



New Brighton Comprehensive Plan

Housing

The City of New Brighton is a fully developed first tier suburb of the Minneapolis/St. Paul metropolitan area. New Brighton is conveniently located a short distance from both downtown Minneapolis and downtown St. Paul. Its central location close to a large concentration of jobs and colleges has shaped New Brighton as a convenient place live.

Into the next century, the focus on housing will continue to be on maintenance, infill development and redevelopment. The primary visions (or goal) for housing in New Brighton is to ensure people, of all walks of life, have the opportunity to live in the community their entire lives. This philosophy towards housing (referred to as “Life Cycle Housing”) is intended to continually meet the needs of the evolving demographic profile of New Brighton and surrounding communities.

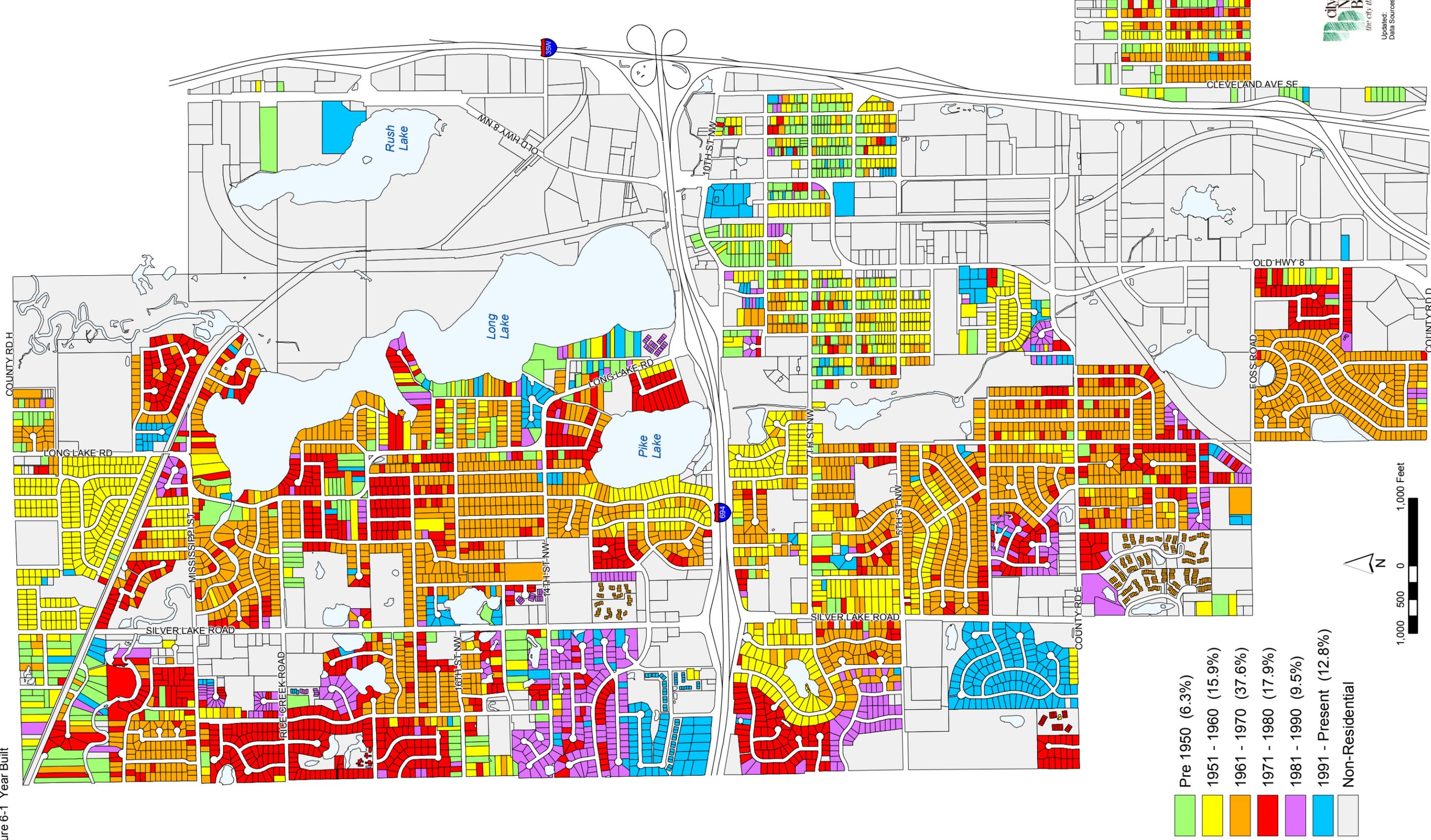
Historical Development Pattern

New Brighton has grown incrementally over time with the majority of the housing stock built during the 1960s and 1970s. In fact over 65% of New Brighton’s total housing supply was built during this period. The older housing stock can be found near the old downtown area generally from 1st Avenue NW to 6th Avenue NW and from 5th Street NW to 10th Street NW. Many older homes can also be seen along major roadways (particularly Old Highway 8, Long Lake Road and County Road E) and around the City’s major water bodies (Long Lake and Pike Lake). These homes were generally built prior to 1950, pre World War II in many instances. New housing has continued to occur within these older areas through infill development on vacant lots that were skipped over.

