



## Roseville Economic Development Authority (REDA)

### Agenda

**Monday, April 14, 2025**

**6:00 PM**

**City Council Chambers**

*(Any times listed are approximate – please note that items may be earlier or later than listed on the agenda)*

- 6:00 p.m.    **1. Roll Call**  
Voting and Seating Order: Schroeder, Groff, Bauer, Strahan, and Roe
- 2. Pledge of Allegiance**
- 3. Approve Agenda**
- 4. Public Comment**
- 5. Business Items**
- 6:02 pm        a. Receive Comprehensive Housing Needs Assessment
- 6:30 p.m.    **6. Adjourn to City Council**

**ROSEVILLE**  
**REQUEST FOR COUNCIL ACTION**

Date: 4/14/2025

Item No.: 5.a.

Department Approval

*Janice Gundlach*

City Manager Approval

*Sam J. Trueman*

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**Item Description:** Receive Comprehensive Housing Needs Assessment

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**Background**

On May 13, 2024, City staff brought forward to the Roseville Economic Development Authority (REDA) the need to update the October 2018 Comprehensive Housing Needs Assessment. The study, and others before it, were used to inform City staff, Planning Commissioners, City Council/REDA members, and prospective developers about housing needs within the community. These studies have also aided in the decision-making process surrounding land use requests and/or requests for public finance assistance. It has been customary of the REDA to conduct these assessments approximately every five years.

During the May 13, 2024 REDA meeting, staff discussed the idea of exploring other needs that are not readily apparent in a traditional Housing Needs Assessment but can impact one's access to housing, including homelessness and the use of certain types of social services related to housing. The REDA directed staff to initiate an update to the 2018 Housing Needs Assessment and explore expanding the scope of the study to gather information related to homelessness. Since homelessness is not typically explored with a traditional housing needs assessment/market study, staff informally reached out to numerous consultants to explore how an updated market study could be expanded to include homelessness impacts. Out of those meetings, six proposals were obtained and brought back to the REDA for consideration on July 15, 2024. The REDA reviewed and discussed the merits of each of the proposals and directed staff to bring forward a professional services agreement with Stantec, which was approved at the September 16, 2024 meeting.

On January 13, 2025, Tom Leighton from Stantec presented a preliminary summary of the research that was completed, which would inform the Housing Needs Assessment. Then, on February 24, 2025, the ten-year housing unit forecast and a broad set of housing strategies relative to Roseville's housing needs were presented. During this meeting, the REDA was also tasked with a prioritization exercise. Understanding not every housing need can be addressed simultaneously, or even practically at the local level, the purpose of the prioritization exercise was to gain a better understanding of what types of housing units and/or housing strategies the REDA might form a consensus around. While the completed worksheets are not included in the study, Stantec and staff compiled the feedback to reveal where board members were aligned. Those results are summarized below:

**Production Strategies**

- High Impact: Market-rate apartments
- Low Hanging Fruit: Rent-restricted affordable apartments

**Preservation Strategies**

- High Impact: NOAH preservation, land trust homes, tenant notification, home maintenance and rehabilitation loan programs
- Low Hanging Fruit: Rental licensing

## **Capacity Building**

- Low Hanging Fruit: Housing trust fund

## **Homelessness: Programmatic Strategies**

- High Impact: Leverage partnership resources
- Low Hanging Fruit: Sacred Settlements and discretionary resources

Stantec has completed the Housing Needs Assessment, which is provided as Attachment 1. While much of this information was previously presented to the REDA, staff will present information related to the updated 10-year housing unit forecast, how that compares to the 2018 forecast, what has actually been built since 2018, and the status of all of the City's current housing programs. Staff would also like to share with REDA members a draft of an interactive web tool whereby the public can access this information in a more meaningful way than the raw report.

No specific actions, nor are any policy or funding changes requested by staff at this time. In the coming months, staff would like to engage with the REDA on a policy regarding the use of Local Affordable Housing Aid (LAHA or housing sales tax) proceeds. While the REDA did create a Local Affordable Housing Trust Fund so unused funds could be kept by the City for future use if not spent within four years (a requirement of the housing sales tax law), more specificity on how to program the money would be helpful. Staff is waiting for more guidance from MN Housing on how the use of the funds will need to be reported before bringing this discussion forward.

## **Policy Objectives**

The REDA's role is to coordinate and administer housing, economic development, and redevelopment efforts for the city.

## **Equity Impact Summary**

There are significant equity impacts related to housing, which is why staff had advocated for an updated study that goes beyond the examination of housing needs based primarily on demographic data, which doesn't, on its own, offer a holistic picture of a city's housing health. If and/or when new policies or programs are created related to housing, staff will complete the equity toolkit and bring the results forward for REDA's review and/or consideration. Since no new policies or programs are being created at this time, equity impacts have not been evaluated beyond what is contained in the updated Housing Needs Assessment report.

## **Budget Implications**

The REDA previously authorized budget savings, along with other REDA fund balances, to fund the Stantec study of \$57,500. No other funding or budget implications need to be considered at this time.

## **Staff Recommendations**

Receive the Housing Needs Assessment final report.

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## **Requested Council Action**

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Receive the Housing Needs Assessment final report.

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**Prepared by:** Jeanne Kelsey, Housing and Economic Development Program Manager

**Attachments:**

1. Roseville Housing Needs Assessment
2. Presentation Slides

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# Roseville Housing Needs Assessment



March, 2025



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The engagement and insights of the following people were critical to the research and recommendations of this study.

**Roseville City Council**

Dan Roe, *Mayor*  
Matt Bauer, *Councilmember*  
Wayne Groff, *Councilmember*  
Robin Schroeder, *Councilmember*  
Julie Strahan, *Councilmember*  
Jason Etten, *Former Councilmember*

**Roseville Staff**

Janice Gundlach, *Community Development Director*  
Jeanne Kelsey, *Housing and Economic Development Program Manager*  
Joel Koepp, *Economic Director Coordinator, GIS Specialist*  
Cari McCollor, *Homeless Outreach Coordinator*  
Molli Slade, *Social Worker*

*Additional thanks to developers, representatives of community organizations, public sector staff from other Twin Cities jurisdictions, and others who provided valuable insights to this study by sharing their knowledge, experience and innovative*

*practices in focused conversations.*

**Stantec Consulting Team**

Tom Leighton, *Project Manager*  
Zoey Sai, *Planning and Economic Analyst*  
Spencer Cox, *Data Scientist*  
Erin Perdu, *Planning Group Leader*  
Beth Elliott, *Planning and Design Leader*





# Executive Summary

## Roseville's housing context and the purpose of the housing needs assessment

**Roseville.** Roseville is a first ring suburban city north of St. Paul in the Twin Cities metropolitan area. It has a plethora of desirable features including regional and city parks, some of the region's strongest retail centers, large employment districts, and close proximity to the twin downtown areas.

Roseville offers a broad mix of housing types—including single family neighborhoods, townhomes, manufactured homes, market rate apartments, senior housing and affordable housing—that meet the needs of a diverse population, both economically and demographically. While there has been a wave of new development in recent years—signifying real market strength—most of Roseville's housing was built in the middle of the 20<sup>th</sup> century. For that reason, while in most cases it has been maintained and remains functional, in some instances lack of attention and resources have led to deferred maintenance and deterioration.

Roseville faces other housing-related challenges common to many of its peers. Many residents are challenged by the cost of housing. The City is fully developed so new housing will be in the form of redevelopment, which raises development costs. Homelessness and housing fragility have become more pronounced.

In this dynamic moment, Roseville is looking for up-to-date information and strategic options that can be considered to addressing local housing needs.

**Housing Needs Assessment.** A prior housing study was conducted in 2018, and the city has been regularly conducting such studies to understand housing needs. This Housing Needs Assessment was initiated in response to this distinctive context. Its goal is to understand Roseville's housing conditions and market context, and the housing related needs of the community. It identifies

strategies that can be employed to address Roseville's present and future housing challenges and meet community needs.

The following pages document an analysis of:

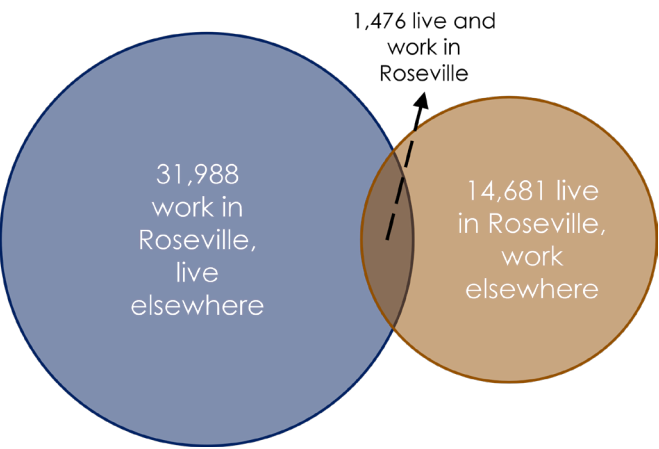
- The economic and demographic factors that shape housing demand
- The market context for new housing development
- Roseville's existing housing inventory, and
- The "gap" between the housing needs of the community and the housing that is available to meet those needs

The analysis provides essential information for City staff and elected officials as they shape housing related policies and action strategies to meet community needs and advance the City's economic and human progress.



Economy, Growth Drivers

The study concludes with options the City may consider when making decisions related to housing. It offers a menu of housing strategies that are relevant to and viable in Roseville’s market context—taking into consideration what was learned about its unique challenges and opportunities, and the needs of the Roseville community. The strategies are a kit of ideas that can inform the City’s housing-related action plan in the years to come.

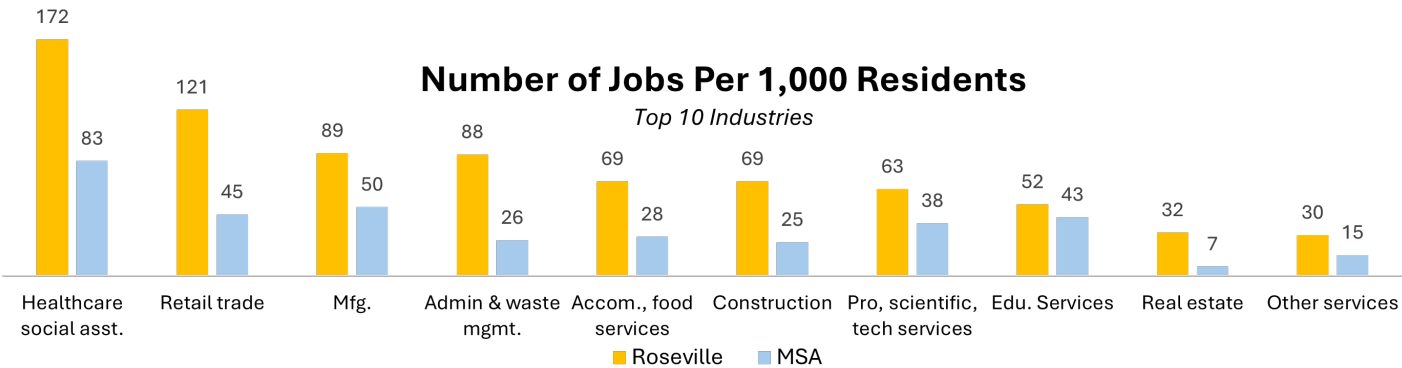


**Economy, growth drivers.** Roseville is job rich. The number of people who are in-commuting to Roseville for work are more than twice the number of Roseville residents that are commuting to jobs outside of Roseville.

The abundant jobs in retail and food service are complemented by a wealth of other types of jobs—including numerous manufacturing and construction jobs, jobs in health care and social assistance roles, and professional services.

Workers in Roseville businesses are an important submarket for Roseville housing, since many would find it convenient to live close to their workplace.

Incomes tend to be low to modest for retail and food service workers. Manufacturing and construction workers tend to be middle income earners. Health care and social assistance roles can range from lower paying to higher paying. Housing that meets the needs of this diverse workforce would be generally in the highly affordable to upper-middle cost range.



Demographics

**Demographics.** Roseville is on average a bit older than comparable cities, a fact that is heavily shaped by the large number of senior housing developments in the City. Its neighborhoods support a diverse mix of families, couples and singles.

