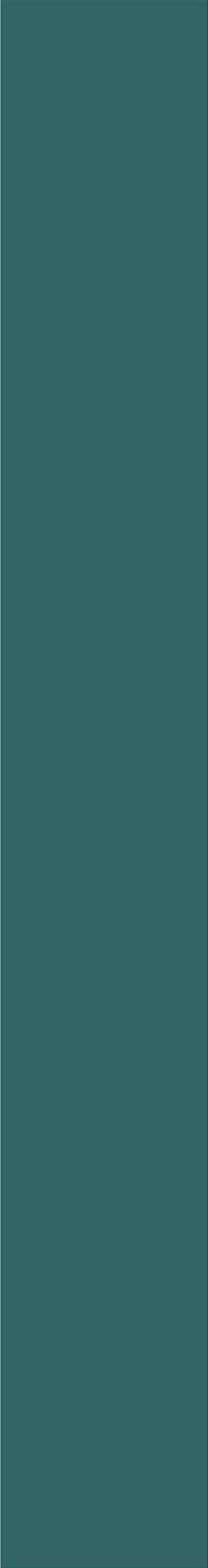
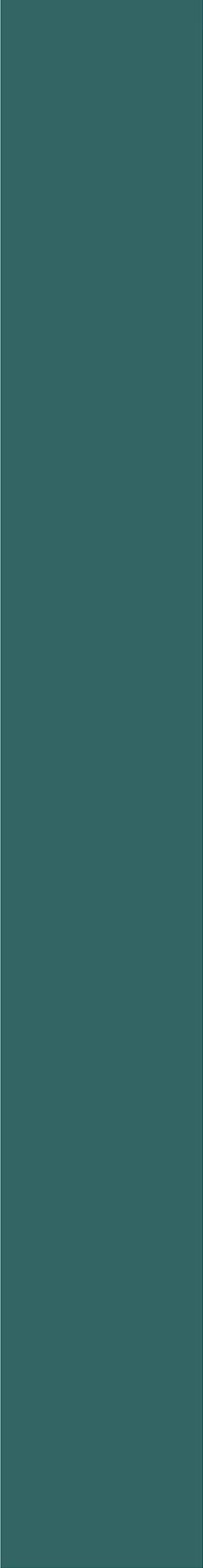


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October 2006

Dear Fellow Edina Citizens,

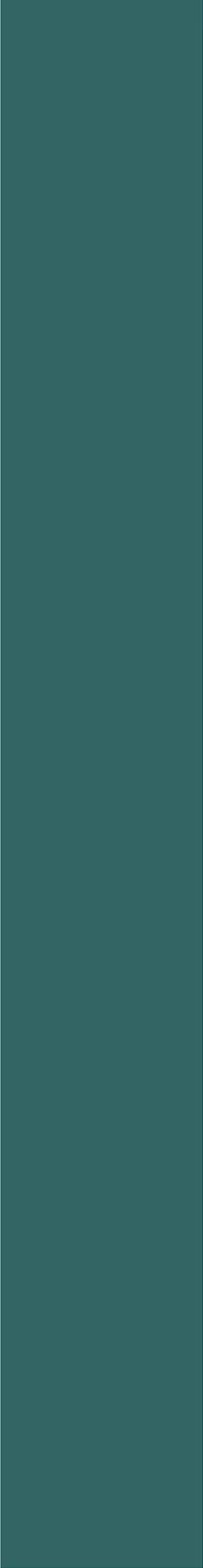
In November 2004 the City of Edina assembled a Task Force to study housing and its affordability in our community. The Task Force is comprised of 19 individuals, most of whom live in Edina.

This report is the result of the Task Force's work and contains a plethora of information. This is not the final word, but we do seek to spur action. The Task Force believes that housing problems exist and will only grow unless some action is taken by the City.

This report represents a consensus of the Task Force members. Most of the recommendations enumerated here are endorsed by a super majority of the group. We ask that you keep an open mind when reading and studying this report. We, like you, are committed to Edina's future. It's our legacy.

Douglas Mayo

Chair, on Behalf of the Edina Housing Task Force



EXECUTIVE SUMMARY

After months of research, intense discussions, and input from around the community, the Edina Housing Task Force (the Task Force) recommends that Edina implement a Housing Succession Plan to help sustain our community and serve as a strong force for our region. The Plan puts forth a goal of making 500 units of housing available to households of lower and moderate income by the year 2020 and suggests five primary strategies to accomplish this goal:

1. Adopt a mandatory inclusionary zoning policy;
2. Update the Comprehensive Plan to convert appropriate areas to mixed use and provide for greater density in appropriate areas;
3. Use the greater Southdale area as a demonstration of a cutting-edge, livable, pedestrian-friendly urban redevelopment;
4. Create long-term opportunities to make a portion of Edina's existing housing stock affordable to more people and families; and
5. Leverage existing housing programs to create more opportunities for moderate- and lower-income families.

Edina's housing market is very healthy. So why does Edina need to bother with a Housing Succession Plan? For most people in Edina, market forces work sufficiently to provide the housing they need and desire. However, some segments of the population are not well served by the market. The Housing Succession Plan focuses on the areas where the market functions less well. Housing options in this context mean that Edina has lifecycle housing opportunities for people of a broad range of incomes and ages who will contribute to making it a great place to live.

The Housing Succession Plan is built on the idea that continuous renewal is essential to vital communities. We are a city with a variety of people across age and economic spectrums: young families, seniors, teachers, professionals, life-long residents and newcomers. Because of rising housing costs, it is likely that this diversity will diminish. With average home sale prices increasing by \$185,000, from about \$215,000 to over \$400,000 between 1997 and 2004, living in Edina is becoming unaffordable for many.

Of the over 21,000 households in Edina, more than 7,700 have incomes of less than \$50,000 per year; nearly 3,300 have incomes of \$25,000 or less. Of these 7,700 households, approximately 3,500 pay 30% or more of their income for housing, a standard measure of affordability. Lower- and moderate-income workers in Edina are often priced out of its housing market. As housing values outpace the incomes of those who have helped create higher property values (such as teachers, police officers, firefighters, retail/service workers, hospital staff, office workers, nurses, etc.), it becomes difficult for Edina to be their home.

This Plan aims to protect and enhance Edina as a community of character, openness, and foresight by creating and maintaining a diversity of housing options. The Task Force believes that deliberate attention to Edina's housing is necessary to:

- Preserve and enhance the strength of our schools;
- Maintain community character;
- Foster diversity;
- Support Edina businesses' ability to remain competitive in regional and global markets and attract quality employees; and
- Provide lifecycle opportunities for community renewal (provide opportunities for people to live and work in Edina throughout their lives, continually renewing Edina's residential base).

Before finalizing this report, the Task Force consulted heavily with people throughout Edina. The primary response was one of tremendous support: Edina must take action to ensure that the type of families who have always lived in Edina can continue to afford to live in Edina. This report also outlines the next steps for each housing strategy. It sets clear lines of accountability for achieving the goal of providing 500 units of affordable housing by 2020.

**“Edina will be the preeminent place
for living, learning, raising families
and doing business...”**

— Edina Vision 20/20 Plan

I. A VISION FOR EDINA’S FUTURE

People choose Edina. Edina is primarily a residential community, but is also home to nearly 50,000 jobs. Edina offers outstanding public schools, beautiful parks and abundant recreational opportunities, civically engaged citizens, quality medical facilities, numerous employment opportunities, and a convenient location. The people of Edina, both its residents and its workforce, contribute to making Edina an outstanding place to live, raise a family, work, and retire.

Successful communities create an environment that allows them to continually renew and reinvigorate themselves despite economic upheavals and demographic changes. They take the long view and rise to challenges. They recognize that in this fast-paced, globally competitive world a successful past does not guarantee a successful future. The imperative to look ahead was the impetus for Edina’s Vision 20/20 plan (20/20 plan) as well as the Edina Housing Task Force (the Task Force).

Edina’s 20/20 plan sees Edina as the “preeminent place for living, learning, raising families and doing business.” This cannot be accomplished without balanced housing options. In particular, Edina must continue to offer housing opportunities to people who have always been a part of Edina – hard-working people, and families and seniors of modest means. Some of the 20/20 plan strategies, such as a high-quality, livable environment and a balance of land uses, speak directly to the importance of housing in Edina. Yet achieving the 20/20 plan’s vision will be complicated and challenging in a fully developed suburb where over 60% of its housing was built before 1970 and more than 80% before 1980.

Edina’s Vision 20/20 plan calls for a balance of land uses, characterized by lifecycle housing, outstanding neighborhoods, and an extensive network of parks, all arranged in pedestrian- and transit-

Edina Public Works Employee, 1972
Edina Millstone relocation to Grange Hall



friendly ways. This will, according to the 20/20 plan, address changing housing and business needs while sustaining Edina’s enormous investment in its housing stock and neighborhoods. The first objective in the 20/20 plan is to “maintain strong residential neighborhoods.” Not only is affordable housing cited as a key component of this, but the 2003 update of the 20/20 plan calls for Edina to “take a leadership role in encouraging affordable, lifecycle housing opportunities.”

Edina’s past teaches us that its attention to planning and redevelopment has kept Edina strong. Looking to the future, the Housing Task Force recommends that the City of Edina implement a Housing Succession Plan (the Plan) built on the idea that continuous renewal is an essential quality of successful communities.

The Housing Succession Plan aims to sustain and enhance Edina as a community of character, openness, and foresight by creating and maintaining a diversity of housing options. The Task Force believes that deliberate attention to Edina’s housing is necessary to:

- Preserve and enhance the strength of our schools;
- Maintain community character;
- Foster diversity;
- Support Edina businesses’ ability to remain competitive in regional and global markets and attract quality employees; and
- Provide lifecycle opportunities for community renewal (provide opportunities for people to live and work in Edina throughout their lives, continually renewing Edina’s residential base).

The Edina Housing Task Force was convened by the Research, Planning and Coordination for Human Services Ad Hoc Committee of the Edina Human Rights and Relations Commission (see Appendix A for a list of Task Force members). The Task Force was charged with identifying how and why affordable housing matters to Edina's future and to make practical recommendations that can help Edina meet its 20/20 plan vision of being the "preeminent place for living, learning, raising families and doing business." This report addresses why housing matters and delivers a call to action, including specific housing strategies and a three-point action plan.

Before releasing this final report, the Task Force presented its draft work in various forums throughout Edina. The Task Force wishes to thank the many people who took time to learn about the need for affordable housing and provide their perspective. The Task Force was pleased, and somewhat surprised, at the support it found in the community. Edina residents see that their community is changing and rapidly becoming unaffordable to the type of people who have always called Edina home. They urged the Task Force to put forth specific goals and ideas for making housing more affordable in Edina. A list of these community meetings and a summary of the discussions can be found in Appendix B.

If Edina's past has taught us anything,
it is that Edina's attention to planning
and redevelopment has kept it strong.

II. WHY HOUSING MATTERS

Housing is easy to take for granted. Yet the physical asset becomes *homes* for families and individuals, *opportunities* for those working hard to get ahead, *community* for cities, and *resources* for the economy.