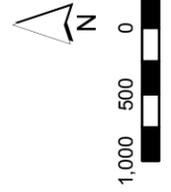
Over time, housing development moved westward from the Old Highway 8 Corridor and the old downtown area. This trend can be observed through housing styles and street patterns in residential neighborhoods. In the older neighborhoods the common house is the bungalow situated on a narrow lot on a typical grid patterned street system. The second wave of housing saw the single story rambler as the predominant home usually situated on a curvilinear road or cul-de-sac. Over 40% of the current housing stock are ramblers while split-entries, colonials and split-levels comprise the majority of the remaining homes. The vast majority of multi-family housing was also built during the 60s and 70s. This housing typically consists of 12 to 18 unit three story buildings, usually with limited off street parking and little green space or play area. Many of these apartment complexes remain very affordable because they lack the amenities that new apartments are able to include such as heated parking, ample storage, and in some cases same unit laundry.

Newer housing developments have primarily occurred in the western portion of the community and include higher priced luxury single family homes in Wexford Heights to affordable townhomes and condominiums in Brighton Square.

Figure 6-1 Year Built



- Pre 1950 (6.3%)
- 1951 - 1960 (15.9%)
- 1961 - 1970 (37.6%)
- 1971 - 1980 (17.9%)
- 1981 - 1990 (9.5%)
- 1991 - Present (12.8%)
- Non-Residential





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 Updated: Aug. 2007

 Ramsey County

 Data Sources: NE GIS

 Ramsey County



Existing Housing Supply

Housing Mix

The City of New Brighton has a good mix of housing available to its residents including single family detached, townhome, condominium, duplex and apartment housing. The majority of the housing stock in New Brighton is single family detached homes which consist of 53% of the total housing supply. In recent years, the City has seen more townhome, condominium, and senior housing built on infill lots and redevelopment sites to accommodate a demand to offer a greater variety of life-cycle housing.

Table 6 - 1 Housing Units by Type (2008)

Housing Type	Total Units	Percent of Total	Percent Owner Occupied
Single Family Detached	4,961	52.8%	96.2%
Townhome/Condominium	1,234	13.1%	84.1%
Multi-Family	2,838	30.2%	N/A
Mobile Home Park	364	3.9%	80.8%
Others (mixed use)	5	0.0%	NA
Total Units	9,402	100.0%	

Source: 2008 GIS base data from Ramsey County

New Brighton is an excellent place to live. In fact, a 2006 survey of New Brighton residents found that 94% of the sample rated the quality of life as either “excellent” or “good”.¹ This high level of satisfaction can be attributable to many things including the excellent condition of the housing stock. Even the oldest housing in the community is extremely well maintained, many of them having been recently resided, re-roofed, painted or in many cases expanded. The City periodically performs windshield survey’s to monitor the condition of housing, with the most recent windshield survey being conducted in the spring of 2008. The most recent completed windshield survey was in 2005 and evaluated the city’s housing stock based on six (6) general categories, including: 1) roof, 2) exterior, 3) garage, 4) sidewalk, 5) windows, and 6) foundation. The results of this survey show that 88% of the homes had no failures, approximately 11% had one failure, 1% had 2 failures, and only 0.1% of all homes in the City had 3 failures. A 2008 project will consist of comparing the results of the 2005 windshield survey with current data to determine if there is a need to impose a property maintenance code.