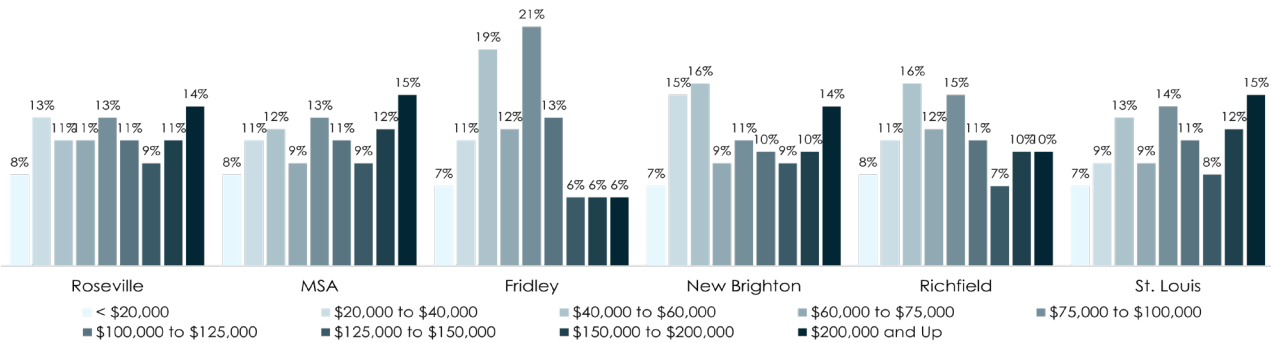
Roseville is an educated community. Over half of its age 25+ residents have earned a bachelors degree. This speaks to the attractiveness of the location to people with higher education, and the likely stability of Roseville’s single family neighborhoods over the long run.

In terms of household incomes, Roseville spans a diverse range from those who earn less than \$20,000 to those earning over \$200,000.

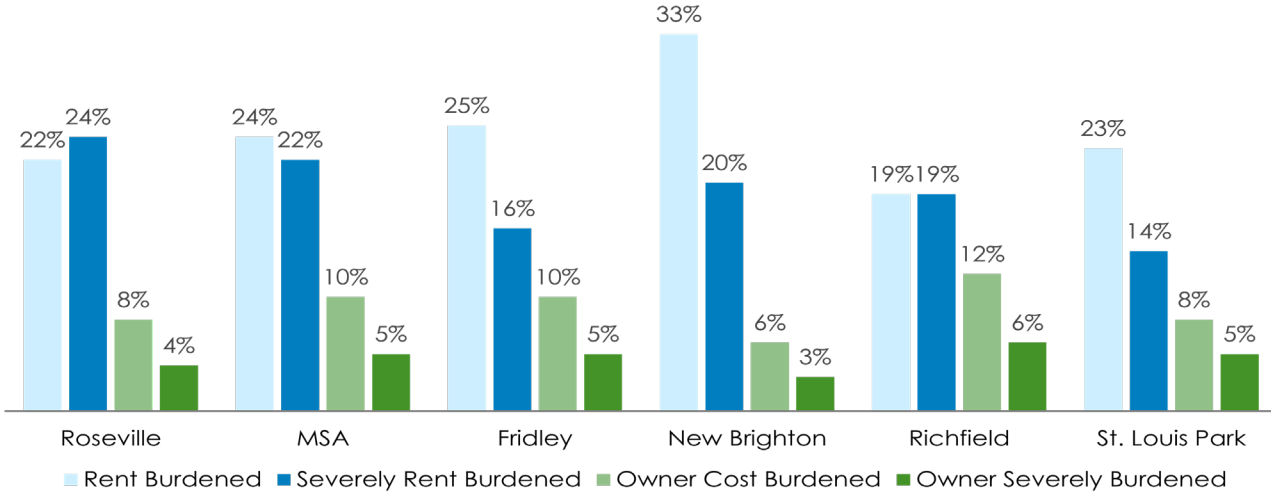
The broad range of household incomes reflects higher and lower income communities within Roseville, with higher income residents tending to occupy the single family homes in Roseville’s neighborhoods, and lower income residents tending to rent apartments in Roseville’s older apartment buildings.

The presence of very low income households, and the fact that almost half of renter households are housing cost burdened, suggest that there are many households in Roseville that are challenged in making ends meet, and may have difficulty dealing with a financial or health setback. This speaks to the ongoing need for affordable housing at a range of price points.

Household Income Profile



Cost-Burdened Households



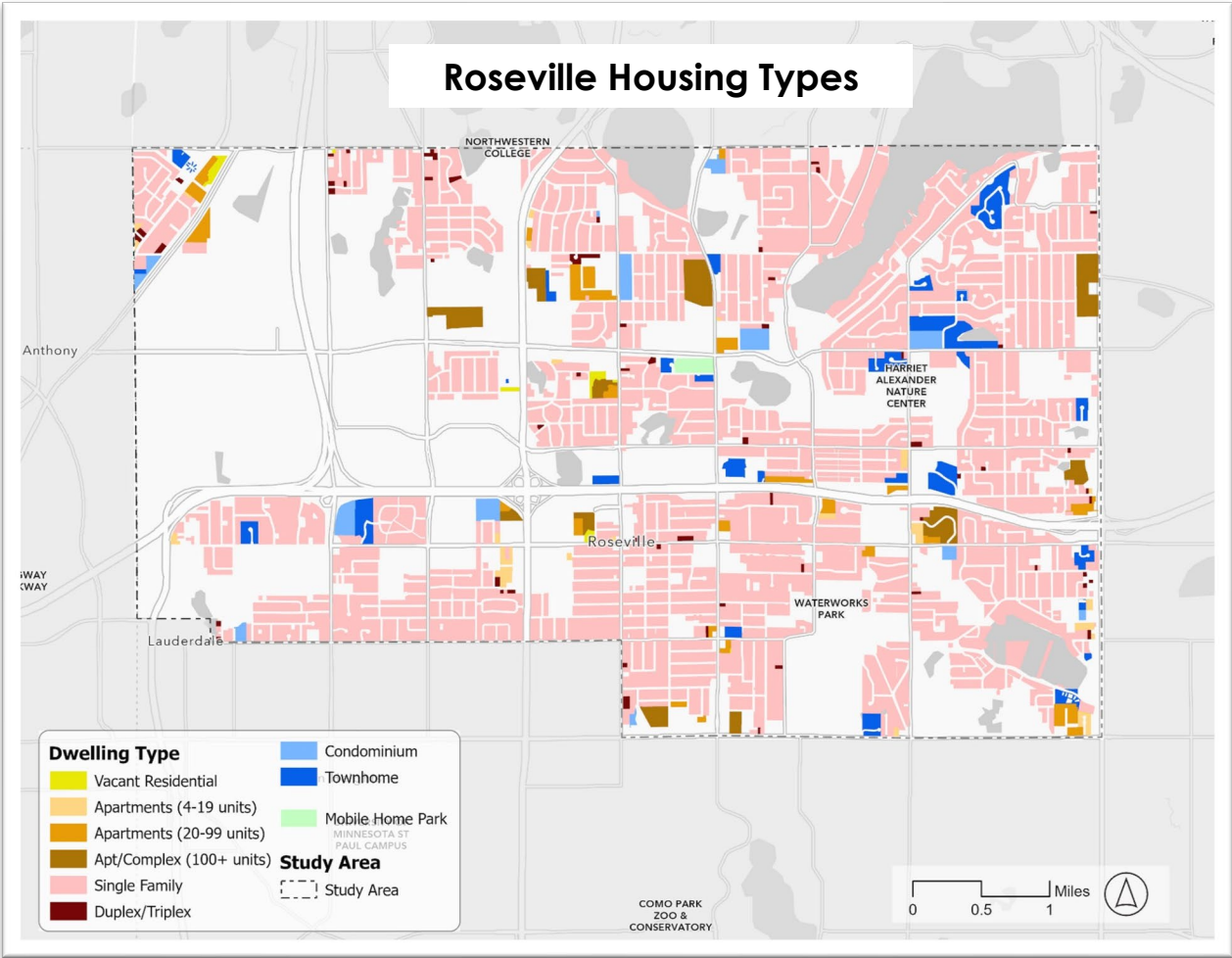
# Housing Inventory

**Housing inventory.** Roseville’s housing inventory encompasses a broad mix of housing formats, from single family homes to a range of multifamily formats, both newer and older. 43% of all housing units are in multifamily housing formats. The variety of housing types make it attractive to multiple residential submarkets.

The housing inventory includes ten developments are affordable through rent restrictions or eligibility for rent subsidies. Almost half of these housing units were built in the past five years. Many older market-rate apartment buildings are also affordable, simply because they charge modest rents.

Roseville’s manufactured home park—Roseville Estates—is an affordable community of manufactured homes. It is unique in Roseville in addressing the need for deeply affordable ownership housing.

Almost two dozen senior housing developments are present in Roseville, varying in their level of care, affordability, and tenure (rental units and co-ops). This is a testament to Roseville’s desirable location and amenities in the eyes of older singles and couples.



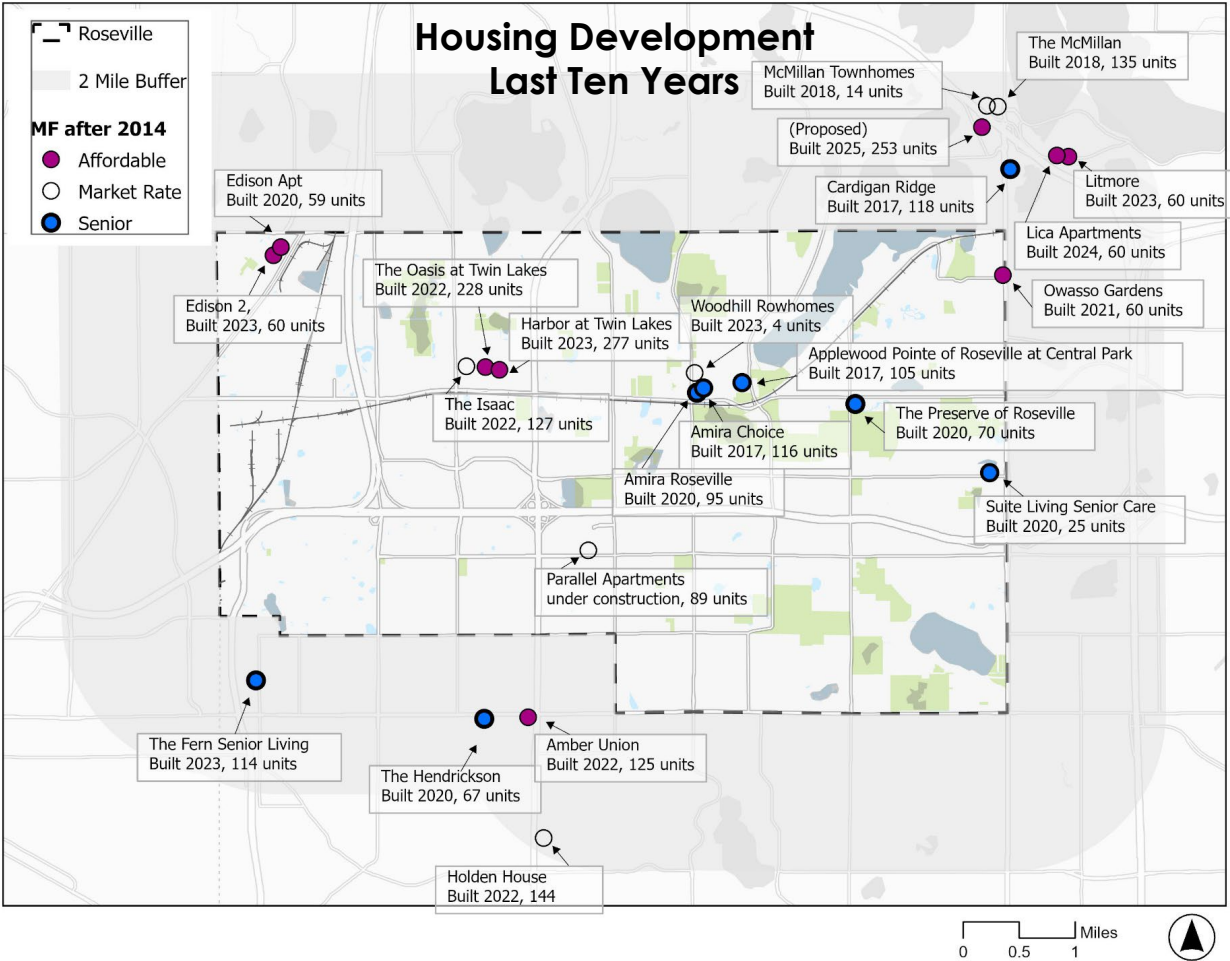


Market Analysis

**Market analysis.** Roseville is situated in a healthy housing submarket within the strong and modestly growing Twin Cities region—which itself continues to see new multifamily housing production. Roseville itself offers community assets and a strategic location that results in a strong demand environment for housing development.