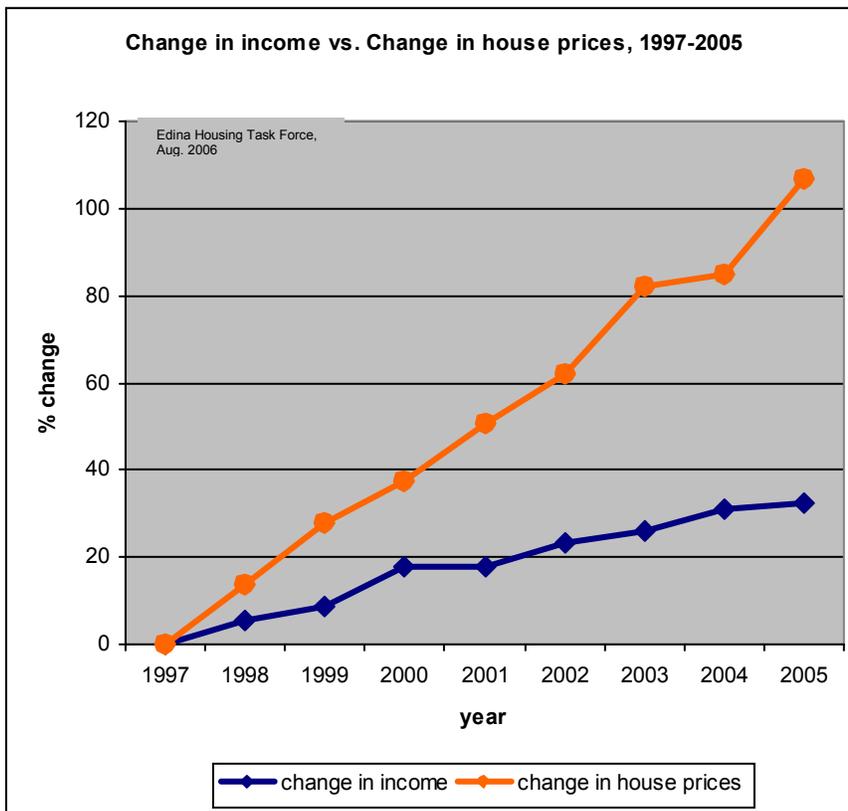
A mix of housing types and values is necessary to ensure that those who contribute to the community can live in the community if they desire. The same mix enables newcomers and young families to join the community, renewing it with fresh talents and ideas. A mix of housing respects the desires of older citizens to remain in the community that is the seat of their life's work and dreams. Housing is increasingly a factor in business' ability to recruit and retain workers.

Economic and land-use pressures are creating strains that threaten Edina's ability to offer a mix of housing opportunities. Housing prices in Edina are escalating well beyond the reach of many who work and even currently live in Edina. Throughout the metropolitan area, workers and young families are "driving to affordability," housing made affordable by relatively inexpensive rural land and accessible by good freeways, but which leaves traffic congestion, air pollution, and water quality problems in its wake. These factors contribute to the increasing land values in Edina.

If housing prices explode beyond the means of all but the wealthy, Edina will not attract young families, it may struggle to attract the workers it needs, and seniors on fixed incomes may be forced to relocate. These scenarios are not farfetched. Indeed, there are signs that these problems are beginning to happen, just as they have emerged in other communities around the country.



Morningside Constable Weber,
Sunnyside Rd. & France Ave, 1956

**Chart A.**

Shows the percentage by which average incomes (blue diamonds) and average house prices (orange circles) increased from 1997. Incomes rose by just over 30% over the period, while house prices rose by more than 100%.

Housing in Edina

Housing is expensive and getting more expensive as land becomes more valuable. Home prices in Edina have typically been among the highest in the Twin Cities metropolitan area. The recent surge in home prices was particularly strong in Edina: between 1997 and 2005, the average sale price of a home in Edina *increased* by \$235,000, from about \$215,000 to over \$450,000 or approximately 15% a year¹. (See Appendix C.) At the same time, the average income for households in Edina has increased much more slowly, rising by 4.4% per year from \$33,000 in 1997 to \$44,000 in 2005². Chart A shows this increase in home prices compared to incomes. This means that housing in Edina is less affordable today than in 1997. (See Appendix E for the definition of affordable housing.)

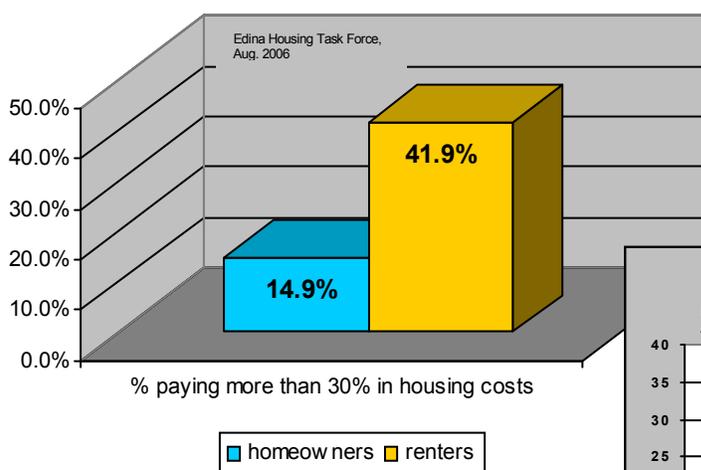
¹ 2000 U.S. Census.

² Minnesota Department of Employment and Economic Development.

Another sign of the market strength and declining affordability of Edina’s housing is the growing trend of “tear downs” (buying smaller single-family homes, tearing them down, and building significantly larger homes on those lots). Chart B shows that the number of tear downs jumped sharply from about 8 a year from 2000 to 2003 to 20 in 2004 and 37 in 2005³. The number of major construction projects for renovation and additions rose steeply as well, further contributing to the rise in Edina home values. The estimated value of new construction for remodeling, additions, and tear downs increased by more than 60% between 2000 and 2005.

Edina’s residents have a wide range of incomes. Of the more than 21,000 households in Edina, more than 7,700 have incomes of less than \$50,000 per year; nearly 3,300 have incomes of \$25,000 or less. Of these 7,700 households, 3,300 are renters, 60% of whom pay more than 30% of their income for housing, a standard measure of affordability. When looking at single-family homeowners who earn less than \$50,000, approximately 1,300 households, about one in two, pay more than 30% of their income for housing⁴. (Data for condominium and townhome owners are not available.) Chart C shows the proportion of all homeowners and renters who pay more than 30% of their income in housing costs. Teachers, police officers, firefighters, retail/service workers, hospital staff, office workers, nurses, etc. who work in Edina often cannot afford to live in Edina.

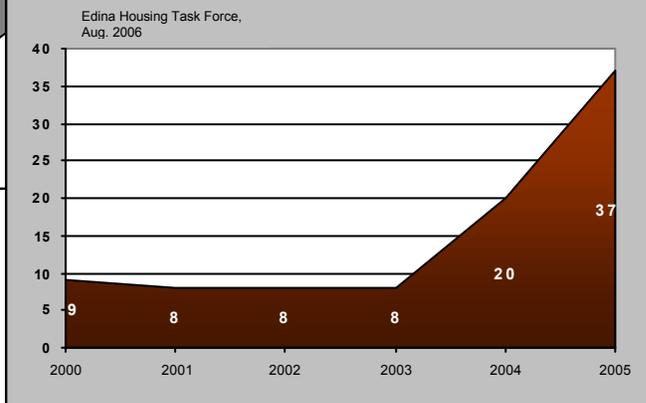
% All Homeowners & Renters Paying More Than 30% of Income for Housing



Below. Chart B. Using permit information for demolitions, this chart shows the number of “tear downs” in Edina per year.

Left. Chart C. While both homeowners and renters often pay more than 30% of their income for housing costs, renters do so much more often. While just more than one in seven homeowners pay 30% or more of income for housing, more than three in seven renters do.

Edina Tear Downs by Year



³ City of Edina, Office of the Assessor.
⁴ 2000 U.S. Census.

Edina Housing Task Force, Aug. 2006		Affordable Monthly Mortgage Payment		% income required for \$200,000 home		% income required for \$350,000 home	
Position	Salary	1 earner	2 earners	1 earner	2 earners	1 earner	2 earners
		Teacher, starting	\$32,000	\$800	\$1,600	65%	32%
Teacher, median	\$49,000	\$1,225	\$2,450	42%	21%	74%	37%
Police officer, starting	\$38,000	\$950	\$1,900	55%	27%	96%	48%
Healthcare worker, median	\$54,000	\$1,350	\$2,700	38%	19%	67%	34%
Food Service worker	\$15,000	\$375	\$750	138%	69%	242%	121%
Administrative Assistant	\$29,000	\$725	\$1,450	72%	36%	125%	63%

Chart D. This chart shows an affordable monthly payment for one and two earners in a household. For two earner households, the same income for each household was assumed (i.e. two teachers or two police officers). Using Fannie Mae's mortgage payment calculator, the monthly payment for a \$200,000 and \$350,000 home was calculated assuming a 30-year fixed mortgage with 7.0% interest rate. Assuming no other debts and enough cash to cover closing costs, the chart shows the percentage of income required for a \$200,000 and \$350,000 home at each income level. This figure includes tax and insurance.

Of the approximately 47,500 residents in Edina, nearly 10% work in jobs earning less than \$14.40 per hour⁵. Many of these are our service providers, including retail clerks and day-care workers. It is especially hard for these households to find affordable housing in Edina. Chart D compares local wages for various jobs with the amount of monthly housing payments these workers can afford^{6,7}. It also shows the percentage of income they would need to spend to buy a \$200,000 or \$350,000 home—homes that are not affordable to them.

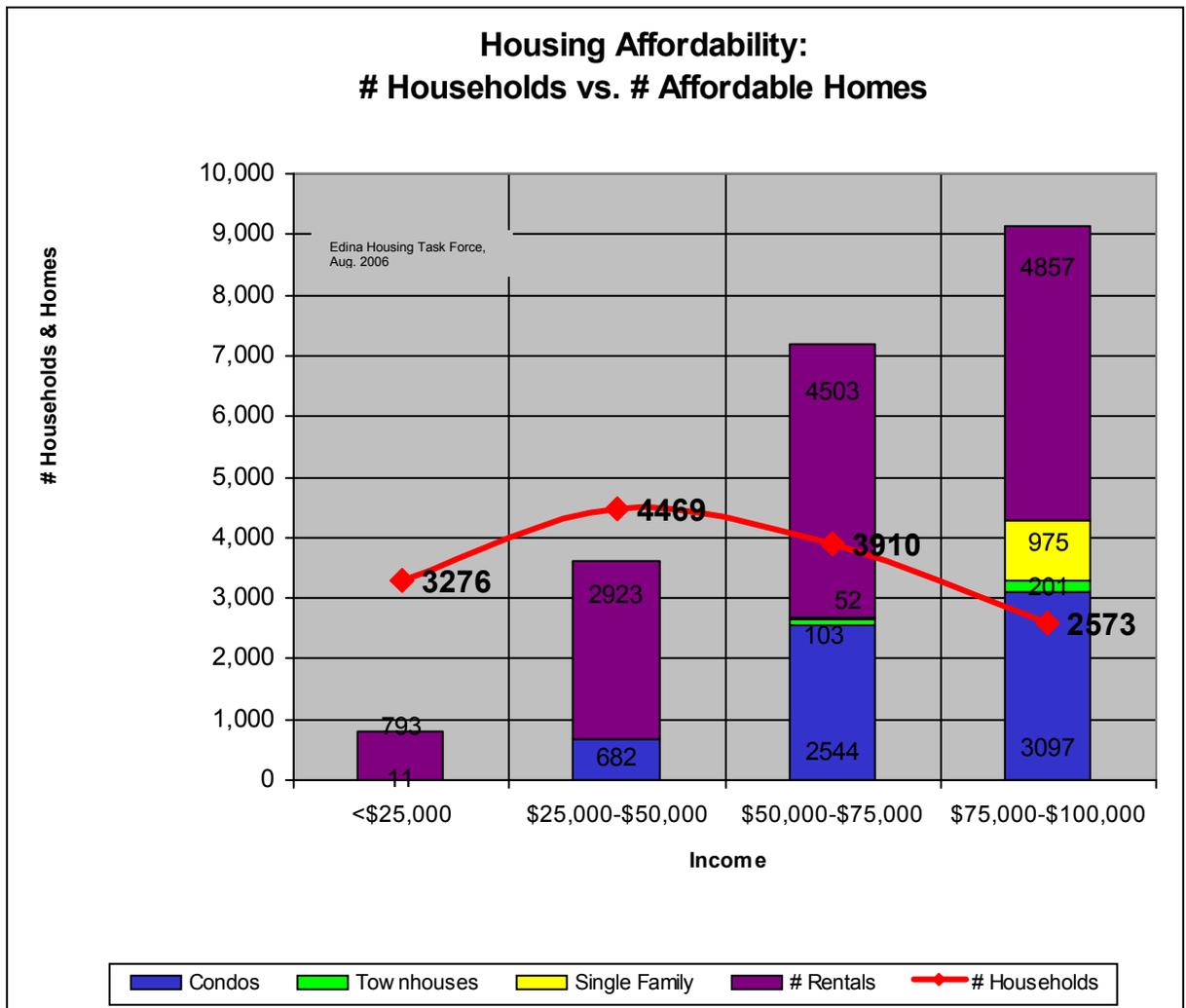


Chart E. The red line on this chart indicates the number of Edina households earning an income within the specified range. The bars show how many homes are affordable for a household* in that income range, color-coded by type (rental, single family home, etc.). The number of available affordable homes is cumulative up the income bands, because if a home is affordable to a household earning \$20,000, it is still affordable to a household earning \$40,000. There is a deficit of homes available for households earning less than \$50,000, and limited homeownership** opportunities for those earning less than \$75,000. Even for those 2,124 households earning \$100,000, there are fewer than 1000 single-family homes affordable for purchase in Edina. The number of homes available by type are listed in the table on the right.