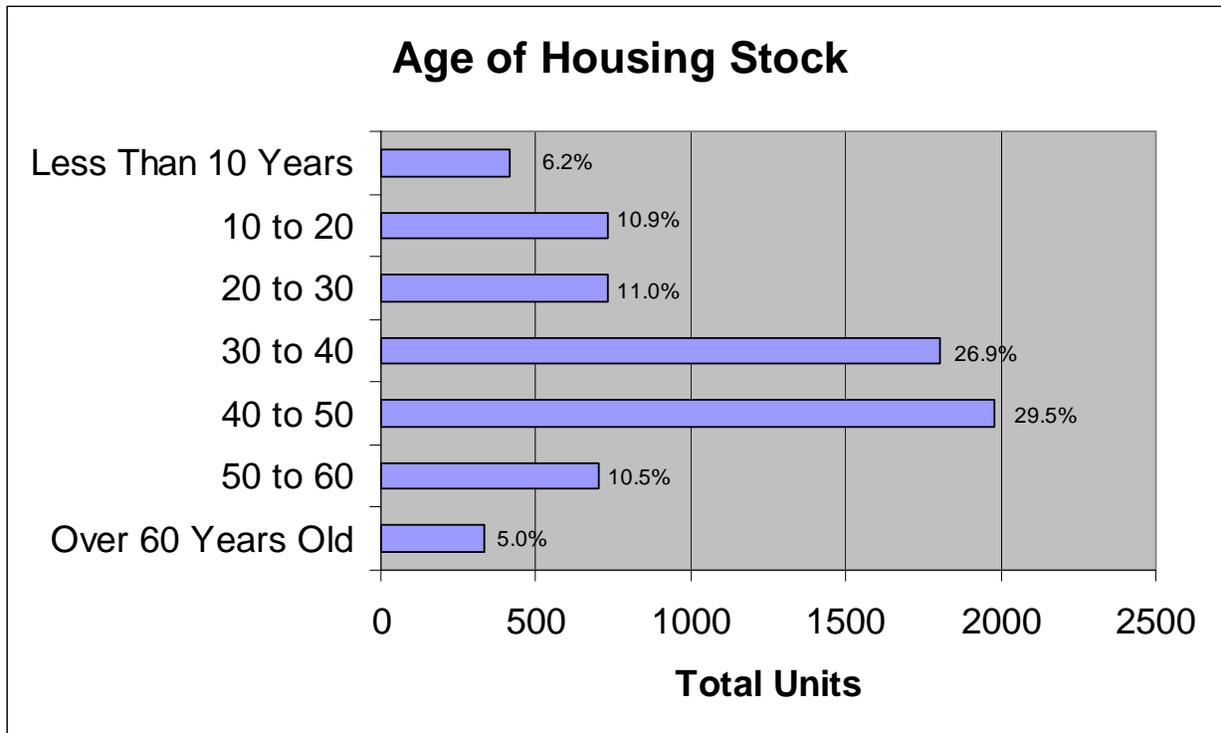
Age of Housing Stock

Over 65% of the housing stock was built during the 1960s and 1970s. Because so much of the housing stock is over 20 years old, it will be of critical importance to ensure the community has the available resources for residents to maintain their homes. The useful life for many housing components such as roofs, windows, siding, and mechanical systems is often 20 to 30 years. Figure 6-2 illustrates the breakdown of housing by age.

¹ Executive Summary of a telephone survey of 400 randomly sampled residents of New Brighton. 2006 Decision Resources LTD.



Figure 6 - 2 Housing Age 2008



Source: 2008 GIS base data from Ramsey County



Housing Values

The value of housing in the community strongly reflects its demographic profile as a moderate income, middle class community. Housing values in New Brighton have significantly increased in the last 10 years similar to other communities in the Twin Cities Metropolitan Area. However, due to the present economic downturn, residents are beginning to see the value of their homes staying stagnant or in many cases decreasing. Table 6-2 shows trends in housing sales as recorded by the Minneapolis Area Association of REALTORS through the multiple listing service.