Roseville’s market context is strong enough to support new market rate multifamily housing development without public financial support in many locations. Constraints to such development are primarily in the form of the availability of land of an appropriate size and price.

Increasing demand for ownership housing is seen in the rising trend of home values since the mid-2010s. Although constrained by land availability, the construction of new single family homes and other low-density ownership housing format are likely to be financially viable where development sites can be identified. Ownership condominiums are less likely to be proposed, since their development is still limited to strong downtown core environments.



## Housing Gaps, Needs, and Forecast

**Housing gaps.** When Roseville’s existing households are aligned with its housing inventory by tenure and income, the most evident gap is the relative scarcity of rental housing units that are affordable to its lowest income households.

Roseville has a concentration of rental housing units with monthly rents between \$875 and \$1,250, and ownership housing units that are valued between \$200,000 and \$400,000.

**Housing needs.** As is broadly true across the Twin Cities Metro, there is insufficient housing in Roseville that is affordable to its low and moderate income households.

Most of Roseville’s renter households are housing cost burdened—that is, they are paying over 30% of their household income on their housing costs. About half of those households are paying over 50% of their household income on their housing costs.

There is also a greater demand for multifamily ownership options (which in this market is more

likely to be in the form of townhomes than condominiums) than there is opportunity to provide such housing.

**Housing forecast.** Roseville’s projected growth, per to the Metropolitan Council’s recent model, is 511 households in the next ten years.

Stantec’s ten-year forecast of housing growth by housing type is based on the quantitative and qualitative findings of this needs assessment. Among its findings, it shows more new rental housing units than ownership units, and more general occupancy housing than senior housing.

Stantec Ten Year Forecast	Number of Housing Units
General Occupancy	
Apartments - Market Rate Rental	250
Apartments - Rent-Restricted Rental *	100
Multifamily - Ownership	20
Single Family - Ownership	10
Senior Housing	
Active Adult - Ownership	50
Active Adult - Market Rate Rental	100
Active Adult - Rent-Restricted Rental *	50
Assisted Living	30
Memory Care	20
Total	630

*\*Rents are capped at specified levels so that they are affordable to low-income households.*

Homelessness

**Homelessness.** The overall homeless population in Ramsey County has risen over the past decade. However, the number of homeless families has declined, reflecting a concerted effort to prioritize homeless families, and particularly families with children.

Sheltering facilities types have adjusted to these changes. Transitional housing units have decreased. Shelter beds and permanent supportive housing has increased.

Effectively supporting homeless or precariously housed individuals and households requires:

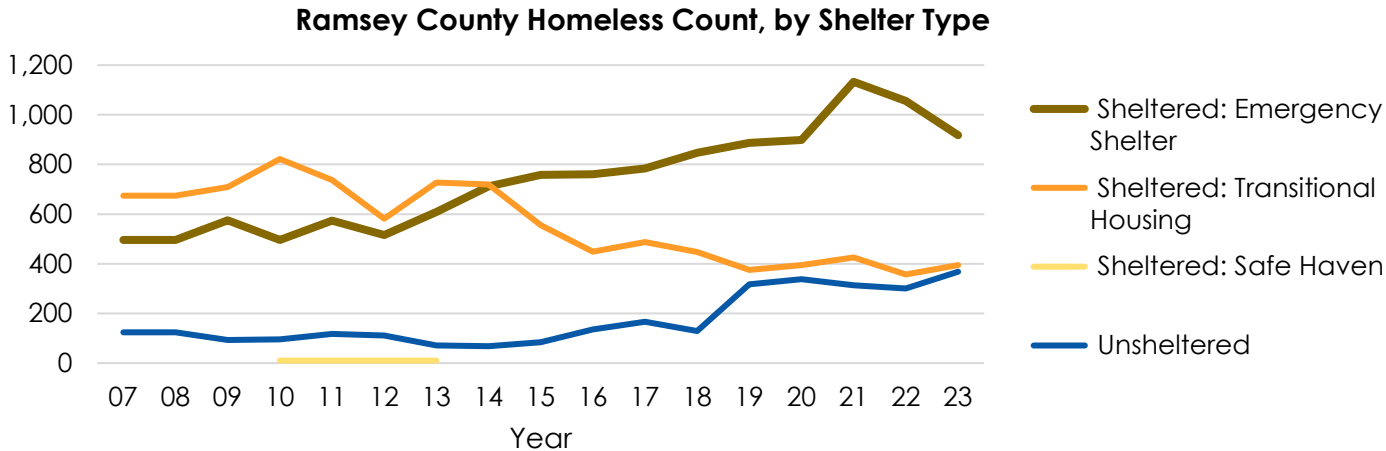
- 1. Physical housing infrastructure ranging from emergency shelters to permanent supportive housing.
- 2. A network of providers and resources that can address the breadth of challenges that homeless individuals and families face.
- 3. A case management approach to giving

sustained attention to distinctive needs, and making connections to the unique resources they require.

Roseville has leaned into playing a role in addressing local homelessness. Staff has assisted in a variety of efforts to keep people in their housing. It is unusual among Twin Cities suburbs in the depth of its commitment, in that it funds dedicated City staff who connect homeless and precariously housed individuals and families to the

resources they need to move through their challenging circumstances.

Roseville has a broad range of partners in the work of supporting homeless individuals and families, and preventing homelessness. Key among these are Ramsey County, Suburban Ramsey Family Collaborative, and the Roseville School District.



## Housing Strategies

**Housing strategies.** The understanding and insights gained in this study can provide the foundation for future strategies. They are relevant for Roseville’s particular development context because they address identified community needs based on the study’s research and analysis. Although the practical ability to implement these strategies varies, given the following factors:

- The strategies encompass physical development and programmatic initiatives.
- They would address different needs, and vary in their potential impact.
- They range in difficulty, with some being relatively easy to implement and others being more difficult.
- They require different levels and types of resources and efforts from the City of Roseville and its staff and elected officials.

The menu of strategies are offered for information and discussion purposes.

Each of the strategies is discussed in the Housing Strategies section below.

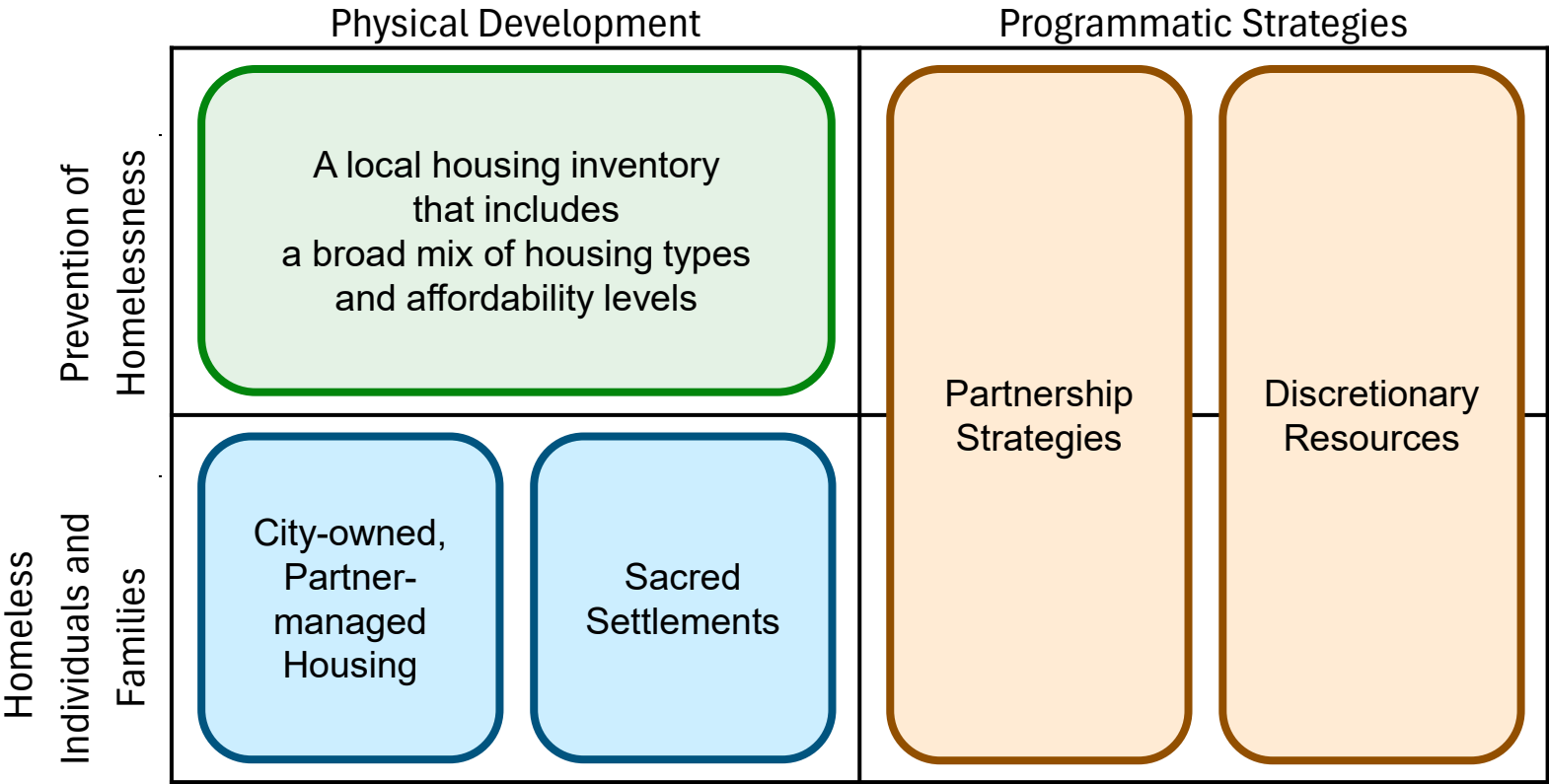
Production Strategies	Preservation Strategies	Capacity Building Strategies
Market Rate Apartments	Preservation of NOAH* Apartments	Housing Trust Fund
Inclusionary Housing Units in New Apartment Buildings	Land Trust Homes	Homes Rented to Future Homebuyers
Rent-Restricted Affordable Housing	Manufactured Home Parks	
Accessory Dwelling Units	Rental Licensing Strategies	
City Code Revisions	Tenant Notification	
Lot Acquisition and Redevelopment	Home Maintenance, Rehabilitation	
Hotel to Housing Conversion	Townhome/Condo Association Loans	

# Homelessness Strategies

**Homelessness strategies.** Research on homelessness encompassed Roseville’s existing programmatic activities, as well as the best practices that have been developed across the Twin Cities region relative to addressing and preventing homelessness.

Addressing and preventing homelessness is a highly collaborative process with partner organizations playing multiple essential roles. The strategies offered here are focused on the roles that Roseville as a Twin Cities municipality could play in this ecosystem of programs and partners. They would build on the strong commitment and dedicated resources Roseville already deploys in this arena.

The strategies are offered for information and discussion.



These terms and acronyms may be used in this housing needs assessment. The data sources defined below are those we typically use in housing studies, supplemented by local data such as assessor records and building permit data.

### *Housing Terms*

**LIHTC** – The Low Income Housing Tax Credit (pronounced Li-tec) is a federal program in the United States that awards tax credits to housing developers in exchange for agreeing to reserve a certain fraction of rent-restricted units for lower-income households. Often set at 60% of a region's Area Median Income, LIHTC units can be an important source of newly built, high quality rental housing. LIHTC can be used for single-family homes, multi-family units, and senior households.

**AMI** – Area Median Income (AMI) is used by the US Department of Housing and Development to determine eligibility for affordable and public subsidized housing. A bit of a misnomer, the Area Median Income is determined by taking the region's median family income, a number which is higher than household or personal incomes.