*All households within an income range have been calculated at the average income for that range, because distribution is unknown (e.g. for the income band \$25,000—\$50,000, \$37,5000 was used to calculate affordability).

**Assumptions for homeownership include: 30-year mortgage at 7.0% interest and enough cash on hand to cover closing costs.

⁵ 2000 U.S. Census.

⁶ Minnesota Department of Employment and Economic Development.

⁷ Fannie Mae's "How Much Can You Afford with a Specific Monthly Payment" calculator.

Charts E and F show that there is an absolute deficit of affordable housing in Edina for households under \$50,000; the shortage is especially severe for households with incomes of \$25,000 or less. The red line on the chart shows the number of households at each income level. The bars show how many total homes are available to households at that income level (color coded by type of housing). The graph shows very clearly that there is a large deficit of housing for families earning less than \$25,000, and a smaller but still sizable deficit for households earning between \$25,000 and \$50,000.⁸

# Households vs. # Affordable Homes				
	<small>Edina Housing Task Force, Aug. 2006</small>			
Annual Household Income	< \$25,000	\$25,000 - \$50,000	\$50,000 - \$75,000	\$75,000 - \$100,000
Affordable ownership price	\$43,000	\$120,000	\$200,000	\$275,000
# Households	3,276	4,469	3,910	2,573
# available homes at each income level				
Annual Household Income	< \$25,000	\$25,000 - \$50,000	\$50,000 - \$75,000	\$75,000 - \$100,000
# Single-Family Homes	0	0	52	975
# Townhomes	0	0	103	201
# Condos	11	682	2544	3097
# Rental	793	2923	4503	4857
Surplus/Deficit	-2,472	-864	3,292	6,557

Chart F. This chart depicts the number and price of units affordable to households earning incomes within each band, as well as how many homes are available within this band. The last row contains the surplus or deficit of affordable homes to each income band. Chart D shows this deficit on a graph.

⁸ 2000 U.S. Census

Housing's Role in Edina's Future

The Task Force talked about why housing matters and especially why affordable housing matters. Members of the Task Force differed about which reasons were most important, but all agreed there are many legitimate reasons. We invite you to think about which of the following reasons resonates most strongly with you.

Preserving Strong Schools. The Edina public schools are among the best in the state and the nation. Real estate agents say the number one reason that people, whether or not they have children, move to Edina is the schools, because strong schools are a significant factor in maintaining strong property values. Between 2000 and 2004, school enrollment fell in 68% of Minnesota's school districts, yet enrollment in Edina's schools grew, due to the largest net gain of open enrollment in the state at more than 800 students⁹. As the school-age population of Edina declines, open enrollment helps maintain funding levels which keeps class sizes low and provides more choices for students.

It is good that the quality of public school education in Edina attracts students from around the metropolitan area. Yet, Edina and its schools would benefit from serving more local families. Parental involvement in the community often occurs through children's activities and children's activities often occur through the schools. If more young families with children lived in Edina, Edina would benefit from their active involvement. The Task Force heard repeatedly in its community meetings that Edina schools are a number one priority.

Edina's recent building trends usually result in high-cost housing developments (such as condominiums starting around \$500,000) that typically do not attract families with school-age children. They may, in fact, attract voters less likely to support school referenda. Facilitating housing opportunities to encourage more young families to move into Edina will help the Edina schools remain strong.

⁹ Edina Public Schools.



Edina schoolchildren.



Left: Edina, Richfield and Airport police.

Right: Officer Rofidal with dog Kodiak upon graduation from training Academy, May 2002.



Maintaining Community Character. Edina's neighborhoods are the pieces of this successful community. Each neighborhood has its own character and charm. Neighborhoods provide the starting point for residents' involvement in the community at large. Edina's citizens are active and engaged in the schools, city government, and parks and recreation programs. Edina is a well-run city, often upheld as a model of leadership within the region. It is a safe community with the fifth lowest crime rate in Hennepin County. Edina's location as a first-tier suburb is a positive asset, with easy access to parks and other recreational activities, neighborhood and regional shopping areas, high-quality medical facilities, and other businesses.

To maintain its strong community character, Edina needs the people who make a community strong and these people need a place to live. Increasingly, the workers who directly support the quality of life in our city—such as school, government, and health workers—cannot afford to live in Edina. According to a recent survey conducted for the Task Force, only 29% of school, city, and hospital employees live in Edina, while an additional 51% would like to live in Edina if housing options were available. The quality of life for all Edina citizens is compromised when these workers must commute, diminishing their opportunities to be part of the broader fabric of our community. When teachers, for example, live further and further away, it becomes difficult for them to assist students after school or attend extracurricular activities.

Foster Diversity. A diverse community makes for a healthy community. It is important to maintain housing that accommodates such diversity. Former Edina leaders have embraced projects that have fostered diversity. Just as early immigrants established roots and became “Edinans”, immigrants today desire the opportunity to do the same. Early frontier settlers in the 1800’s were young, mostly under 40, with varying ethnic backgrounds (Swedes, Germans, Scots and Irish). By 1889, Edina had become a prosperous farm community of diverse origins. A hundred years later a gravel pit was transformed into a cutting-edge, mixed-use development providing affordable housing alternatives for the area. All of these actions were the result of strong leadership and foresight.

Diversity in a community is positive. Diversity should not be achieved at the expense of existing stakeholders, but it can be accomplished through innovative techniques that involve a variety of funding sources, public and private. Minnesota is projected to grow by 1.4 million people by 2030, a million of whom will live in the greater metropolitan area. This growth is greater than any other Midwestern or Northeastern state but New Hampshire. Currently, Minnesota’s minority population totals 12%. A portion of these new community members will be minority and immigrant populations. It is anticipated that minorities may comprise one-quarter of the metropolitan area’s next generation of workers.

Forced Out of Edina

“A parent of four children in the Edina Public Schools lost her Section 8 home when the lease was not renewed in January of last year. Because there is little Section 8 housing in Edina—and what’s available has a two-year waiting list—the family was forced to relocate four school-age children in the middle of the school year. This is not an isolated incident. When an affordable housing option is lost, we do not have other options available, for families in particular.”

— Valerie Burke, Edina Resource Center



Edina public school primary room,
May 15, 1911. The teacher on
the right is Miss Callie Dixon.

Diversity embraces people at all stages of life: youth, young families, hard workers, active retirees, frail elderly, civic employees and the like. Currently, 23% of Edina residents are seniors, 12% are disabled, 6% are foreign born and one in three live alone¹⁰. Diversity also embraces people in a broad range of income levels. To facilitate diverse housing options, the City can help redevelop the community in a way that prepares our children and residents for the realities of society's future.

Regional realities also point to the need to facilitate diversity in our community. The Metropolitan Council has defined the current and future need for low- to moderate-income housing. As part of the metropolitan area, Edina can contribute to the region's housing solution while benefiting from both governmental support and a strengthened community. By doing so, Edina will position itself as a responsible and forward-thinking community within the region.

Housing diversity is not only about the current residents of Edina. It is also about meeting the responsibility bequeathed to us by Edina's previous leaders: the responsibility of helping our regional community in a way that reduces housing burdens on other communities. Diversity is about more than just helping Edina; it also involves helping our community neighbors and others who work and travel in our community.

¹⁰ 2000 U.S. Census.

Supporting Edina Businesses. Edina is a strong employment center. Although the city's population remained stable between 1990 and 2000 at approximately 47,000, the number of jobs in Edina increased almost 40%, from around 37,000 to over 51,000¹¹. However, only about one in eight workers now lives in Edina.

The link between housing and economic competitiveness is typically a regional issue. At the regional level, the high cost and limited availability of housing can limit future growth. For example, Massachusetts and California have experienced workers leaving to regions of more affordable housing. Portland, Maine, has found that its lack of moderately priced housing makes it difficult for businesses to attract workers in the \$8 to \$15 an hour range.

Businesses in Minnesota are beginning to experience this phenomenon as well. The Minnesota Chamber of Commerce reports that 18% of businesses involved in their 2004-2005 Grow Minnesota program rated their communities unfavorable with respect to housing availability. Despite Minnesota's growing population, its labor force growth will slow in the years ahead, from 1.5% annually this decade to 0.3% in the 2020s. Workers will be able to be more selective and choose employment closer to home. So in the years ahead, the availability and price of housing could begin to figure as a prominent factor in economic competitiveness.

¹¹ 2000 U.S. Census.

Isn't someone
who works in Edina
good enough to
live in Edina?



Gas station employee, 1950.

156-788



Minneapolis Gas Company
dinner at Southdale Center,
1957.

Even if economic competitiveness is primarily a metropolitan-wide issue, there are three reasons why Edina should care. First, we are part of the region. Housing is built, zoned and permitted at the city level, not the regional level. If all cities chose to defer to the region on affordable housing, there would simply be no affordable housing. Second, as the price of gasoline soars, it may become more difficult for local businesses to attract workers to lower paying jobs. Finally, businesses provide jobs to local residents, make important contributions to local leadership, and add to the local tax base. It is important to note that a strong commercial/industrial base in Edina helps keep property taxes reasonable. Edina's tax base has 23% more market value per resident than the next highest city, Eden Prairie. Beside Minneapolis and St. Paul, Edina's total market value is surpassed only by Bloomington and slightly edged out by Plymouth and Eden Prairie. One consequence is that Edina's property tax rates are relatively low: 8% less than the metropolitan average for total tax rates and only 67% of the metropolitan average of taxes levied for city services.



Affordable, lifecycle housing is important to Edina's senior population.
Photos courtesy of worldofstock.com and Lutheran Social Services.

Providing Lifecycle Opportunities for Community Renewal. Housing for people at different places in the lifecycle plays an integral role in creating a healthy community. Lifecycle housing creates housing opportunities for all points in the lifecycle: young adults, families (young, mature, or non-traditional), empty nesters, and seniors. Today, Edina residents with unaffordable housing costs are disproportionately seniors. Edina will need to ensure that the community has the social and physical infrastructures that allow seniors to thrive. Edina should assist seniors to find desirable housing, to help first-time home buyers into seniors' homes when they wish to sell, and to ensure that any new housing can be recycled using the emerging principles of universal design. In the future, lack of affordable housing will impact other segments of our community, especially young families. Edina will need affordable housing to better compete with other regional communities for young families seeking affordable housing so that we can maintain our vibrant community, fill schools and jobs with Edina residents, and ensure a diversity of ages within the city.