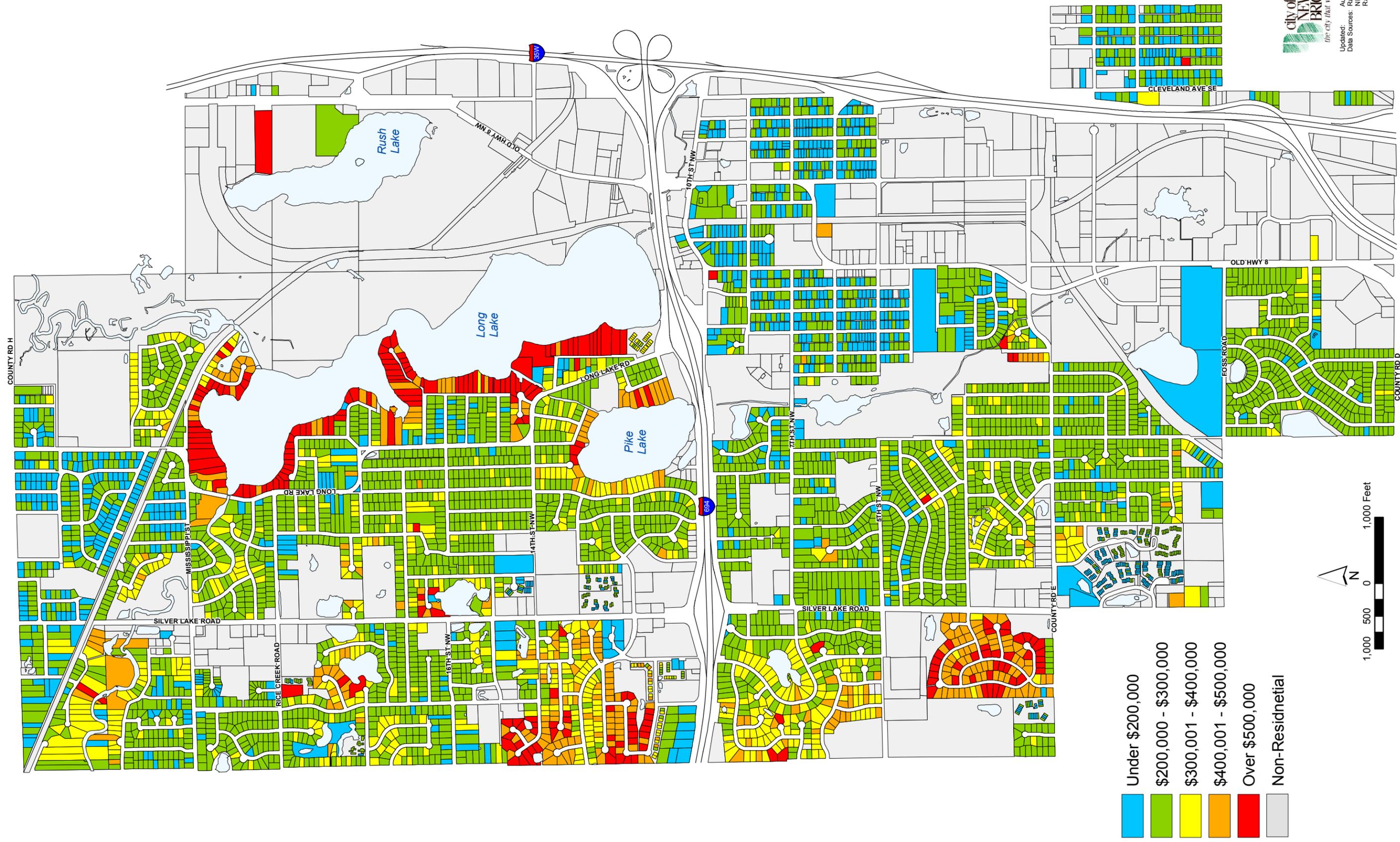
Figure 6-3 represents 2007 housing values as represented by the Ramsey County Assessors database. Current tax assessors estimated market values reflect that the majority of housing units in New Brighton are assessed between \$200,000 and \$300,000 representing about 55% of the total housing stock in the community.

Table 6 - 2 Median Home Sales Prices

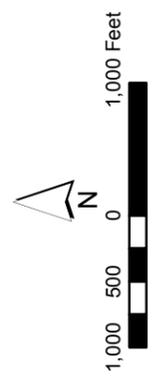
Mounds View/New Brighton/St. Anthony			
Year	2000	2005	2007
Median Sales Value	\$133,700	\$229,950	\$227,000
Total Sales	428	493	434
Fridley/Spring Lake Park			
Year	2000	2005	2007
Median Sales Value	\$121,500	\$209,000	\$196,000
Total Sales	305	366	261
Arden Hills/Shoreview			
Year	2000	2005	2007
Median Sales Value	\$153,000	\$238,900	\$236,900
Total Sales	483	573	387
Roseville/Falcon Heights/Lauderdale			
Year	2000	2005	2007
Median Sales Value	\$156,480	\$229,000	\$239,500
Total Sales	473	527	383
Metro Area			
Year	2000	2005	2007
Median Sales	\$172,849	\$272,522	\$225,000
Total Sales	37,440	57,283	40,055

Source: Minneapolis Area Association of REALTORS <http://www.mplsrealtor.com>

Figure 6-3 2007 Property Values



- Under \$200,000
- \$200,000 - \$300,000
- \$300,001 - \$400,000
- \$400,001 - \$500,000
- Over \$500,000
- Non-Residential