**HUD** – HUD stands for the US Department of Housing and Development, the federal agency that provides housing for affordable and subsidized housing projects.

**NOAH** – Naturally Occurring Affordable Housing refers to non-subsidized rental housing in a community that is affordable to those earning workforce incomes, usually defined as being between 60-120% of AMI. NOAH units tend to be in older (pre-2000), non-subsidized multi-family units.

**Workforce Housing** – Workforce is a policy term that refers to households earning anywhere from 60-120% AMI. Workforce households often earn too much to live in subsidized housing, but often find a major shortage of housing in the community. Workforce housing is crucial for long-term economic and community health, ensuring more wages can be spent on child care, education, and recreational consumption.

**Cost Burdened** – A cost-burdened household is spending more than 30% of pre-tax household income on housing related costs (ie: gross rent or mortgage plus taxes and insurance).

### *Data Sources*

**ACS** – The ACS refers to the American Community Survey. 1% of the US population is surveyed each year. The 5-year ACS survey used in this study aggregated the 5 years prior to create a 5% sample. The 5-year survey is a great source for understanding demographic trends between each decennial census.

**BEA** – The Bureau of Economic Analysis tracks data on the US economy. Data is often aggregated at the county and metropolitan level. The county level can be used to understand economic trends in a community.

**BLS** – The Bureau of Labor Statistics tracks labor force statistics, including employment, wages, firm-size, and union status.

**LEHD** – The Longitudinal Employment-Household Dynamics survey is operated by the Census Bureau and links where people live to where they work, broken down by industry. It is the main source for census tool OnTheMap.

**PUMS** – The Public Use Microdata Sample contains records about individual people and housing units from the ACS, in both 1-year and 5-year samples.

**MSA** – Metropolitan Statistical Area, one or more counties that have a combined 100,000 people and an urbanized area of 50,000+. Roseville is part of the Minneapolis-St. Paul-Bloomington, MN-WI MSA.



Quantitative data falls far short of painting a full picture of a local community and the context for providing housing that meets local needs. We’re grateful for information and insights we gained from the following individuals.

A total of 19 research interviews were conducted, and additional email correspondence occurred with the leadership of fifteen public sector, private and nonprofit organizations. These interviews supported this project at multiple points.

- **Market demand context.** Leaders from six development companies who develop affordable and market rate housing at different scales provided candid input and insights about the viability of different types of housing development in Roseville.
- **Existing programs and activities.** Multiple conversations with Roseville staff, Ramsey County staff, and the director of the Suburban Ramsey Family Collaborative provided an understanding of Roseville’s strong existing programmatic and organizational baseline.
- **Strategies and best practices.** Conversations with county and city staff engaged yielded detailed information on a set of proven housing strategies that have the potential to meet local needs.

Developers

- Reuter Walton: Paul Keenan
- Dominion: Ryan Lunderby, Steven Bennett
- Sands Developmentt: Jamie Thelen
- Parallel Apartments: Vishal Dutt
- Lydia Rose Apartments: Dennis Homel, David Homel
- Element Design-Build LLC: Ryan McKilligan

City of Roseville/Ramsey County

- Roseville: Cari McCollor, Molly Slade
- Ramsey County: Keith Lattimore, Max Holdhusen

Peer Cities

- Hennepin County: David Hewitt, Abbie Loosen, Julia Welle Ayres, Brian Johnson, Danielle Werder
- Brooklyn Park: John Kinara
- Bloomington: Anna Salvado, Michael Palermo
- St. Louis Park: Nicole Randall
- Richfield: Julie Urban

Community Partners/NGOs

- Suburban Ramsey County Collaborative: Mary Sue Hanson
- Settled: Gabrielle Clowdus, Pastor Peter Christ

# Context Setting

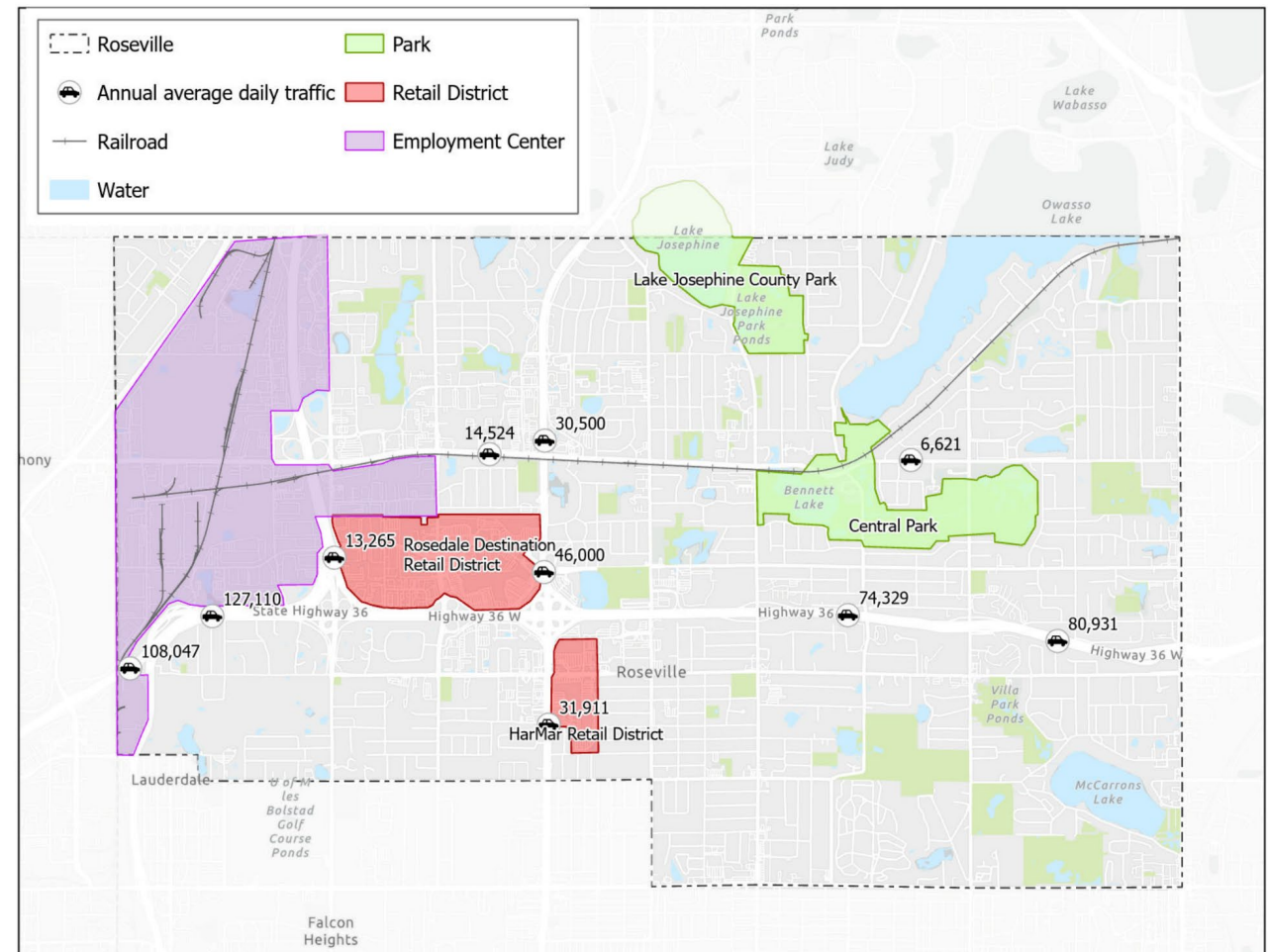


**Roseville's community assets, and its location within the region heavily shapes the market context for new housing development**

The map shows features that anchor Roseville's strong housing market context. Roseville offers:

- Lakes and a rich set of regional and neighborhood parks.
- Two significant retail centers—including Rosedale, which is one of the region's best known and attractive regional malls.
- Large employment districts, home to numerous businesses providing thousands of jobs.
- Excellent connectivity to the whole region via I-35W and Highway 36
- Proximity to both of the regional downtown business districts
- Stable, middle-class neighboring communities on all sides.

The aggregation of these characteristics make it likely that Roseville will retain its attractiveness as a residential location in the foreseeable future.





# Economy, Growth Drivers

## Analytical Supersectors in the New Economy

The New Economy refers to transitions in the North American industrial structure post-globalization and the central drivers of regional economic development.

**New Economy High Wage** sectors are knowledge-based jobs that remain concentrated in urban centers and are historically less prone to geographical relocation. These industries remain the main catalyst for agglomeration – or spatial concentration – of industries. Knowledge production is a tradeable good that often drives urban development. Wages in these sectors drive effective demand for other service-based industries, medical services, and education.

**Blue Collar** sectors contain industries historically central to a manufacturing-based economy and contain tradeable goods that benefit from economies of scale. Manufacturing – in particular – is less “geographically sticky” (can be moved more easily) in an era of globalization. These jobs often have lower educational requirements, but due to higher productivity, skill demands, and union density, wages remain higher than service sector work. They, likewise, are major drivers of regional economic development.

**New Economy Low Wage** sectors grow in proportion to other regional economic drivers. They are non-tradeable sectors and are ‘geographically sticky.’ Due to lower labor productivity, growth in demand is met with increased labor. Wages remain low, although exceptions exist (such as Wholesale Trade). These are generally non-tradeable goods, but often a sizeable sector in a regional economy.

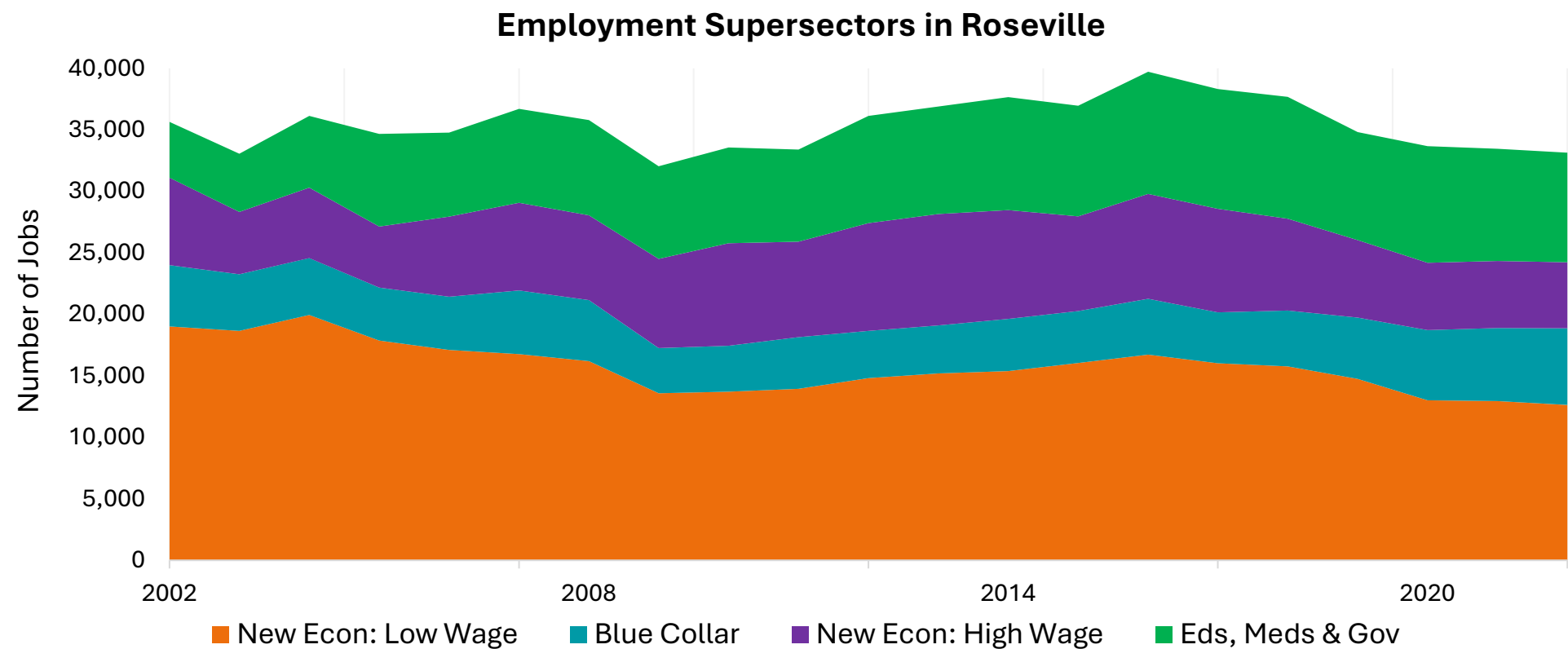
**Eds, Meds and Gov** contain industries with higher proportions of middle-income wage earners due to educational requirements. These jobs concentrate both in regional hubs driven by New Economy High Wage jobs and in historic regional centers. They are non-tradeable goods and place-bound, but in the case of higher education institutions or sizeable public sector installations they can drive regional economic development.