America and Minnesota are growing older. In roughly ten years, the number of Minnesotans aged 65 or older will surpass the number of school-aged children—an unprecedented reversal of the population-age pyramid. Edina is already at the leading edge of this trend. In 2000 the number of residents 65 or older surpassed the number of school-aged children by nearly 2,000 people. Edina has one of the highest concentrations of senior citizens in the metropolitan area and, conversely, a relatively small population of young families¹². (See Appendix D.)

With such a high population of seniors, Edina can expect a fair amount of turnover in its housing stock in the coming years. Indeed, housing statistics show an Edina in transition. One in three Edina residents was born outside Minnesota, and 6% were foreign born¹³. As of the 2000 census, more than a third of residents lived in a different home five years before. As a community, we have a stake in how our housing transitions.

¹² U.S. Census.

¹³ Ibid.

III. CALL TO ACTION

Edina has a tradition of taking action to meet its community ideals. Edina's population more than doubled in the 1920's, forcing village government to adapt to new conditions. Edina led the way in using zoning ordinances to control growth long before any other suburb and was the first Minnesota city to employ a full-time planner. Consequently, Edina addressed early on what it was and should be and established the political and social tools to facilitate its ideals. When most municipalities struggled in the postwar period, Edina created a structure that allowed it to adapt to rapid changes more efficiently than most suburban communities, laying the groundwork for "successful suburbanization."

Unlike many similar communities during the postwar boom, Edina retained its upper-middle-class residential character. By 1970, Edina held some of the highest median home values (\$38,100) in the metropolitan area. In response, the Edina Housing and Redevelopment Authority (Edina HRA) was established in 1974 to undertake urban redevelopment projects and assist with the development of affordable housing. The Edina HRA served as the driving force behind many development projects, including the 50th and France commercial area renewal, the Edinborough and Centennial Lakes mixed development projects (where the City offered second mortgages), and low- and moderate-income housing at Yorkdale Townhomes, Oak Glen, Summit Point, and South Haven

Who will live in affordable housing?
The answer is the key to Edina's future—
our sons and daughters,
hard-working families, teachers, police officers,
your local bank teller or hospice nurse.

(see Appendix D for map locations). In January 2000 the Metropolitan Council established the Family Affordable Housing Program (FAHP), which provided scattered-site rental units and partnered with Edina and other suburbs to help provide affordable housing. Some of these housing developments and initiatives were originally put in place largely to help attract young families to Edina and serve as an important source of affordable housing in the community. By all accounts, these efforts have been enormously successful and have served as a model for the region.

The City of Edina has a history of creating housing that is affordable to people of various incomes. Edina has thrived for the past 100-plus years because each generation sought to leave a legacy of inclusiveness, opportunity, and hard work based on a calculated vision for the future.

The Housing Task Force believes that it is important for Edina to continue to build its legacy of action in housing. We have developed a Housing Succession Plan based on eight values, four principles and centered on five key strategies. During the course of our research, we looked at best practices around the country (see bibliography in Appendix K) and engaged both experts and community representatives in conversations about housing (see Appendix G).



Mrs. Keobounpheng pulling her two children in a wagon to go grocery shopping near her house at 66th Street and Xerxes Avenue, Edina, 1980.

Housing is the face of a community.
What do we want Edina's face to project to the world?

Values:

Our values served as a litmus test for our work. We required of ourselves that our housing strategies:

- Preserve and enhance the character of the neighborhoods and property values;
- Maintain high-quality neighborhood standards;
- Support and maintain Edina's quality schools;
- Aim for the long-term good of Edina and not rely on temporary fixes;
- Maintain Edina's strength in the region by being a regional leader, seeking unique and innovative approaches;
- Respect market forces;
- Promote lifecycle housing stock that supports a range of housing options that meet people's preferences and circumstances at all life's stages; and
- Make affordability sustainable.

Principles:

Edina's housing efforts will be most successful if it follows these principles for action:

- *Collaboration:* Collaboration allows communities to leverage strengths and resources. Edina collaborates well with other communities and should continue this approach for housing.
- *Communication:* Structured, inclusive communication is central to engaging the community and building support for the Housing Succession Plan.
- *Existing Resources:* To ensure the greatest effectiveness and efficiency, Edina should tap existing resources, both institutional structures as well as funding sources.
- *Accountability:* For the Housing Succession Plan to succeed there must be clear accountability and shared responsibility.

The Housing Succession Plan incorporates these principles.

IV. HOUSING SUCCESSION PLAN

We recommend that Edina implement the Housing Succession Plan. The objective of the Plan is to sustain Edina's character while enhancing housing options. For most people in Edina, market forces¹⁴ provide the housing they need and desire. However, some segments of the population are not well served by the market. The Housing Succession Plan focuses on the areas where the market functions less well. Housing options in this context mean that Edina has lifecycle housing opportunities for people within a broad range of incomes and ages who will contribute to making it a great place to live. The purpose of the Edina Housing Succession Plan is to create and take advantage of opportunities over the next 15 years to ensure that a portion of Edina's housing remains affordable to seniors, young families and working families. The Plan's overall goal is to:

**Make 500 units of housing available to
lower- and moderate-income families by the year 2020.**

There are two ways to make housing more affordable: subsidize the cost of a dwelling unit or offer income assistance to a household. Given the limited opportunity for development in Edina and the large subsidies needed to make certain types of housing affordable, the Plan includes both approaches and suggests a mix of housing opportunities—new construction, preserving existing affordable housing, homebuyer and rental incentives, second mortgages, and accessory apartments.

The Plan uses as its base the Metropolitan Council's affordable housing allocation for Edina. This allocation represents Edina's share of the regional need for affordable housing for households at 60% of area median income or less (approximately \$46,000 in 2005). The regional need has been projected to total 51,000 units. Edina's share of 212 new units represents four-tenths of one percent of the regional need and one percent of the housing stock in Edina.

¹⁴ Market forces refer to where a willing buyer and a willing seller, having all of the facts, determine a price based on the principles of supply and demand. This means that if there is an excess supply (for example, an oversupply of available houses in an area) and low demand (few buyers), the price will be relatively low. Conversely, if there is little supply (only a few houses available for purchase), and high demand (more buyers than available houses), the price will rise. In the case of Edina, buyers who wish to purchase a home may be priced out of the market because there are fewer homes than prospective buyers.



To achieve its vision of a diverse, self-renewing community, the Task Force believes that there is a need to assist higher-income families as well. The Plan calls for making an additional 288 units affordable to families earning 60% to 115% of area median income (\$46,000 to \$88,000). For reference, in 2000, Edina had incomes mirroring the greater Twin Cities, with more than half of its households at 115% or below the Twin Cities median income (\$66,000).

The Plan breaks this allocation into three goals in order to take advantage of existing programs; these are: (1) programs that provide tax credits and other resources to assist families with up to 60% of area median income; (2) home-ownership assistance programs available for families with up to 80% of area median income; and (3) loan assistance for rehabilitation for families with incomes up to 115% of median area income.



Parent helping children with homework.

Goal One: 212 units for families with up to 60% (\$46,200 in 2005) of area median income

The units at this income level will be rental. The cost of housing in Edina is too high to provide ownership opportunities for these families without providing exorbitant subsidies and/or asking families to assume mortgage debt where they risk losing their homes and investments. Edina's greatest need is for affordable rental housing. Approximately 5,500 households in Edina rent their homes and 60% of these spend more than 30% of their income on housing. In other words, about three in five Edina rental households are burdened by high housing costs.

Rental housing could include townhomes for families with children, housing with services for the disabled or elderly, or apartment buildings with elevators. Most proposed rental housing would be privately owned and made affordable through the sale of federal housing tax credits. Federal assistance is also available to make senior rental housing affordable. In addition, Edina should consider permitting existing homeowners to add accessory or “in-law” apartments to their homes, which would provide very reasonably priced rental housing for adult children or parents.

More rental opportunities could be made available in Edina for very limited cost if more landlords were willing to accept Section 8 or other rental incentives. One study estimates that nearly 45% of rental units in suburban Hennepin, Dakota and Anoka counties are off limits to families with Section 8 vouchers because landlords will not accept them. Yet, Lutheran Social Services, for example, offers a highly successful service working with landlords to accept Section 8 tenants and ensure the relationship is mutually beneficial.

Private market rental housing	90 units
Senior federally assisted housing	52 units
Accessory apartments	30 units
Lower-income rental incentives	<u>40 units</u>
 Total at 60% area median income	 212 units

Goal Two: 175 units for families with up to 80% (\$61,600 in 2005) of area median income

In this income range, the Plan focuses on ownership housing and preserving Edina’s existing stock of more affordable single-family homes. As mentioned earlier, Edina has the largest concentration of senior citizens in the metropolitan area. The Plan recommends constructing suitable downsized housing for seniors who wish to stay in Edina. The options could include new senior-oriented townhouse developments or providing incentives for accessory units built into existing housing. The homes vacated by seniors can then be made available for sale to young families utilizing a community land trust, second mortgages and/or first-time homebuyer programs.

As Edina considers how to provide housing options so that its seniors can stay in Edina, it has the opportunity to lead on creating new types of senior housing opportunities. Perhaps there are designs that could be adapted to young families once seniors leave. Or packages of economical services could be created, perhaps through homeowners associations, so that seniors can stay in their homes as long as possible.

There are many programs that assist moderate-income home buyers, including down-payment assistance, closing costs assistance, and deferred/forgivable rehabilitation loans. Edina should develop expertise in these programs, package them, and work with realtors and banks to attract moderate-income households to Edina. The East Edina Housing Foundation has been providing some of these programs, but, clearly, these are among the most economical routes for attracting new families into Edina and should be given top priority.

New senior downsized housing	50 units
Land trust	50 units
Second Mortgage	30 units
Existing programs/homebuyer assistance	<u>45 units</u>
 Total	 175 units



Goal Three: 113 units for families with up to 115% (\$88,500 in 2005) of area median income

At this income level, some of Edina's lower-priced condominiums units and bungalows become affordable. Often, however, the homes are small and/or need rehabilitation. Housing can be made affordable at these income levels with reasonable subsidies. Other new homeowners can be assisted through low-interest rehabilitation loan programs.

New construction – inclusionary zoning	75 units
Existing programs/rehabilitation loans	<u>38 units</u>
Total	113 units

Edina's Housing Succession Plan – 20/20 Goals

	60% ami or below	up to 80% ami	up to 115% ami	total	Edina subsidy per unit*	total cost	strategy
Affordability levels							
2005 income limit	\$46,200	\$61,600	\$88,550				
Aff. Purchase**	\$134,000	\$178,000	\$256,000				
Affordable monthly housing payment	\$1,155	\$1,540	\$2,214				
Unit # goal	212	175	113	500			
Programs/funding	tax credit rental housing; subsidized senior housing; Sect. 8	homebuyer assistance	rehab loans				
Ownership							
<i>New Construction</i>							
family housing			75	75	\$50,000	\$3,750,000	incl. zoning.; comp plan; Southdale
senior downsize housing		50		50	\$75,000	\$3,750,000	incl. zoning.; comp plan; Southdale
<i>Existing Housing</i>							
land trust		50		50	\$90,000	\$4,500,000	land trust
2nd mortgage		30		30	\$40,000	\$1,200,000	2nd mortgage
existing programs		45	38	83			existing programs
subtotal ownership	0	175	113	288		\$12,000,000	
Rental							
<i>New Construction</i>							
tax credit housing	90			90	\$20,000	\$1,800,000	incl. zoning; low income programs
senior housing	52			52	\$20,000	\$1,040,000	incl. zoning; low income programs
accessory units	30			30	\$5,000	\$150,000	Incl. zoning
<i>Existing programs</i>	40			40	minimal	\$0	existing programs
subtotal rental	212	0	0	212		\$2,990,000	
Total	212	175	113	500		\$14,990,000	

* funds exclusive of federal, MHFA and County programs

**using Fannie Mae calculator with assumptions: 7.0% interest, 30-year mortgage, enough cash to cover closing costs, no points, closing costs = 5% of purchase price, and no other debt obligations. PMI, home insurance, and taxes at 0.2% included in affordability calculation.