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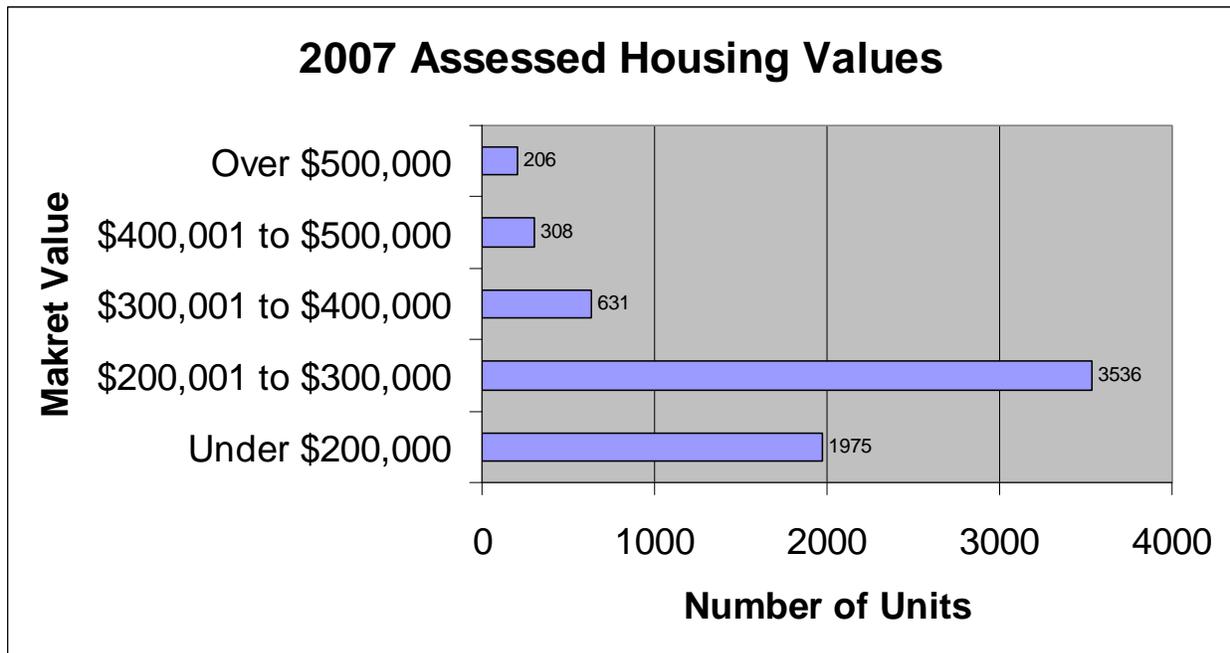
 Data Sources: Ramsey County

 NB GIS

 Ramsey County



Figure 6 - 4 Tax Assessors Estimated Market Values



Source: 2008 Tax Assessors Data, Ramsey County and GIS data.

Rental Market

The rental housing market in New Brighton consists primarily of older apartment buildings that lack the amenities offered by newer apartment buildings. These older apartments typically have little green space, lack playground equipment and have no garages. New Brighton fits right in with regional market trends characterized by low vacancies, slowly rising rents, and little new construction. Table 6-3 reflects recent trends in the rental market in New Brighton.

Table 6 - 3 Rental and Vacancy Rates in New Brighton

	Average Rents			Overall Vacancy Rate
	One-Bedroom	Two-Bedroom	Three-Bedroom	
New Brighton				
1998	\$525	\$666	\$760	1.0%
2008	\$675	\$795	\$900	6.0%

Source: New Brighton Housing Study (1998 data), phone survey of April 2008 (2008 data)

The City currently has nearly 200 participants in the Section 8 Program, approximately half of which are located in just two apartment complexes: Aspen Glen and Polynesian Village. The ability for landlords to voluntarily choose to participate in section 8 can be a barrier to ensure future section 8 housing opportunities will be available to the New Brighton Community.



Current Housing Issues and Concerns

In 1992 through 1994 a Housing Task Force completed a thorough analysis of the housing situation within the City of New Brighton. As part of that analysis the task force identified a comprehensive list of housing concerns and perceived neighborhood changes. The strongest issues that evolved during the numerous housing discussions were how to:

- ❖ preserve and maintain housing values
- ❖ maintain the existing housing stock in good condition
- ❖ preserve neighborhood safety
- ❖ promote and maintain the community's reputation in the housing market
- ❖ ensure an adequate supply of quality affordable housing

These issues remain to be the primary concerns facing New Brighton today and will be the primary focus of goals and policies for the future of housing in New Brighton. Many other issues came out of the focus group sessions in addition to the housing concerns addressed above and are well documented in the 1994 Housing Study.