Analytical Category	NAICS Sectors
New Economy: High Wage	Finance and Insurance Real Estate and Rental and Leasing Information Managment of Corporations Professional and Business Services
New Economy: Low Wage	Transportation and Warehouse Wholesale Trade Retail Trade Arts, Entertainment and Recreation Accomodation and Food Services Other Services
Blue Collar	Construction Manufacturing Utilities Agriculture, Forestry, Fishing and Hunting Mining, Quarrying, and Oil and Gas Extraction
Eds, Meds and Gov	Educational Services Health Care and Social Assistance Public Administration



Roseville’s abundant jobs have remained fairly constant in number over the past two decades.

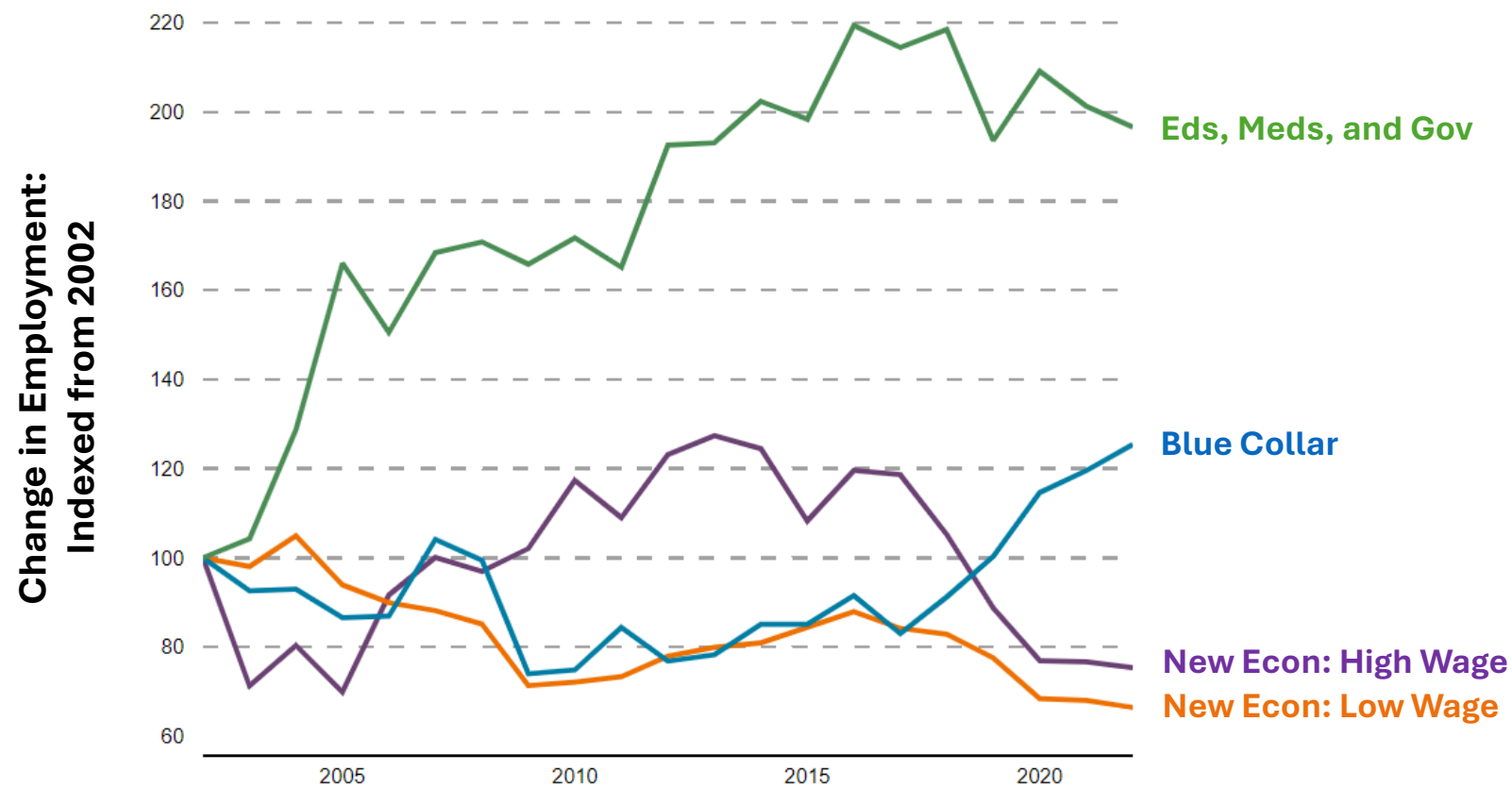
New Economy Low Wage jobs, centered on Roseville’s retail sector, and jobs in the Eds, Meds and Gov supersector are the anchors of Roseville’s job base.



Source(s): OnTheMap, 2002-2022

Roseville’s abundant jobs have remained fairly constant in number over the past two decades.

Although overall job counts have held steady, the share of jobs in the Eds, Meds, and Gov supersector has roughly doubled. Blue Collar jobs have also grown in recent years, while New Economy Low Wage jobs have declined.



Source(s): OnTheMap, 2002-2022

Roseville’s balanced economy is led by healthcare/social assistance and retail jobs.

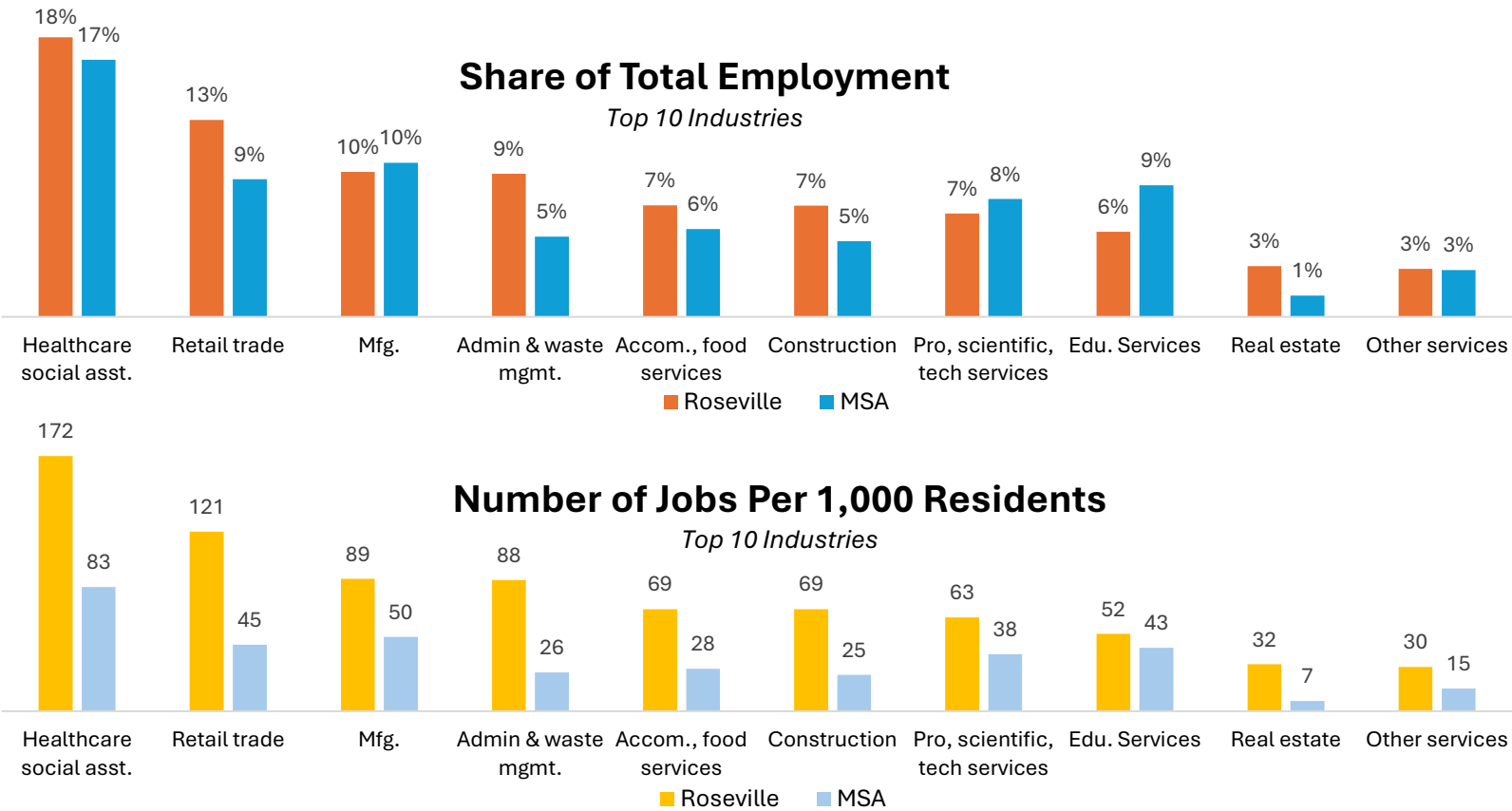
As observed in the second chart, Roseville’s job density is greater than the MSA (metropolitan area) average for all of its top ten employment sectors.

Additional Observations

Healthcare and social assistance (including services for seniors) accounts for 18% of all jobs in Roseville.

Retail, accommodations, and food services jobs account for 20% of Roseville’s job base.

Manufacturing and construction jobs represent 16% of Roseville’s job base.



Source(s): OnTheMap, 2002-2022

**Roseville is job rich. Many Twin Cities residents commute to Roseville for work.**

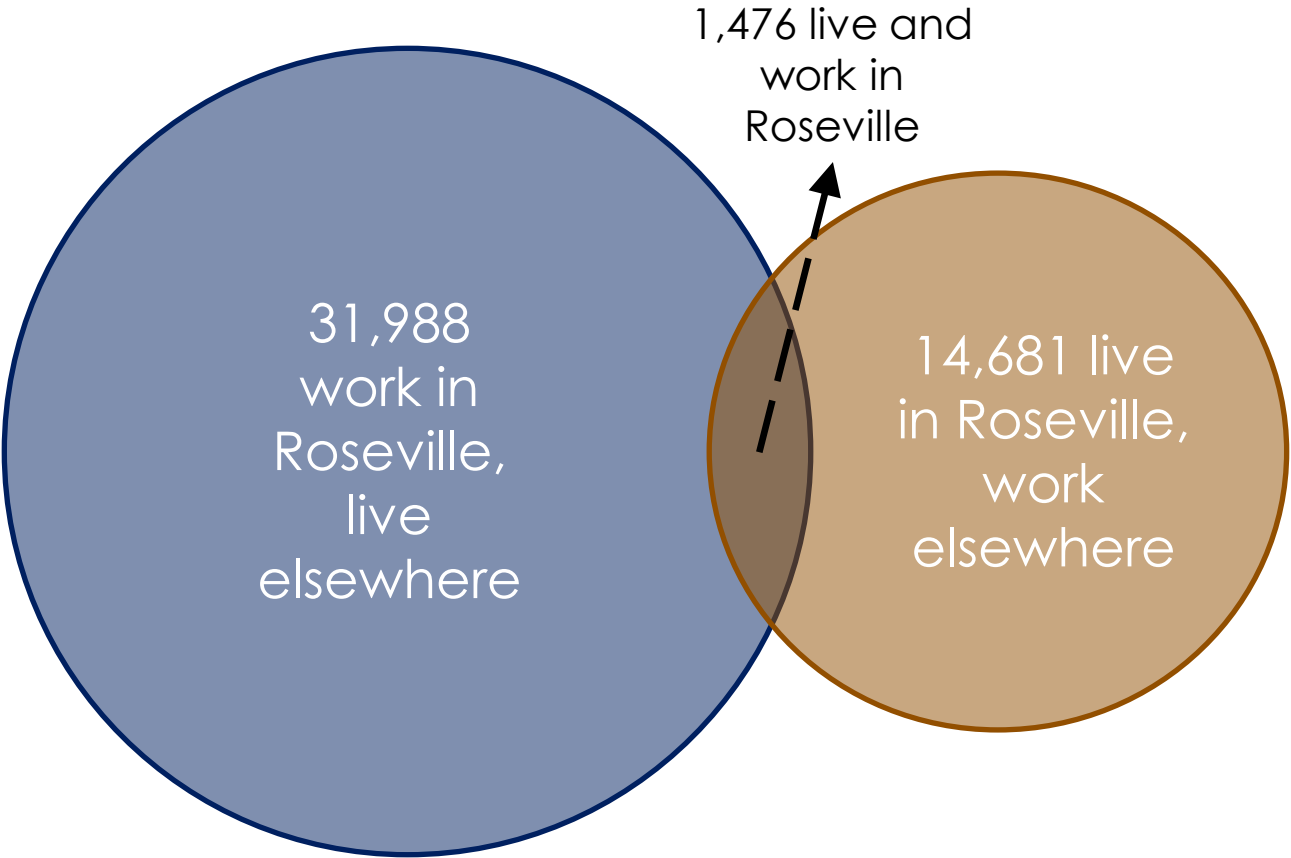
The number of people who commute in to Roseville for work is over twice the number of people who live in Roseville and commute to jobs elsewhere.