Housing Strategies

The Housing Succession Plan proposes five primary strategies for achieving these goals. Note that these are strategies. They do not produce affordable housing or create stronger schools or attract young families in and of themselves. But they do create a structure for allowing the market, partnerships and existing resources to maximize opportunities as they arise and provide clear direction for the future. The strategies are:

1. Adopt a mandatory inclusionary zoning policy;
2. Update the Comprehensive Plan to convert appropriate areas to mixed-use development and provide for greater density in appropriate areas;
3. Use the greater Southdale area as a demonstration of a cutting-edge, livable, pedestrian-friendly urban redevelopment;
4. Create long-term opportunities to make a portion of Edina's existing housing stock affordable to more people and families; and
5. Leverage existing housing programs to create more opportunities for moderate- and lower- income households.

The Task Force explored a variety of other strategies (See Appendix H). Many of these could prove highly effective, but we believe setting clear priorities creates greater focus and resolve and uses limited resources to maximum effect. Therefore, we offer the strategies we believe will have the biggest payback for Edina.

I. Adopt Mandatory Inclusionary Zoning. Developers often use a general rule that the value of a house must be four times the price of the land it's on for the economics of the development to work. As land prices increase, it becomes ever more difficult to build lower-priced housing. Throughout the country, 135 cities, towns and counties have responded to this market condition with inclusionary zoning policies. Most simply, inclusionary zoning requires any new housing development to include a percentage of affordable units.

Inclusionary zoning relies on private industry to produce housing. Local governments tailor their ordinances to their housing needs and market conditions, including setting income and price limits for the inclusionary units. Developers are provided incentives, such as density bonuses, that offset the cost of developing affordable units. The goal of inclusionary zoning is to ensure a portion of all new housing is affordable and becomes a seamless part of the fabric of the community.

Edina has few new development opportunities. However, there are a number of redevelopment opportunities, and these provide opportunities to create affordable housing through inclusionary zoning. The Task Force believes Edina cannot afford to miss these opportunities. For instance, if Edina had adopted an inclusionary zoning ordinance that required 15% of all multifamily units constructed to be affordable beginning in the year 2000, 72 units of affordable housing would have already been produced. Additionally, had 15% of single-family units been produced as affordable during the same time frame, Edina would have produced another 25 affordable units. Not a single multifamily or single-family home produced since the year 2000 in Edina was affordable to a household at or below 80% of area median income.



Example of an inclusionary zoning development in the state of New York.

The Task Force recognizes that building affordable housing can be very time consuming and costly for developers, often requiring the piecing together of multiple funding sources. Affordable housing may also entail greater political and financial risk than market-rate projects. The Task Force's research suggests that the fairest inclusionary zoning policies provide incentives that offset the cost and serve as carrots, enticing developers to include affordable units in their housing plans. Some possible incentives include density bonuses (used in 95% of all inclusionary zoning ordinances), low-interest loans funded through a housing and redevelopment authority levy, tax increment financing, building fee waivers, fast-track processing, and even cash subsidies. Any inclusionary zoning policy in Edina should be based on a thorough understanding of Edina's housing market and development finance and should not become a hidden tax. Unless the inclusionary housing policy is designed to elicit developer cooperation, it is unlikely to be effective.

Inclusionary zoning ordinances have been adopted in many cities and counties throughout the country and have worked well in other high demand areas similar to Edina. (See Appendix I). An analysis of data in California showed that the adoption of inclusionary housing programs was not associated with a negative effect on housing production. The City of Cambridge, Massachusetts, adopted an inclusionary zoning program in 1998 that requires the inclusion of low- and moderate-income units in every new residential development of ten or more units. The ordinance offers incentives such as density bonuses and contains provisions to hold the developer harmless from the costs involved in meeting the ordinance's requirements.

10 Examples of Inclusionary Zoning Strategies

1. Provide density bonuses
2. Streamline permitting process
3. Allow accessory dwelling units
4. Allow for affordable unit modifications, like relaxed floor-size minimums
5. Offer fee deferrals or waivers
6. Provide tax increment financing
7. Permit off-site compliance
8. Implement inclusionary housing requirements for affordable housing
9. Create and support affordable housing policy initiatives
10. Make it known that apartments can support single-family housing values.

No city in Minnesota has adopted mandatory inclusionary zoning policies. This is an opportunity for Edina to pioneer a new tool. We believe that to create affordable housing in Edina, inclusionary zoning will need to be mandatory. This is consistent with the experience of other high-demand markets on the east and west coasts where very little affordable housing was built using voluntary programs. The Edina housing market by itself will not create affordable housing. To ensure that affordable housing will be built in our community, we must provide incentives.

Some cities do require developers to provide affordable housing if they are receiving financial assistance from the city for the development. There are ways to craft inclusionary zoning measures under the current law, but many experts believe that statutory authority needs to be broadened to permit Minnesota cities to legally adopt inclusionary zoning ordinances. Thus, any inclusionary zoning policy for Edina must be researched and crafted carefully to conform to Minnesota state law. In addition, any inclusionary zoning ordinance must be crafted to fully respect the marketplace. We must create the right incentives and opportunities for developers to build affordable housing that meets the high expectations Edina residents have for new developments, as well as their expectation that all development will enhance community character.

Density Bonuses: How they work

For example, an inclusionary zoning law may require that 15% of new units be affordable, while providing a 20% density bonus as an incentive to help offset cost. In this case, a developer could then build 120 units on a parcel of land only zoned for 100. Eighteen of these units would need to be affordable (15% of 120 units = 18 units), but 102 would be market rate, granting a “bonus” of 2 market rate units over regular zoning to the developer.

What does affordable housing have to do with economic competitiveness?

Everything.

Accessible, quality, affordable housing is important for businesses to attract and retain workers.

2. Update Edina's Comprehensive Plan to Convert Appropriate Areas to Mixed-use Development and to Provide for Greater Density in Appropriate Areas. Edina is required to update its Comprehensive Plan by 2008. Because Edina's development opportunities are so limited, the land-use portion should aggressively and creatively identify opportunities to rezone underutilized office and industrial parks to mixed-use developments to include housing. These parcels provide a rare opportunity for the City to develop high-quality housing of different types and prices that can adapt to people's needs over time. They also provide a way for Edina to exhibit leadership in how the use of scarce land can be optimized. Edina might consider Portland's efforts, which has been highly successful in making optimal use of its limited land.



Southdale, 1956.

3. Use the Greater Southdale Area as a Demonstration of Cutting-Edge, Livable, Pedestrian-Friendly Redevelopment. Healthy Community Design is a new movement in redevelopment that is attracting considerable funding and attention. Features of healthy community design include mixed use, a variety of housing, pedestrian-friendly environments, innovative public transportation, and environmentally sensitive design (such as surface water management through reduced hardscape and green roofs, water use reduction, indoor environmental quality, efficient use of materials and resources, waste management, renewable energy and energy efficiency).

The plans for redevelopment of the greater Southdale area provide an immediate opportunity for Edina to play a leadership role in both healthy community design and in helping to alleviate the current mismatch among employment, transportation, and housing that troubles the metropolitan area. When Southdale was originally built in the 1950s, Edina received national publicity for this innovative development. The City has invested significant effort into its vision for the greater Southdale area and should use this opportunity to create mixed-income housing. The City should commission a market study of the potential for housing in the Southdale area.



When Centennial Lakes in Edina was constructed, it set a new standard for mixed-use development nationwide.



Brookside train as it passed through Edina, 1953 and 1954.

4. Create Long-Term Opportunities to Make a Portion of Edina’s Existing Housing Stock Affordable to More People and Families. Although it is important to recognize the role of redevelopment and new construction in providing affordable housing, there is limited opportunity for new single-family construction in Edina. Therefore, it is critical to look at how Edina’s existing housing stock might be made affordable to more people and families. The two primary means of doing so are Community Land Trusts and low- or no-interest second mortgages, both of which “buy down” the cost of owning a home through equity sharing.

Community Land Trusts (CLT) are an excellent way to make available a stock of permanently affordable homes in areas where land values are rapidly escalating. The concept of a land trust is very simple. The price of the land is severed from the price of the home, reducing the overall cost to the homeowner. The land is owned by a separate, nonprofit community-based organization and leased to the homeowner at a nominal amount. When the home is sold, any appreciation in total market value is split between the homeowner and the landowner depending on a predetermined formula intended to balance the interests of present homeowners with the long-term goals of the CLT.

CLTs have several advantages. One of the beauties of a land trust is that it can be as limited or expansive as resources allow. Another is that it helps families of modest means own a home and build equity rather than paying rent which never provides a financial return to the renting family. In some communities, land trust homes are completely anonymous, reducing

the stigma of affordable housing. Land trusts allow scarce dollars to be used as a one-time, long-term, sustainable community investment in affordable housing. Although the land is owned by a nonprofit, CLTs can remain on property tax rolls. Research has demonstrated the success of CLTs in maintaining and expanding the stock of affordable housing in an area. A number of communities in the Twin Cities have highly successful CLTs.

While CLTs can be costly to administer, Edina lies within the geographic boundary of the West Hennepin Affordable Housing Land Trust (WHAHLT). A potential limitation of CLTs is that they are nearly always used for single-family housing. The legal complexities of land ownership in multifamily dwellings have hindered the use of CLTs in the past, but a recent application of CLTs to multi-family housing in the Twin Cities suggests these issues can be overcome.

The Community Land Trust program could effectively meet lifecycle goals in a number of ways. If paired with services, such as the Greater Metropolitan Housing Corporation's program that helps senior citizens move from their single-family home to more desirable housing, a CLT could help attract new young families. Employer-based strategies, such as the model developed by Bremer Bank and the United Way, could also be used both to promote land trust opportunities and provide down-payment assistance.

Second mortgages provide zero- or low-interest loans and/or defer repayment to help put monthly mortgage payments within reach of moderate-income buyers. The benefits



Community Land Trust housing in Battelboro, VT, that was organized and incorporated by a group of concerned citizens in August 1987 in response to concerns about available affordable housing.

Community Land Trust

Example of how it works

A community land trust (CLT) in Minnetonka acquires and renovates a home for \$65,000; this includes \$23,000 in land value. The Fisher family buys the home for \$42,000, with a bank mortgage of \$40,000 available through an affordable housing program and \$2,000 sweat equity. At the same time, the Fishers lease the land under the home from the Minnetonka CLT for a nominal amount. After six years, the Fishers decide to sell the house for its appreciated value of \$46,000. Meanwhile, the land has appreciated to \$25,530, bringing the total value of the home to \$71,530. Depending on their agreement with the CLT, the appreciated value is split between the CLT and the Fishers. If it is sold back to the CLT, the Minnetonka community will have a property worth \$71,530 including land value. The next family's price to buy only the house is still well below the fair market value of the total property. The community will continue to have a home affordable to the next family without the need for substantial further subsidy. Moreover, the home will likely grow more affordable relative to the housing market over time because all the increase in value attributable to the land will remain with the Minnetonka Community Land Trust and not be factored into the cost of the house itself.

of second mortgages are numerous. Upon resale, the equity in the home is split between the homeowner and any mortgage holders, depending on a predetermined formula. Second mortgages allow families to have more housing choices available to them. Also, the administrative costs are minimal compared to CLTs. Sometimes second mortgages are tied to a "first right of refusal" so that the home can be repurchased by the second mortgage holder or the community entity and sold to another family needing affordable housing. However, as property values continue to escalate, the size of the second mortgage needed to reach affordability is likely to grow as well.

As these or other options are explored more fully, the Task Force believes that important objectives to keep in mind include making the opportunities: (1) available for the long-term; (2) throughout the community rather than concentrated in a single area; and (3) seamless so that no stigma is attached to a particular piece of real estate.