Expected Future Housing Demand and Needs

Future housing needs reflect those of a maturing community. New Brighton's housing stock is reaching an age at which maintenance becomes more important to the vitality of housing and neighborhood stabilization. The primary housing need in New Brighton is making sure homes and neighborhoods are maintained as they age.

In addition to simply maintaining the housing stock, the City needs to adapt to changing housing needs generated by a maturing population and the housing needs of an evolving demographic profile. The 1994 Housing Study indicates the need to provide more housing for empty-nesters specifically seniors as the baby boom generation grows into a new life style and more senior housing is needed. This continues to be the trend with the completion of a 125-unit senior cooperative building in 2007, known as Applewood Pointe. Currently, New Brighton has several senior housing projects offering both market rate and subsidized housing.

Also identified in the housing study is the need for new "general occupancy rental housing" or housing not reserved for a particular demographic profile such as seniors. Current multi-family housing offers little in terms of variety or choice primarily because most of the multi-family housing was built in the 60s and 70s. Recently, there has been a trend to convert multi-family rental housing into condominiums, which has reduced the number of units that are available. The City's multi-family housing built in the 60s and 70s lacks in the amenities that new apartment housing can provide such as private entrances, underground parking, in-unit laundry and access to meeting space or business equipment. One market that is not necessarily served in New Brighton is the moderate to upper level apartment, falling short of what many refer to as the "luxury" apartment. In order to continue to compete in the housing market it is important to offer new housing developments with modern amenities.



Housing Affordability

Just like the remainder of the metropolitan region, the need for affordable housing will continue to be present in New Brighton. The Metropolitan Council identified 137 units of new affordable housing as New Brighton’s share of the affordable housing need in the Metropolitan Area during the decade 2011 – 2020². This new model of determining housing needs attempts to create affordable housing near transit opportunities and employment opportunity centers.

The City of New Brighton recognizes the need for affordable housing and will continue to use the tools available to create its share when appropriate opportunities arise, as it has been doing since 1996 when it became a participant in the Livable Communities program and negotiated housing goals. According to the Metropolitan Council New Brighton meets nearly all affordable housing goals as illustrated in Table 6-4 below.

Livable Communities Program

The Livable Communities Act was enacted by the state legislature to encourage communities to invest in local economic revitalization and affordable housing initiatives. The City of New Brighton has continually renewed participation in the Livable Communities Program. Livable Communities goals were established by comparing city numbers to benchmarks set by the Metropolitan Council. The benchmarks are based on numbers compared with surrounding communities with similar issues and profiles. Table 6-4 shows the benchmarks in effect through 2010, 2007 city numbers, and negotiated goals for New Brighton. As noted below, the City has exceeded its goals for affordable ownership and rental units by adding more than the negotiated number of units.

Table 6 - 4 Negotiated Livable Communities Act Goals for Affordable & Life-Cycle Housing

		CITY INDEX	BENCHMARK (sector average)	GOAL (city negotiated)
Affordability	Ownership	69%	77-87%	71%
	Rental	56%	45-50%	50%
Life-Cycle Hsg.	Type (Non-Single-Family Detached)	45%	33-41%	45%
	Owner/renter mix	62/38%	(64-75)/(25-36)%	64/36%
Density	Single-Family Detached	2.8/acre	2.3-2.9/acre	2.8/acre
	Multi-Family	15/acre	13-15/acre	15/acre

Source: “Report to the Legislature on Affordable and Life-Cycle Housing, in the Twin Cities Metropolitan Area, 2005”, December 2006.

As determined by the Metropolitan Council, 69 percent of New Brighton’s owner-occupied housing and 56 percent of its rental units are considered affordable. This means that monthly housing costs for these units would be 30 percent or less of a household’s income.

² Summary Report: Determining Affordable Housing Need in the Twin Cities 2011-2020, A Report by an Advisory Panel to the Metropolitan Council Staff, January 2006.



Per Metropolitan Council standards in implementing the Livable Communities Act, the following two tables show 2008 homeownership and rental housing amounts:

Table 6 - 5 2008 Homeownership

Household Income Level	Affordable Home Price
80% of area median income (\$64,720)	\$214,900
60% of area median income (\$48,540)	\$158,000

Table 6 - 6 2008 Rental Housing

Bedroom Size	Monthly gross rent including tenant-paid utilities, affordable at 50% of area median income*
Efficiency	\$707
1 bedroom	\$758
2 bedroom	\$910
3 bedroom	\$1,051
4 bedroom	\$1,172

*The same rent figures used for the federal low-income housing tax credit program in the 7-county metro area.