**Additional Observations**

St. Paul is the leading home city among people who commute to work in Roseville.

Minneapolis is the leading workplace destination for Roseville residents that work outside of Roseville.

Only around 9% of Roseville’s working residents have jobs in Roseville.



Roseville is home to a strong and diversified job base.

Key Observations

Roseville is job rich. The number of people who are in-commuting to Roseville for work are more than twice the number of Roseville residents that are commuting to jobs outside of Roseville.

The abundant jobs in retail and food service are complemented by a wealth of other types of jobs—including numerous manufacturing and construction jobs, jobs in health care and social assistance roles, and professional services.



Housing Market Impacts

Workers in Roseville businesses are an important submarket for Roseville housing, since many would find it convenient to live close to their workplace.

Incomes tend to be low to modest for retail and food service workers. Manufacturing and construction workers tend to be middle income earners. Health care and social assistance roles can range from lower paying to higher paying. Housing that meets the needs of this diverse workforce would be generally in the highly affordable to upper-middle cost range.

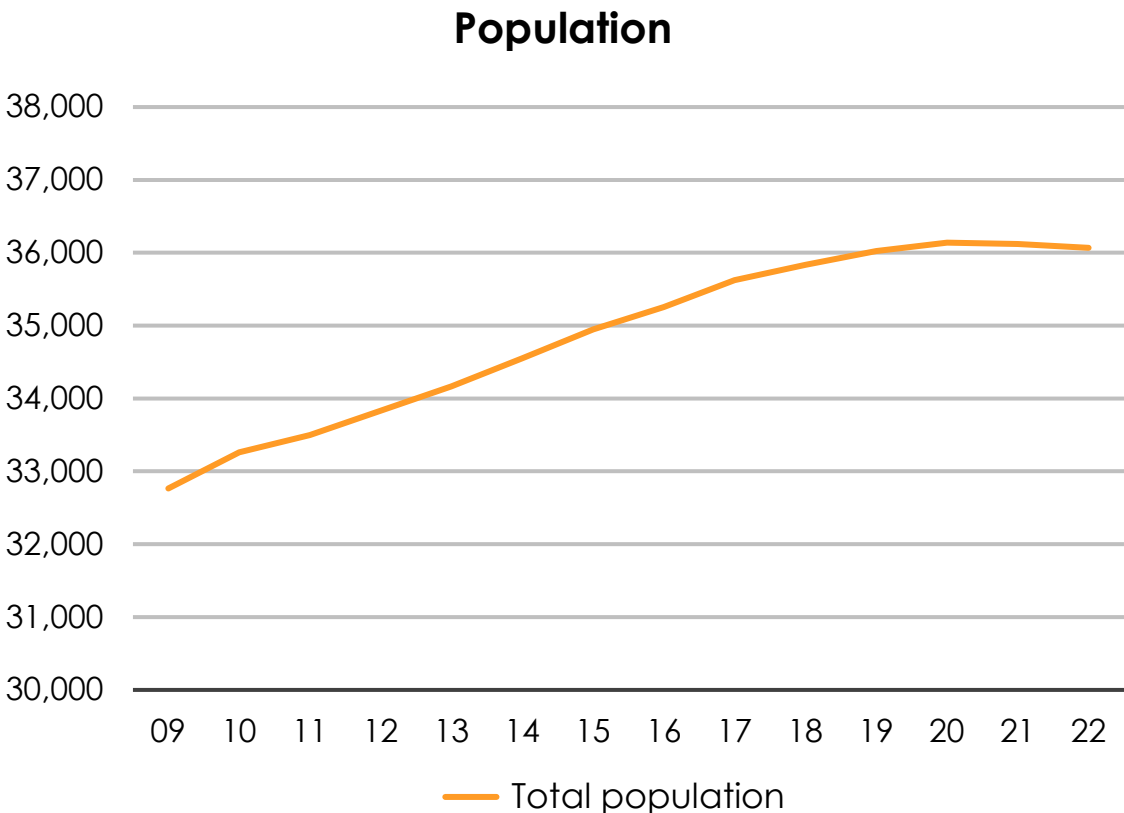
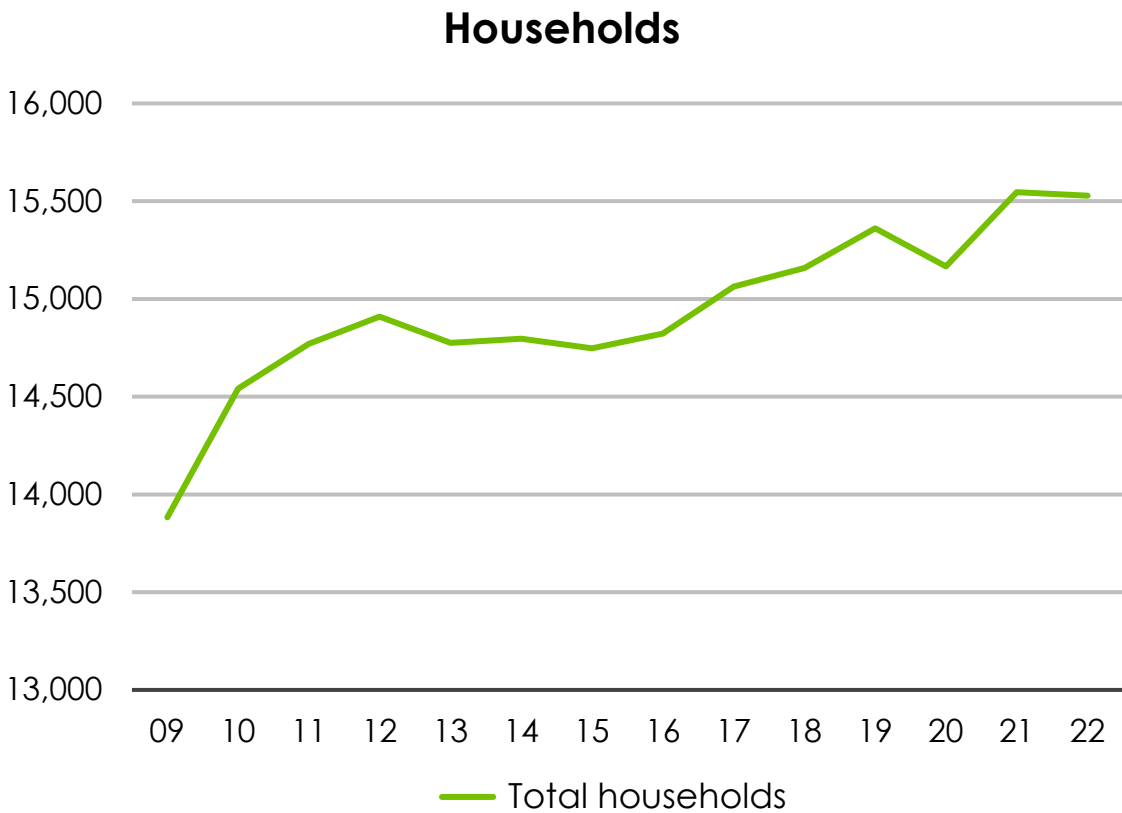




# Demographics

### Roseville’s population is on the rise

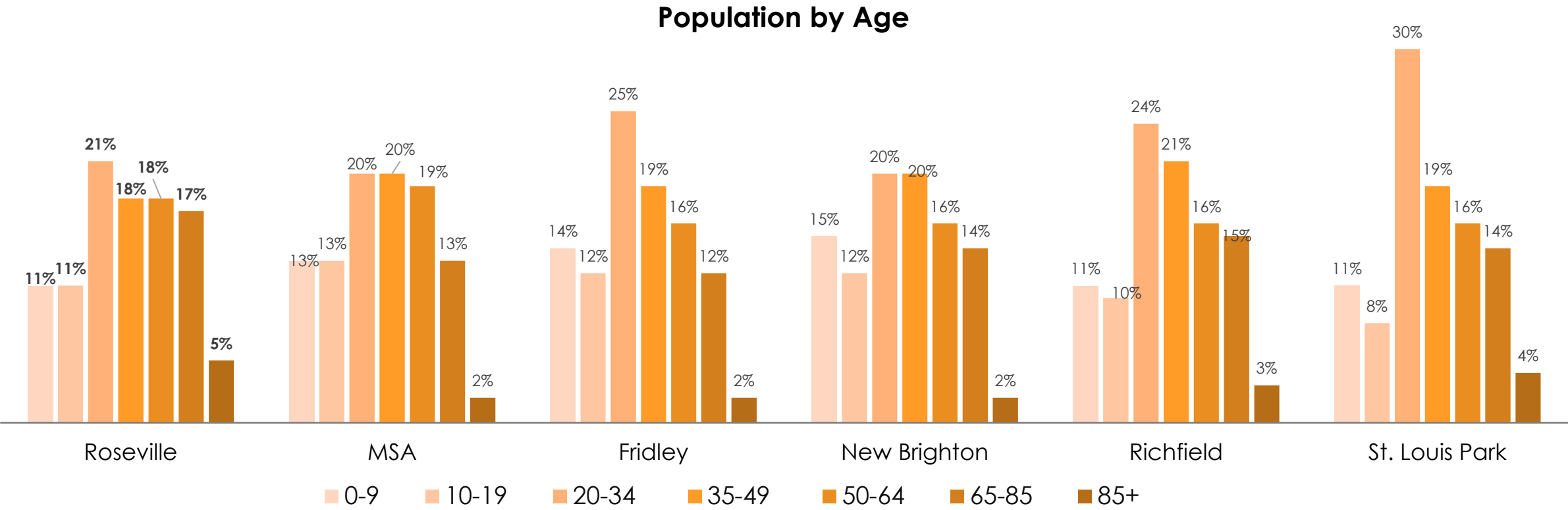
Population and household counts in Roseville have grown over the last decade and a half, although the population has plateau-ed in the last few years.  
At this stage of Roseville’s development, growth primarily results from new housing development.



Source(s): ACS, 5-year estimates, 2022

Roseville’s population is older on the average than that of the comparison cities.

Roseville’s age profile is skewed toward older households, especially those age 50 and up. Still, 42% of the population is under age 35. So young adults and families are present.