5. Leverage Existing Housing Programs to Create More Opportunities for Moderate- and Lower-income Households. Fortunately, Minnesota has a well-developed and committed affordable housing industry and many programs exist to help lower- and moderate-income families, both homeowners and renters. Existing programs and resources can be used to achieve balanced housing in Edina. The Minnesota Housing Finance Agency provides low-interest loans and down payment assistance to first time homebuyers, with a special emphasis on assisting minority homebuyers. Federal programs help make rental housing more affordable. Lutheran Social Services has had great success working with landlords to increase their willingness to accept and manage Section 8 vouchers. Hennepin County provides gap financing for affordable rental and home-ownership housing developments. Community Development Block Grant funds can be used to create zero or low interest, deferred payment loans to residents to update their houses. The Family Housing Fund offers a highly successful program (less than 1% default rate) to move families from publicly-assisted rental housing to home ownership through second mortgages and intensive home-ownership counseling .

Many lower-income households live in Edina now and contribute to our community. People are often concerned that lower-income housing leads to diminished property values or increased crime, but these fears are not substantiated by the evidence. Many studies have been conducted to evaluate the impact of lower-income housing on property values. No link has been found between affordable housing and reduced property values. As for crime, Edina's Police Chief reports that although the number of police calls is higher in subsidized housing properties, these calls are not of a criminal nature. Instead, they are primarily related to medical emergencies and "miscellaneous officer calls" (e.g, an officer visits residents on a scheduled or random basis to stay current on events in the complex).



Working parents.

Photo courtesy of BBC.

Possible Funding Sources

The Plan estimates Edina's cost at roughly \$15 million (exclusive of federal, state and county sources for new construction), or \$1 million per year. While this may sound daunting, it represents only two-tenths of one percent of the value of Edina's housing stock (\$7.4 billion in 2005). Moreover, there are a number of potential funding sources.

- Self-generated property taxes: The 267 units of newly constructed housing anticipated by the plan will generate an estimated \$330,000 a year in taxes (nearly \$5 million over 15 years) for the City of Edina and the school district (exclusive of county taxes and those of other taxing districts).
- Community Development Block Grants: Edina receives roughly \$140,000 per year (more than \$2 million over 15 years), which can be used for affordable housing.
- East Edina Housing Foundation: The East Edina Housing Foundation has assets of \$2 to \$3 million that could possibly be applied toward the Housing Succession Plan.
- Building permit fees: Edina could set aside incremental fees generated over the 2006 base budget of \$1.9 million. Permitted residential construction grew an average of 16% a year from 1996 to 2005. If total permit fees grew by only half this rate for the next fifteen years, more than \$2.7 million would be generated and captured for affordable housing.
- Housing Redevelopment Authority (HRA) Levy: The Edina HRA is authorized to levy as much as \$1.3 million a year, an option it has never chosen to exercise. New taxes are always controversial. However, a very modest contribution of \$12 a year from the average Edina home would raise roughly \$270,000 a year, or \$4 million over 15 years.

Other possible funding sources include:

- Minnesota Housing Finance Agency
- Capital campaign
- Home Funds
- Family Housing Fund
- Foundations

Next Steps

The Housing Succession Plan presents five strategies to achieve Edina's housing goals. The Task Force recommends the following steps to implement these strategies:

1. Inclusionary Zoning. The City Council should approve a resolution requesting the Planning Department develop an inclusionary zoning policy that will enable creation of 270 units of affordable housing and accessory units by the year 2020. The City may wish to review the experience of Baltimore and San Diego, which have recently developed thoughtful and well-researched inclusionary zoning policies.

2. Edina's Comprehensive Plan. The Planning Commission and the City Council should adopt a resolution that: (1) incorporates the Metropolitan Council's goal of 212 new affordable housing units for people at 60% or below the area median income; (2) requests the Planning Commission take a highly critical and creative look at land use in the Comprehensive Plan to identify opportunities for constructing 270 units of affordable housing, including 90 lower-income rental and 52 senior rental.

3. Southdale. The Planning Commission and the City Council should adopt a resolution stating that the plans for the redevelopment of Southdale area represent a prime opportunity for a visionary, high-density development that combines sustainable and "green" development with the best in transportation. The Plan should include at least 100 units of affordable housing. The Task Force recommends that the City conduct a market study to determine the need for housing at all income levels in the Southdale area.

4. Land Trusts and Second Mortgages. The City Council should invite the East Edina Housing Foundation and the West Hennepin Affordable Housing Land Trust to develop proposals to create opportunities for 80 families to purchase existing housing through the use of second mortgages and community land trusts.

5. Package and Market Existing Programs. Edina's Planning Department should work with organizations such as the Greater Metropolitan Housing Corporation to develop plans for assisting low-income seniors to transition to downsized housing. The Planning Department should also work with organizations that educate landlords to encourage them to accept Section 8 vouchers for families. It should package services and loan products for mod-

erate-income and first-time home buyers, while working with real estate agents and banks to aggressively market these products in Edina.

Overall Plan

1. Edina’s Vision 20/20 Plan. The Task Force requests that the Edina City Council adopt an additional objective for Edina’s Vision 20/20 plan: “Maintain a full mix of housing options in Edina to provide opportunities for people to live here throughout their lives.” An outline of the complete suggested language can be found in Appendix J.

2. Assign Responsibility for Implementation of the Plan. The City Council should pass a resolution assigning responsibility for implementing the Housing Succession Plan, including an annual progress report. The annual report should address specific goals of the Plan, but also broader community indicators to determine whether or not the Plan’s objectives are being met. The following are examples of indicators that can help in measuring our success:



Centennial Lakes Park & Office Buildings.

Photo courtesy of realestatetwincities.net.



Edina City Hall,
2005.

- Geographical distribution of affordable dwelling units
- Housing price to income ratio by household type (renter and owner occupied)
- Number of affordable units by unit size, type, and family composition
- Number of existing affordable units preserved
- Number of new affordable units produced by unit size, type, and family composition and income
- Numbers of households paying more than 30% of income for shelter by household size, household type (renter and owner occupied), and income
- Ratio of professionals (e.g., teachers, police officers, city workers, and health care workers) employed and living in Edina to total employed in these categories
- Ratio of Edina residents employed in Edina to total employed in Edina
- School enrollment (% living in Edina)
- Trends in economic diversity
- Trends in racial diversity

3. Create a Financing Plan for the Housing Succession Plan. The Task Force realizes that without agreed upon funding sources, the Housing Succession Plan can not be implemented. While there are many competing priorities for funds, the Task Force believes that investment in the Housing Succession Plan is truly an investment in Edina's future. Therefore, it urges the City Council to: (1) direct the appropriate city staff to develop a funding plan for the Housing Succession Plan; and (2) to review, revise and adopt the funding plan.

IV. CONCLUSION

The importance of housing to the vitality of a community cannot be overstated. It is easy to overlook the role of housing when the housing market seems to work automatically. However, rapidly escalating home prices in Edina are putting Edina out of reach for many. A growing segment of current Edina residents would be unable to afford a home in Edina if they had to purchase it today.

Edina is a community of legacy and foresight. Each generation has faced challenges with resolve, innovation, and hard work to make Edina the great community we enjoy today. Now it's our turn.

The Task Force invites you to discuss with your family, neighbors and friends the issues of housing in our community and region. The fundamental question is, "What kind of community do we want to be?" If the answer is one of vision, character, and inclusiveness, then we cannot ignore the role housing plays. We urge you to join us in supporting the adoption and implementation of the Housing Succession Plan.



Edina teachers and school administrators at the Edina Community Center to learn about new K-12 education standards.

Photo courtesy of MPR.org.

Appendix A

Housing Task Force Members

Bob Aderhold, Edina Resident, Wells Fargo Bank

Valerie Burke, Edina Resident, Edina Resource Center

Hal Clapp, retired, formerly with the United Way

Kandace Ellis, Edina Resident, Edina School Psychologist

Michael Fischer, Edina Resident, Architect/Urban designer, Edina Planning
Commission, Southdale Area Planning Committee

John Helling, Edina Resident; Senior Advisor, The Griffin Companies.

Mike Huck, former long-term Edina Resident, United Way

Jeff Huggett, Edina Resident; Dominion Development and Acquisition, LLC

Doug Johnson, Edina Resident, Edina Public Schools Administration

Sally Krusell, Edina Resident, Greater Metropolitan Housing Corporation

Scott Massie, Edina Resident, Attorney

Douglas Mayo, Edina Resident, retired, formerly with Common Bond Communities

Barb McFarlane, Edina Resident, Dakota County Human Services

Sharon Ming, Edina Resident, Small Business Owner, Edina Human Rights and
Relations Commission

Cappy Moore, Edina Resident, St. Patrick's Church

Carol Mork, Edina Housing Initiative; Mission Developer, Edina Community Lutheran
Church

Joan Naymark, Edina Resident, Habitat for Humanity volunteer

Skip Thomas, Edina Resident, Re-Max Realtor, Edina Chamber of Commerce

Janice Williams, Fairview Southdale Hospital

Appendix B

Community Feedback

Members of the Edina Housing Task Force took a draft of the Housing Succession Plan to the community in the spring of 2006 to solicit feedback. The Task Force gave presentations at community group meetings, held its own open house for community residents, and engaged in countless informal conversations with their neighbors and coworkers. Task Force members made presentations to the following Edina organizations:

- Edina City Council
- Edina Chamber of Commerce
- Edina Chamber of Commerce Government Affairs Committee
- Edina Housing Initiative
- Edina League of Women Voters
- Edina Ministerial Association
- Edina Planning Commission
- Edina Realtors
- Fairview Southdale Hospital
- Human Rights and Relations Commission
- St. Patrick's VIP Group

The community open house included a presentation and small group discussions led by Task Force members. More than 100 community residents attended, and their comments, questions and concerns were noted and later used by the Task Force when revising the report.

All in all, the Task Force spoke with nearly 400 Edina residents about the need for affordable housing and the Housing Succession Plan. While some residents expressed skepticism and others requested further information, the majority recognized the need for affordable housing in the community and supported the work of the Task Force.

All community feedback was compiled and incorporated into the final version of the report.