Like most inner ring suburban communities, the challenge to providing new housing in New Brighton is the lack of undeveloped land. Therefore, new housing will be primarily focused on infill and redevelopment sites. A good place where a unique housing element could be included is within the future City Center redevelopment site in the northwest quadrant of I-694 and I-35W. Here opportunity exists to fulfill the demand for both affordable housing and general occupancy rental housing that is close to places to shop, work and play and is also convenient to City services and transit. The intent is to integrate housing into a mixed-use development project. Mixed use development may include housing units (owner or renter occupied) situated above commercial store fronts all in one building known as vertical mixed use, or it may include housing integrated with commercial, office, civic or open space.



Housing Plan

The future of the City of New Brighton relies heavily on the availability of a quality and diverse supply of housing. Housing is usually the single biggest investment made by an individual household. Likewise, as residential is the highest percentage of land use in the community, housing is probably the largest investment (from a quality of life as well as financial perspective) by the community as a whole. This housing plan is intended to serve as a guide, ensuring the availability of resources and a vision that will preserve the community as a safe, convenient, comfortable, attractive and affordable place to live and also meet the City Center commitments to the financial investment goals.

Housing Objectives

The following are the City's objectives relative to housing (source: Housing Study 1993)

1. To maintain the physical quality of all housing.
2. To promote community pride.
3. To maintain neighborhood safety.
4. To maintain diversity and affordability of housing stock.

Housing Policy

In order to achieve the goals identified in the Housing Study of 1993 and the Livable Communities Act, it is the policy of the City of New Brighton to:

Livable Communities Act

1. Encourage proposals to convert existing apartment buildings into owner occupied, affordable condominium units.
2. Continue to collaborate with non-profit or limited profit affordable housing developers to acquire sites and rehabilitate dilapidated housing structures including apartments and single family homes.
3. Encourage the use of Planned Residential Development (PRDs) on remaining vacant parcels to allow for smaller parcels and possibly more affordable housing units.
4. Co-apply for CDBG money or other funding with affordable private housing developers.
5. Assist large rehabilitation projects by selling bonds to raise funds for private developers.
6. Investigate the feasibility and usefulness of required inspections for rental properties under four units.

Infill Development

7. Encourage housing development on undeveloped or skipped over lots within existing developed neighborhoods that is consistent with the style and type of housing in the surrounding neighborhood.

Land Use

8. Encourage creative mixed use development in the City Center. This development should integrate housing with public places, retail and service commercial.
9. Encourage and promote redevelopment projects that will add to the diversity (both in terms of housing styles and price ranges) of New Brighton's housing supply creating more life-cycle and affordable housing opportunities.

Zoning Code

10. Periodically review zoning ordinance provisions and other regulatory tools to ensure they do not restrict infill or redevelopment to the point of creating barriers to the development of affordable



housing. (These regulations include minimum floor areas, minimum lot sizes and standards, garage stall requirements, permit fees and others).

11. Protect the integrity and long-term viability of residential neighborhoods and eliminate land use conflicts through code enforcement.

Outreach and education

12. Participate in low interest loan programs to assist low to moderate-income homeowners with housing maintenance and home improvements.
13. Encourage and support the rental housing community (both tenants and landlords/property managers) in addressing the needs of the rental community.
14. Continue neighborhood grid meetings and other community interaction activities that help ensure strong, safe neighborhoods.
15. Target housing rehabilitation program efforts and redevelopment efforts to older neighborhoods.
16. Encourage participation in the Crime Free Multi-Family Housing Coalition.



Implementation Strategies

Windshield Survey: The windshield survey is a tool already being used by the City of New Brighton. The purpose of the windshield survey is to monitor and detect changes in the city's neighborhoods and housing stock so that the city may be better prepared to prevent area wide deterioration. Windshield survey's should be performed on a bi-annual basis and recorded in a database format that can be related to the city's Geographic Information System (GIS) base map.

Housing Maintenance Code/Code Enforcement: The city currently has a housing maintenance code applicable to multi-family (4 or more units) rental housing in place to ensure the housing stock is maintained in good livable condition. Code enforcement is typically done on a complaint basis. These codes however need periodic reviews to ensure they are consistent with the continually changing state building code laws and yet are flexible enough as to not place undue burden on homeowners with older housing units.