Source(s): ACS, 5-year estimates, 2021



## Roseville’s household mix reflects its mix of housing types

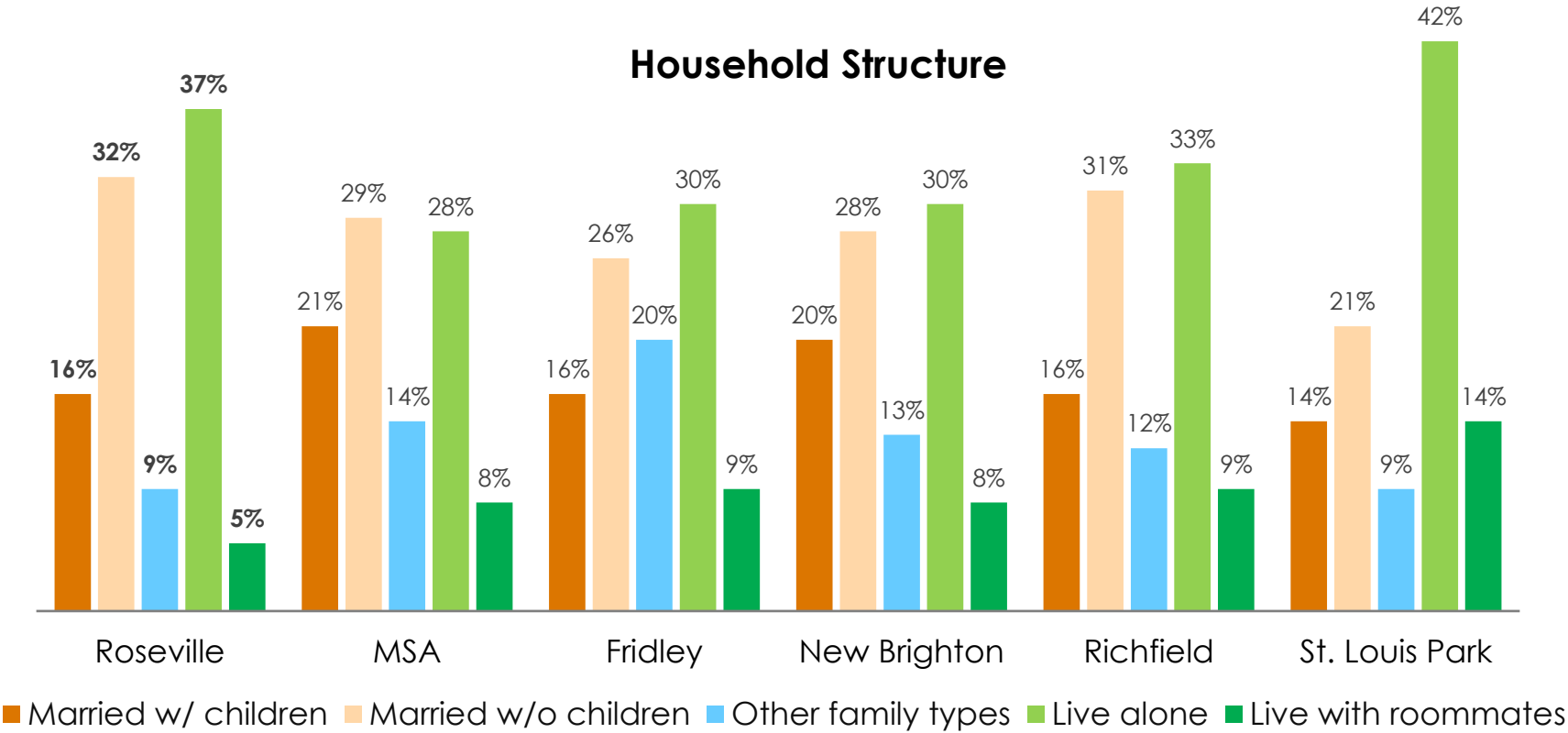
Roseville has a significant number of households without children, with a combined 69% of residents either living alone or as married couples without children.

### Additional Observations

Roseville’s high rate of single and married-without-children households is due in part to its overrepresentation of older residents.

However, the 16% of Roseville households who are married with children is very similar to the rate of married-with-children households in the comparison cities.

Roseville has a lower rate of roommate households and other family types than the comparison cities.



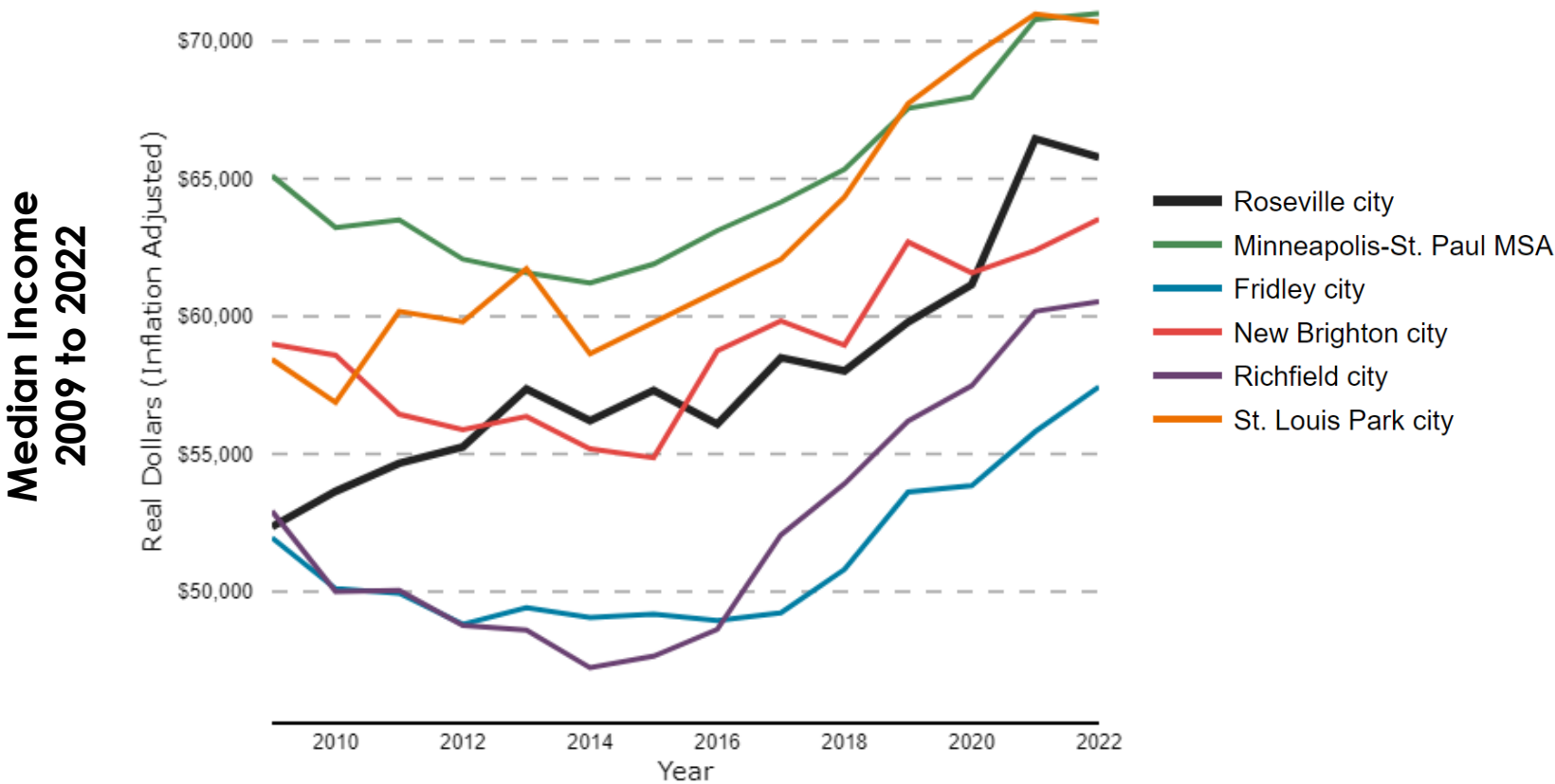
Source(s): ACS, 5-year estimates, 2021

## The median income of Roseville households has steadily risen since 2009

As of the most recent ACS data, Roseville’s median income is higher than most of the comparison cities.

### Additional Observations

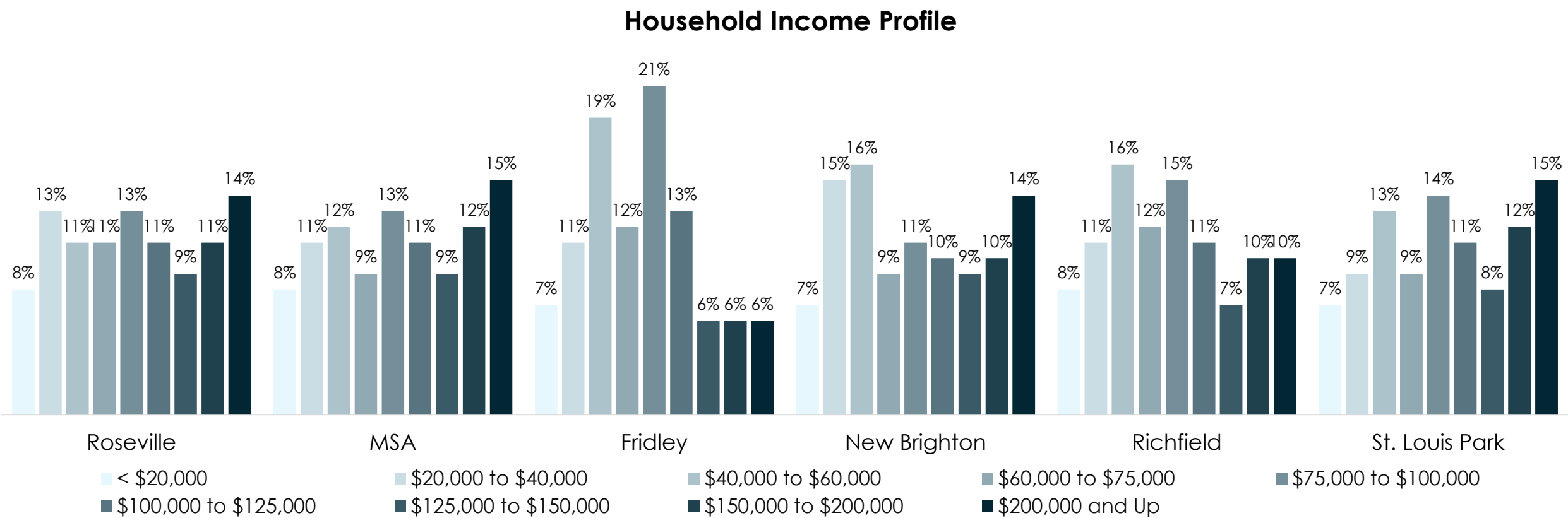
In 2009, Roseville’s median income was among the lower tier of comparison cities. The growth in median income, in comparison to peer cities, and relative to the Twin Cities as a whole is suggestive of the strength of Roseville’s market position as a place to live.



Source(s): ACS, 5-year estimates, 2022

## Roseville households have a broad range of income levels

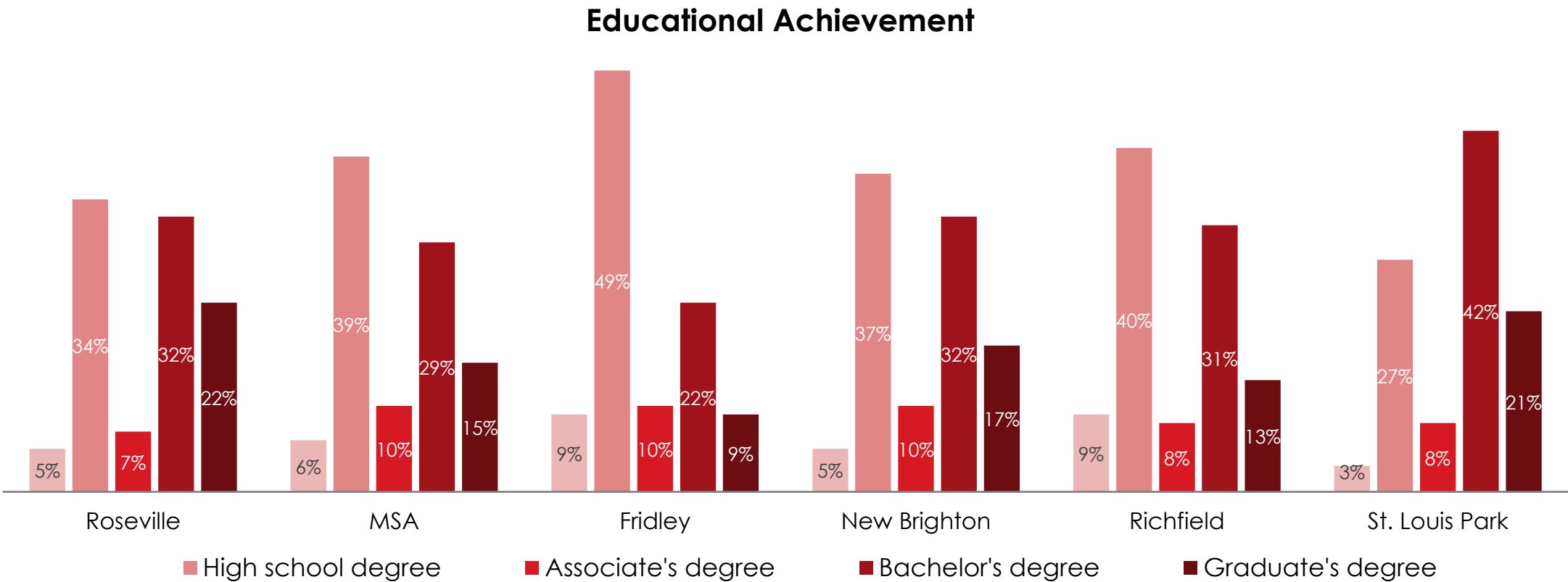
Closely matching the income profile of the Twin Cities MSA as a whole, Roseville is home to good numbers of households who are poor, who are affluent, and who are situated somewhere in between. The range of household incomes reflects the presence of different communities within Roseville occupying its diversity of housing types.