Appendix C

Change in Home Values

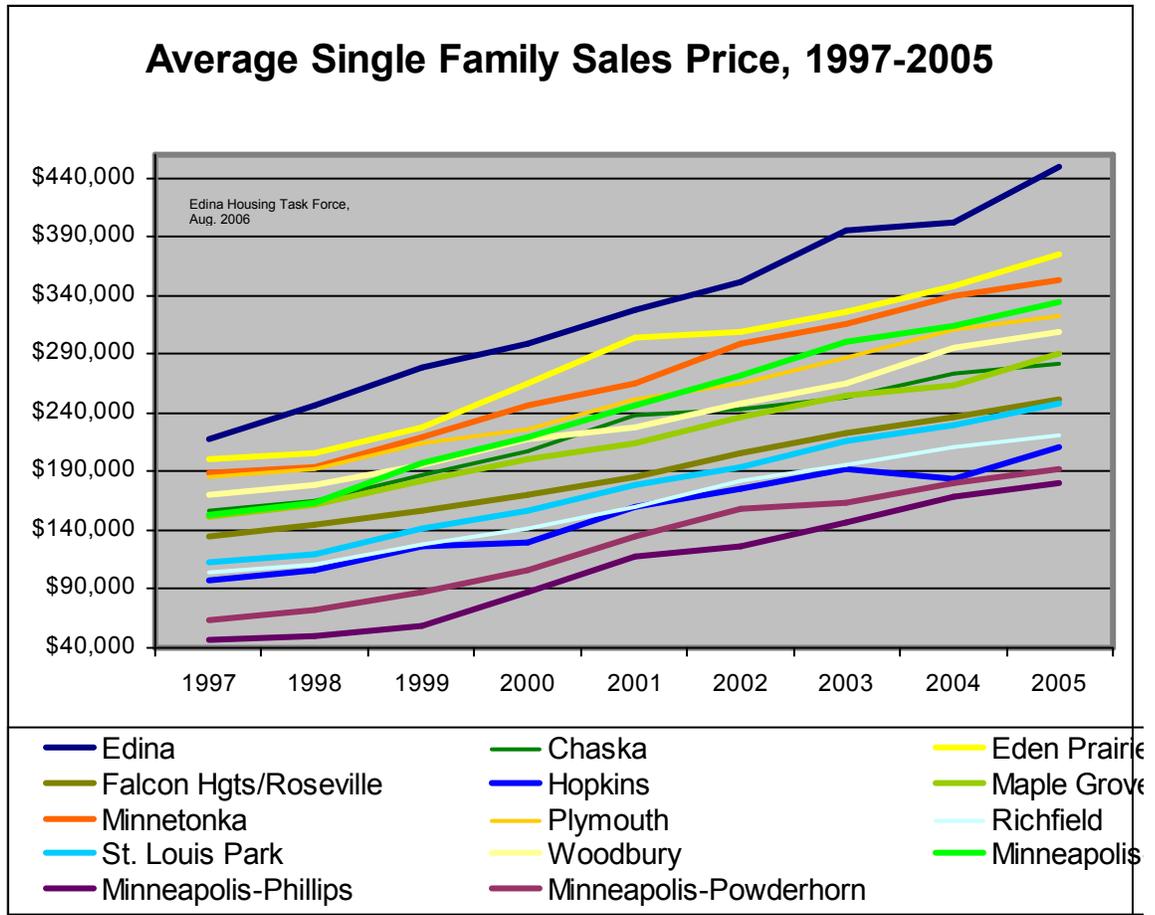


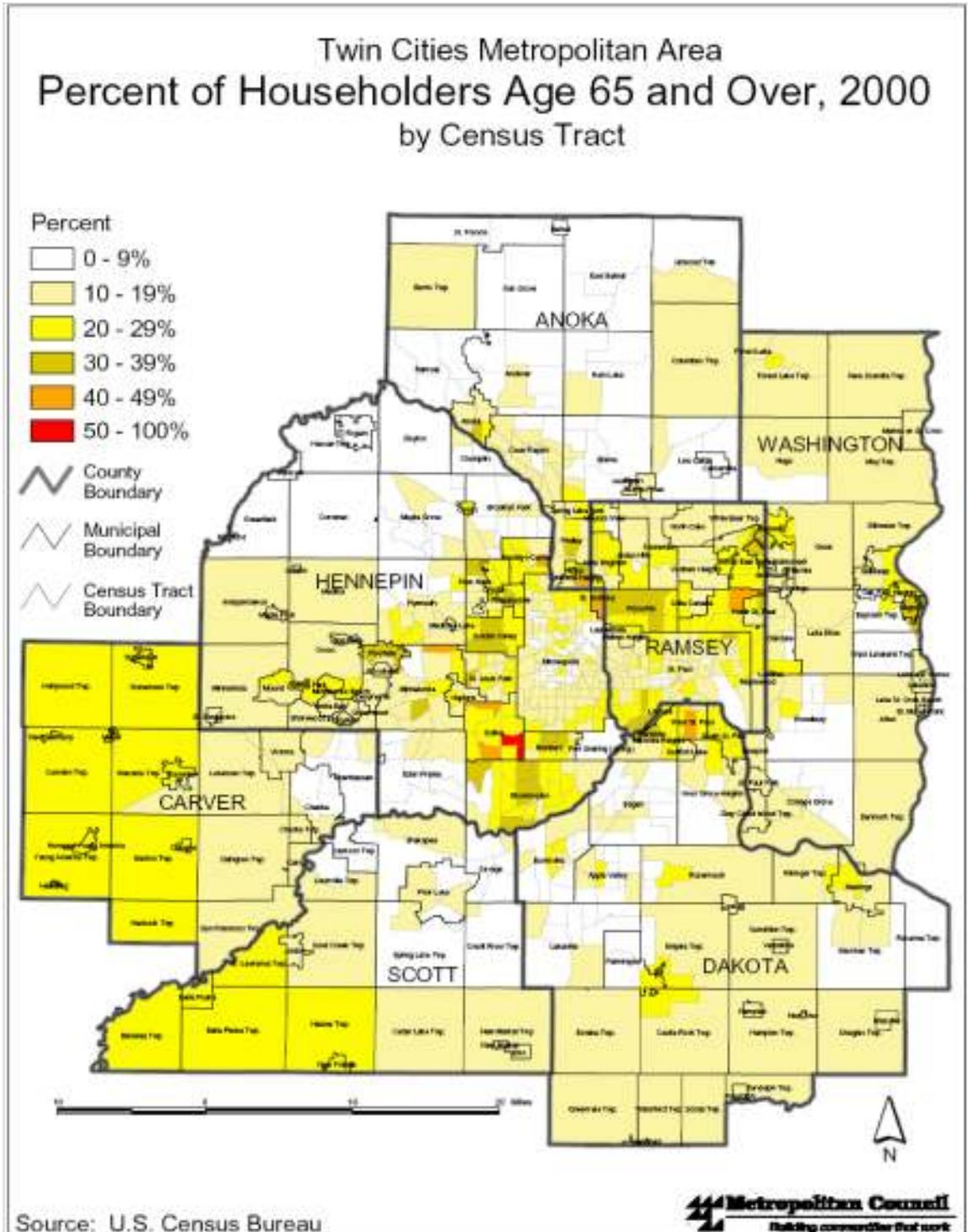
Chart G. This chart shows the change in average sales prices for Edina and other communities throughout the Twin Cities metropolitan area between 1997 and 2004. While prices rose across the board, Edina saw the most significant gains, both in terms of price (\$185,000) and percentage increase (12%). Edina's wages have not been able to keep up, rising at just over 4% per year during the same period. Edina has consistently maintained some of the most expensive housing stock in the metropolitan area. As shown in the body text, a portion of Edina's workers, particularly those central to Edina's livelihood and vitality, have been priced out of the market.

# Single Family Homes Available per Price Range, 1990 and 2000			
<small>Edina Housing Task Force, Aug. 2006</small>	1990	2000	% Change
Total # Single Family Homes	11,718	12,422	6.0%
less than \$50,000	33	11	-66.7%
\$50,000 to \$99,999	1448	153	-89.4%
\$100,000 to \$149,000	3982	1092	-72.6%
\$150,000 to \$199,999	2576	2729	5.9%
\$200,000 to \$299,999	2105	3765	78.9%
\$300,000 to \$499,999	1095	3170	189.5%
\$500,000 or more	479	1502	213.6%
Median Value	\$156,700	\$248,500	58.6%

Chart H. This chart shows the change in the number of single family homes available in each price range from 1990 to 2000. Overall, the amount of low- to moderate-value units decreased significantly (e.g. the number of homes valued between \$100,000 and \$149,999 decreased by 72.6%), while the number of high-value homes dramatically increased (e.g. the number of homes valued over \$500,000 increased by well over 200%).

Appendix D

Concentration of Seniors throughout the Twin Cities



Appendix E

What is “affordable”?

A variety of definitions are used to define “affordable” housing. The definitions refer both to the portion of income spent on housing, as well as income levels and vary by housing program.

Housing Costs

Affordable ownership: Generally, housing is considered affordable to a particular household if it does not cost more than 30% of household income. Banks sometimes will make mortgages where the income to house payment ratio exceeds 30%, especially when the buyer’s income is high.

Affordable rental: The Minnesota Housing Finance Agency (MHFA) considers rental housing affordable if it doesn’t exceed 30% of household income. For Section 8 properties, the tenant pays 30% of household income, and Section 8 subsidizes the difference between that and fair market rents. HUD used to define affordable as 25% of income. Now, some are urging that something more than 30% be considered affordable – in the 40% range.

Income Levels

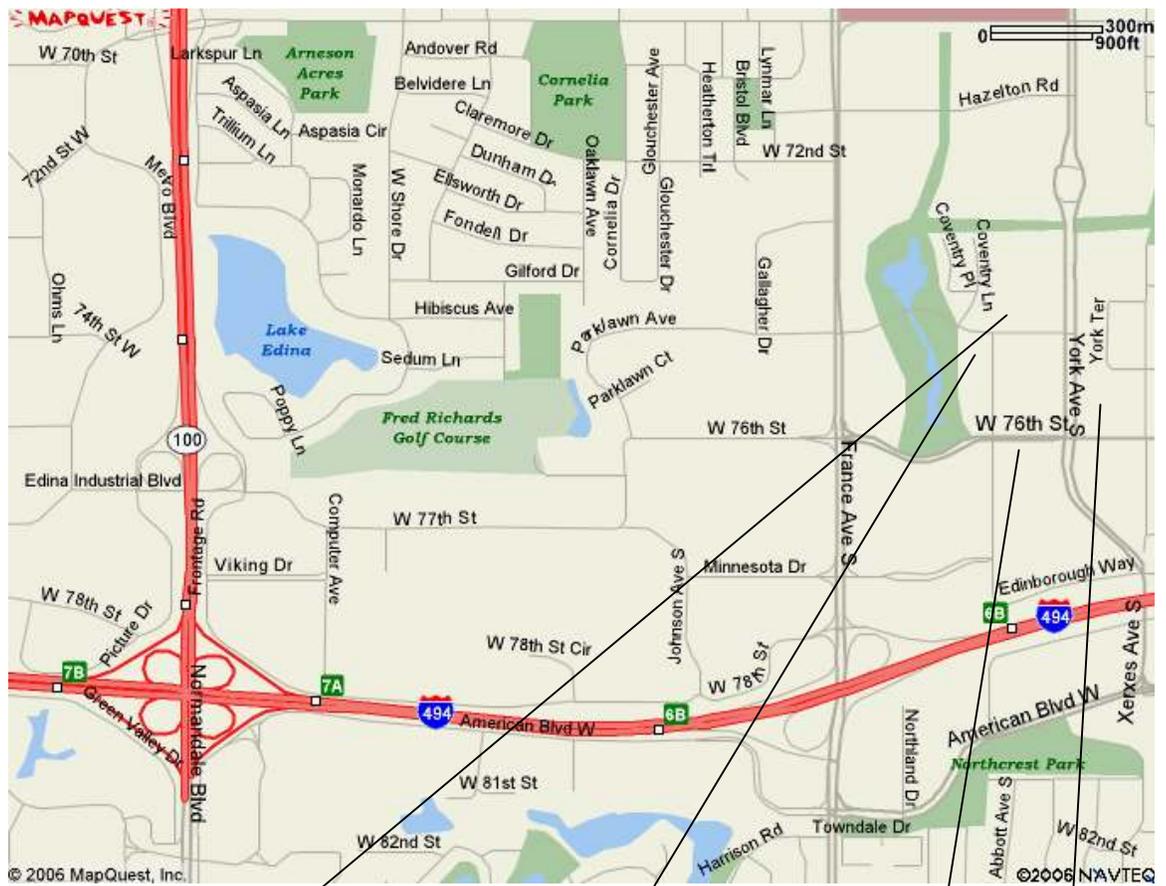
HUD defines low or lower income as 80% of area median, very low income as 50% of area median income and extremely low income as 30% of area median. These definitions are used in most HUD rental programs. The median family income in the Twin Cities metropolitan area in 2004 was \$76,700.

Program Qualifications

The income that qualifies a household for housing assistance varies. For example, 60% of median income is one of the income limits used in the federal tax credit program. It is also used with tax exempt bonds for rental housing. The Metropolitan Council has used 80% of median for affordable homeownership. This means that a home was affordable in 2004 if it was priced at \$193,700 or less (i.e, the price that a household earning 80% of median income could afford). MHFA also uses this income level for its mortgage programs, but one of the largest state appropriated programs – the Challenge program – has an income limit of 115% of median for homeownership projects.