Rehabilitation/Renovation Programs: While the city has shown it's commitment to improving the housing stock by applying zoning regulations, code violations enforcement and through community partnerships, there are also many programs currently available for housing rehabilitation and renovation. As the community's housing stock ages, it is increasingly important to provide low to moderate income residents with the resources needed to maintain their homes. In addition to housing rehabilitation, many homes need renovation to meet the needs of changing household demographics. Older homes often are within the price range of first time home buyers and because they are older, they frequently need maintenance and modernizing. Much of the housing stock was built in the 1970's and 1960's and is still occupied by the first owners. As they begin to move out, the housing is turned over to younger first time home buyers.

The city should consider the development of housing rehab funds for low-moderate income and first time homeowners. These funds should be designed to help homeowners maintain homes and in some cases improve or renovate homes. Priority should be given to maintenance issues as opposed to remodeling or aesthetics. This fund could be supported through dollars from the general fund combined with grant monies and leveraged against loans from local banks and lending institutions. The Minnesota Housing Finance Agency, Ramsey County HRA, and the Metropolitan Council also have programs that support this effort (see below.) Because the housing stock today is in relatively good condition, these programs may not be needed within the short term, but should be reviewed at a future date when housing assessments determine the need.

The apartment housing stock is also aging and in need of not only maintenance but remodeling and renovations as well. The City should work closely with apartment property owners (specifically through the MHFA Super RFP process) and obtain appropriate permit approvals for rehab and renovation work on multi-family properties.

Infrastructure Improvements: An important part of maintaining strong neighborhoods and strong housing opportunities is ensuring quality infrastructure including streets, sidewalks, and utilities, since well maintained roads help foster a well maintained neighborhood. Old streets that are poorly maintained show a lack of investment into the community while maintaining streets will (in some cases) encourage upkeep of housing. The city should continue to implement a street reconstruction program throughout the community and consider the same efforts for sidewalk reconstruction where sidewalks are in place.



Housing Committee: Citizen involvement is always an integral part of determining the needs of the community when it comes to housing and community development in general. A citizen based organization or “housing committee” should be established to provide a forum for discussing housing issues and providing alternative solutions to housing problems in the community of New Brighton. This group should be a formal group that is staffed by the City and works in partnership with other city advisory boards, the City Council and with other regional housing committees or agencies both for profit and non-profit. The principle role of the housing committee may be to advise the City Council on housing needs.

First Time Home Buyer Programs: The city is a participant in the Minnesota Housing Finance Agency (MHFA) first time home buyer programs which offer low interest loans to qualifying first time home buyers. The city should continue to partner with the MHFA and local lenders to provide this resource. New Brighton residents are also eligible to apply for first time homebuyer program through the Ramsey County HRA.

Housing Subsidy Programs: The city has nearly 200 section 8 participants and continually encourages use of this program in rental housing units. The city should encourage landlords to be cognizant of local, regional and federal legislation dealing with the restructuring of the section 8 program.

State legislation has created programs to ensure affordable housing by providing tax breaks to apartment owners who ensure a percentage of its rental units remain affordable. Many of these legislative efforts also encourage renovation and remodeling to ensure a higher quality of affordable housing. Title II Tax Classification (4D) is one such legislative effort that the City of New Brighton should consider utilizing as a means to preserve affordable rental housing.

Housing Fair/Marketing: The city participates in the North Metro Home and Garden Fair with the cities of Blaine, Fridley and Mounds View. The fair provides a venue for residents to explore home and/or garden improvements. This has been one way for the City to provide resources to its residents with regard to their housing needs.

The City of New Brighton, through the Ramsey County HRA, also participates in the metro area Fair Housing Implementation Council.

Participation in and creation of local housing coalitions and organizations: Local housing coalitions, groups and organizations play an important role in providing a forum for discussion of housing issues, needs and concerns. They also are a more powerful source for lobbying at the state legislature level for changes in state laws. These organizations are a way to put ownership back into the hands of the citizens and the community. The city has worked with and participates in many of these organizations already including: Habitat for Humanity, Ramsey County HRA and others.

The city should continue working with its multi-family housing organization consisting of landlords and property managers to address problems and issues in the rental community.



Funding Sources

The Twin Cities area is fortunate to have many funding sources available for housing needs that can be leveraged with private dollars and the City of New Brighton tax payer's dollars. The following is a brief list of resources and programs for housing finance assistance that the City should consider when developing any of the above mentioned housing programs:

- Department of Housing and Urban Development (HUD)
 - ⇒ Community Development Block Grants (CDBG)
 - ⇒ HOME
- Minnesota Housing Finance Agency
- Public/private partnerships with local lenders, business leaders, and non-profit groups
- Livable Communities Act/Metropolitan Council
- Department of Employment and Economic Development (DEED)
- Ramsey County Housing and Redevelopment Authority
- Tax Increment Financing (TIF)(Housing Districts)