Some cities with affordable housing policies (for example Minneapolis and Saint Paul) require developers who receive city financial assistance to include housing units affordable to households at 50% of median income, and some affordable to those at 30% of median income.

Appendix F Location Map of Current Large-Scale Affordable Housing



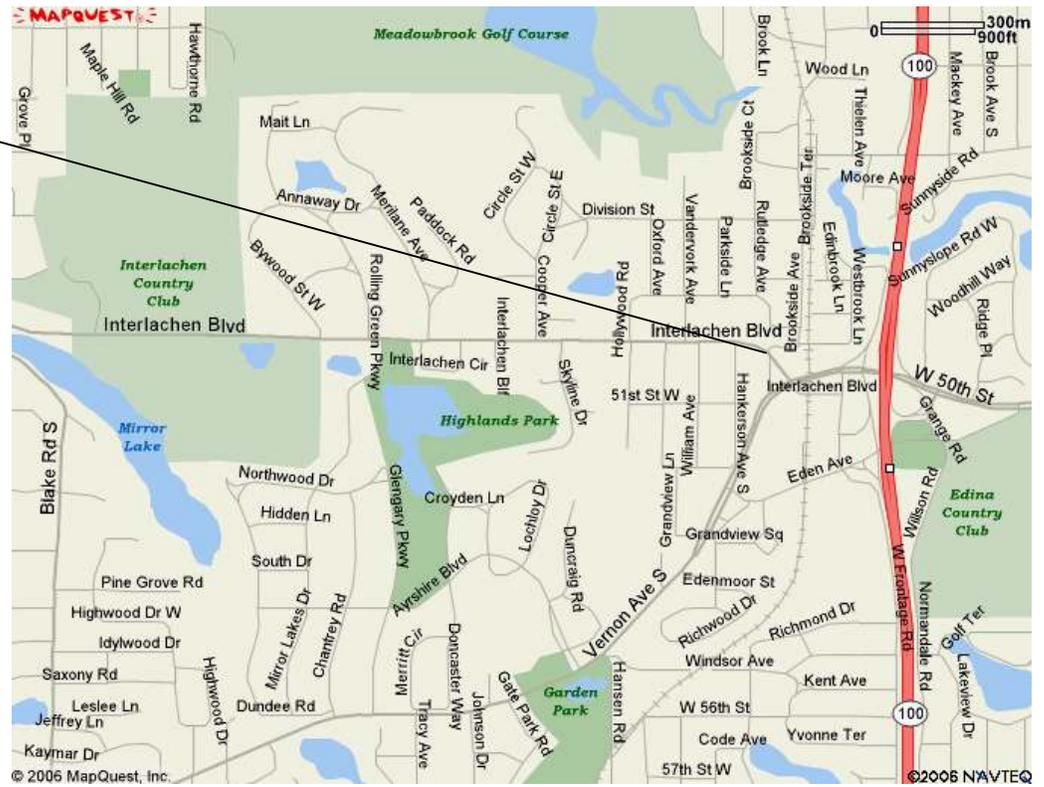
South Haven

Centennial Lakes

Edinborough

Yorkdale Townhomes

Summit Point



Oak Glen



Appendix G Community Sources

Daniel Bartus, Real Estate Developer
Stacy Becker, Consultant to the Task Force
Jennifer Bergman, Program Director, Greater Metropolitan Housing Corporation
Phyllis Brevig, Edina Resident
David Byron, Edina Planning Commission Chair
Jan Callison, City of Minnetonka Mayor, original Executive Director of West Hennepin Affordable Housing Land Trust (“WHAHLT”), former City Council member
Cathy Capone Bennet, Redevelopment Specialist for the City of Roseville, Executive Director of the Roseville Housing Redevelopment Authority
Brian Carey, United Properties
Lee Canning, **ex-officio member and note taker for the Task Force**
Polly Dennison, Edina Resident
Tom Dolan, Edina Resident, Our Lady of Grace
Dave Engstrom, Midwest Housing Collaborative, LLC
Ron Erhardt, Minnesota State Representative District 41A, Edina Resident
Kimberly Gartner, Consultant to the Task Force
Judy Gempler, Edina Resident
Carol Gressett, Edina Resident
Susan Heiberg, City of Edina Human Services
Mark Hendrickson, Principal Planner, Hennepin Co. Housing, Community Works, Transit
Jim Hovland, Mayor of Edina
Gordon Hughes, Edina City Manager
Jack Jenkins, Minnesota Housing Finance Agency
Marty Kirsch, Mayor of Richfield
Linda Koblick, Hennepin County Commissioner, District 6 (includes Edina)
Dorothy Krueger, Edina Resident
Craig Larsen, Edina City Planner
Larry Laukka, Real Estate Developer, Edina Resident
Janet Lindbo, Executive Director, West Hennepin Affordable Housing Land Trust
Tim Marx, MHFA Executive Director
John McDonald, Edina Realty, Edina Resident
Rich McLaughlin, Midwest Housing Collaborative, LLC
Geoff Michel, Minnesota State Senator District 41, Edina Resident
Bruce Nordquist, City of Richfield Housing and Redevelopment Manager
Carolyn Olson, President, Greater Metropolitan Housing Corporation
Shirley Olson, Director, Lutheran Social Services of Minnesota
Deborah Paone, Executive Director of the Normandale Center for Healing and Wholeness and researcher for the Partners in Care project that is being funded by the State of Minnesota
Rick Peterson, Midwest Housing Collaborative, LLC
Matt Podhradsky, City Administrator, City of Chaska
Joyce Repya, Associate Planner, City of Edina
Erin Sapp, Consultant to the Task Force
Helene Shear, Midwest Housing Collaborative, LLC
John Wanninger, Coldwell Banker Burnet
Sue Weigle, Edina Senior Center

Appendix H

Housing Strategies Explored

1. Program targeted to help “hard working” young families with lower incomes by working with the Minnesota Housing Finance Agency (MHFA) 1st time home-buyers program, Section 8, and/or Habitat for Humanity.
2. Explore opportunities with a major employer to develop a mixed-use development, including housing, for lower income workers. For example, a retailer might include housing on an upper level or elsewhere on the property.
3. Mandatory inclusionary zoning with “carrots” such as a. density bonuses; b. TIF or tax abatement for gap funding; c. Fee waivers, building permit fee waivers
4. Update the land use section of Edina’s Comprehensive Plan to include long-term redevelopment of Edina’s office and industrial park into mixed-use development, including housing.
5. Community Land Trust.
6. Employer down payment assistance (or other employer-based program, e.g. United Way/ Bremer Model, closing cost assistance, mortgage assistance).
7. Use Southdale area as a case study for “healthy community design,” including features such as life cycle housing, sustainable design in all new buildings (i.e. green roofs, etc), pedestrian-friendly environment, innovative public transportation (perhaps a personal rapid transit experiment)
8. Remodeling assistance for seniors with incentives (perhaps low interest loans, tax relief, in home care “discounts” or tax credits) and a design center to promote universal design, allowing seniors to safely stay in the home while preserving homes that would be attainable for young families.
9. City of Edina real estate tax policy changes so homes remodeled (either for seniors or to provide affordable rental properties) have taxes waived on the increased market value (either until sale of the home or for 30 years). For example, properties of seniors who remodel homes would increase in value but their taxes on that increased value would not.
10. Education and communication efforts encouraging baby boomers to financially plan for their own long-term care needs.
11. Housing resource center for anyone wishing to remodel/rehab homes. The Center would promote universal design (and could include incentives such as low interest loans, etc).
12. Association fee relief for condominium buyers.
13. Transit-oriented development at location of bus garage and public works facility.
14. Further Edina efforts to obtain state grants to develop semi-formal city/neighborhood partnerships that support seniors and their families with the goal of preventing crises that lead to hospitalization/nursing home placement.
15. Zoning that would allow granny flats, etc.

**Appendix I
Inclusionary Housing Programs Nationwide**

	Affordable Units Produced	Threshold # of Units	Affordable Set-aside Requirement
Boston, MA; 2000	-	Developments exceeding 10 units	10% of on-site units
Boulder, CO; 1999	-	No threshold # - applicable to all residential developments	20% in for-sale and rental developments (depending on project size)
Davis, CA; 1990	1,474	Developments exceeding 5 units	25% in for-sale developments; 25% in rental developments (depending on project size)
Fairfax County, Virginia; 1991	1,723	Developments exceeding 50 units (fee charged on projects with fewer than 50)	12.5% in single-family home developments; 6.5% in multifamily developments
Irvine, CA; 1978	More than 3,400	No threshold # - applicable to all residential developments	Voluntary goal: 15% of all units
Longmont, CO; 1995	104 or 352 anticipated	No threshold # - applicable on all annexed land	10% of all units in annexation areas
Montgomery County, MD; 1974	More than 10,000	Developments exceeding 50 units	12.5 - 15% of all units, of these, local housing authority may purchase 33%; qualified non-profit organizations
Santa Fe, NM; 1998	1	No threshold number - applicable to developments with any unit targeted to over 120% of area median income (sale price over \$240,000)	may purchase 7%. 11% in developments with homes priced \$240,000 - \$400,000; 16% in development with homes prices over \$400,000

From Paul Fisher and Jo Patton (June 2001) "Expanding Housing Options Through Inclusionary Zoning" Ideas @ Work Volume 3.

Control Period	In-Lieu-of Payment Off-site Development	Density Bonus	Other Developer Incentives
Maximum allowable by law	May build off-site if 15% of all units affordable; in-lieu-of payment permitted	None	Tax break for developer
Permanent affordability by deed restriction	Half of for-sale units may be built off-site. Developers have flexibility with on/off-site mix of rental units	None	Waiver of development excise taxes
Permanent affordability for rental units; no control period for for-sale units	In-lieu-of payment permitted for developments under 30 units or demonstration of "unique hardship"	25%	None
15 years for for-sale housing; 20 years for rental housing; local housing authority may purchase 33% of all units to keep affordable	Not permitted	20% for single-family units; 10% for multifamily units	None
20 - 30 years; determined case-by-case depending on financing	In-lieu-of payments and other alternatives to on-site units permissible	25%	None currently offered (parking, fees, and permitting incentives may be reintroduced)
No control period for for-sale units; 5 years for rental units	May make in-lieu-of payment to affordable housing fund; case-by-case consideration of off-site construction	Yes	Relaxed regulatory requirements on parking, setbacks, landscaping, etc.
10 years for for-sale units; 20 years for rental units	In-lieu-of payments not permitted; may request approval to build affordable units off-site in contiguous planning area	Up to 22%	Waiver of water/sewer development charge and development impact fees; 10% compatibility allowance and other incentives
30 years for all units; 30 year period starts over with each new occupant	Not permitted, except in case of economic hardship	Bonus equivalent to set-aside percentage, 16% in developments targeting under 80% of AMI (sale price	Waiver of building fees

Appendix J Vision 20/20 Proposed Language

Objective: Maintain a full mix of housing options in Edina to provide opportunities for people to live here throughout their lives.

Issues:

- Housing prices in Edina are escalating well beyond the means of many Edina residents and workers.
- Life-cycle housing is an essential asset for a community's ability to renew itself. If young families cannot afford to live in Edina, we put the quality of our schools at risk.
- A mix of housing opportunities enables those who contribute to Edina's well-being, such as teachers and police officers, to live in Edina.
- Accessible, affordable housing is increasingly a factor in businesses' ability to recruit and retain workers.

Strategies:

1. Adopt a mandatory inclusionary zoning policy;
2. Update the Comprehensive Plan to convert appropriate areas to mixed-use and to provide for greater density in appropriate areas;
3. Use the greater Southdale area as a demonstration of a cutting-edge livable, pedestrian-friendly urban redevelopment;
4. Create long-term opportunities to make a portion of Edina's existing housing stock affordable to more people and families; and
5. Leverage existing housing programs to create more opportunities for moderate- and lower-income households.

Appendix K

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