Source(s): ACS, 5-year estimates, 2022

Most Roseville residents have achieved a post-secondary degree

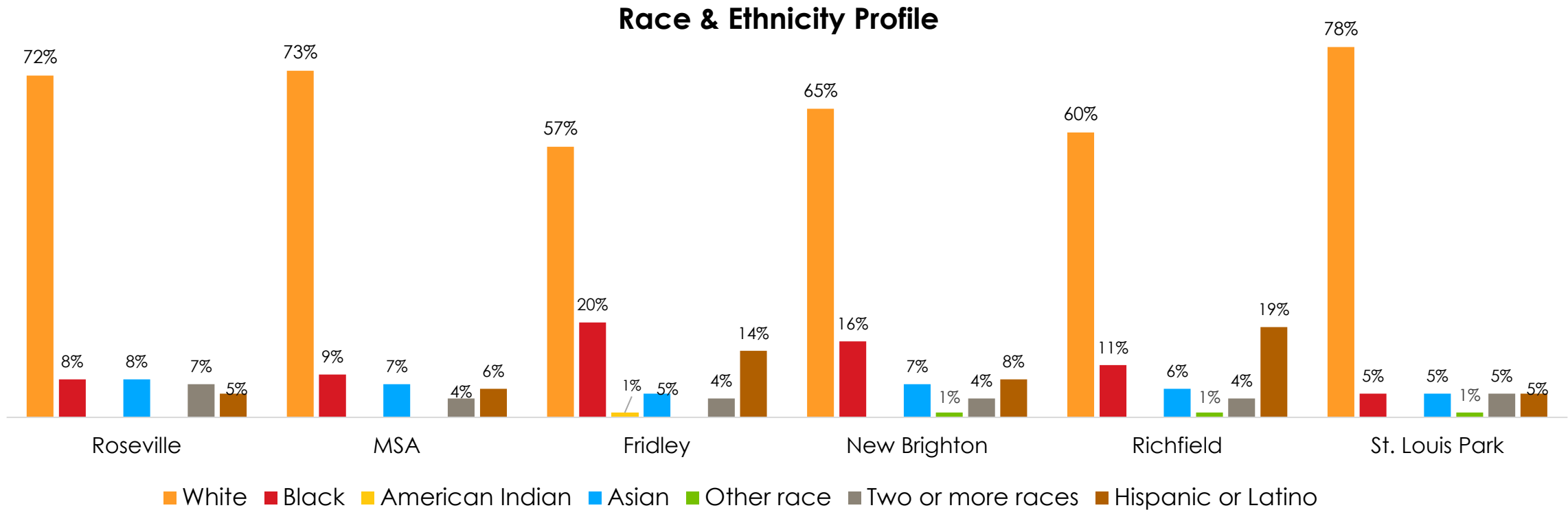
54% of Roseville residents age 25 and up have achieved a college degree. That is a greater percentage than three of the four comparison cities, and than the Twin Cities population as a whole.



Source(s): ACS, 5-year estimates, 2022

Roseville has a similar racial/ethnic profile to the Twin Cities as a whole

Roseville is a predominantly white community, with less racial diversity compared to Fridley, New Brighton, and Richfield.



Source(s): ACS, 5-year estimates, 2022

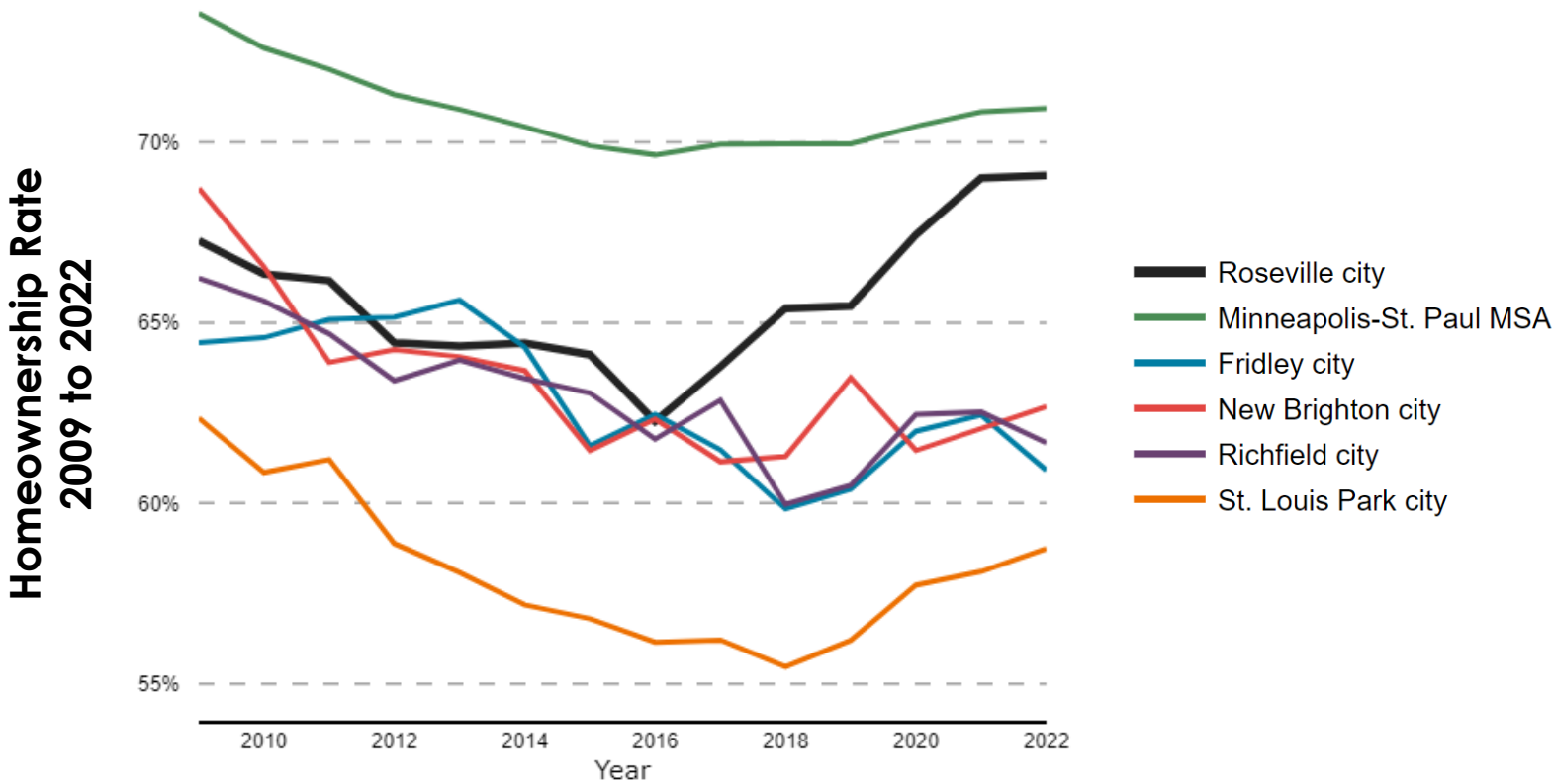


Roseville has the highest homeownership rate among the comparison cities

Until the mid-2010s, Roseville’s homeownership rate was tracking closely with that of the comparison cities. Since then it has been rising, despite the development of new multifamily rental housing.

Additional Observations

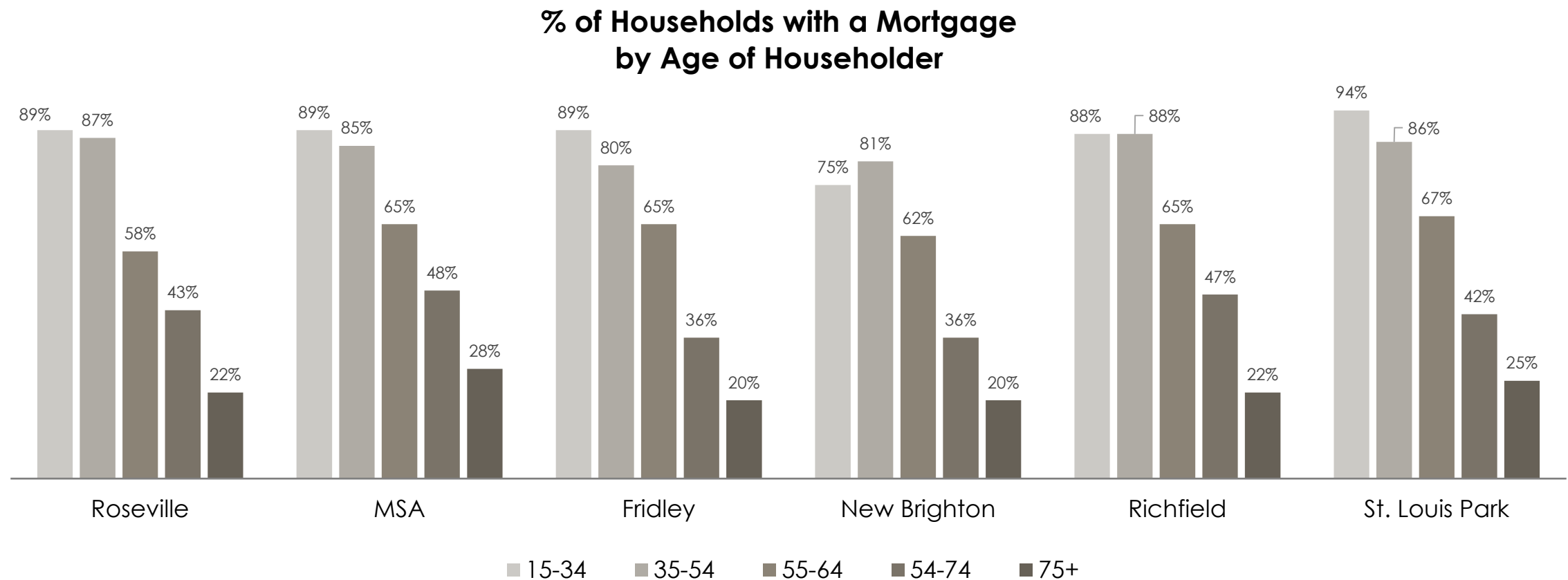
The increase in homeownership rates in recent years suggests that single family homes are being converted from rental properties to owner-occupied properties. That is another indication of the desirability of Roseville among cities in the Twin Cities housing market.



Source(s): ACS, 5-year estimates, 2022

A greater share of Roseville households have paid off their mortgages than the Twin Cities average

The share of Roseville owner-occupant households with a mortgage is, however, very similar to the share of households in the comparison cities.



Source(s): ACS, 5-year estimates, 2021

In Roseville, almost half of renter households are cost burdened

Among its renter households, Roseville has a higher percentage of severely cost burdened households than any of the comparison cities.

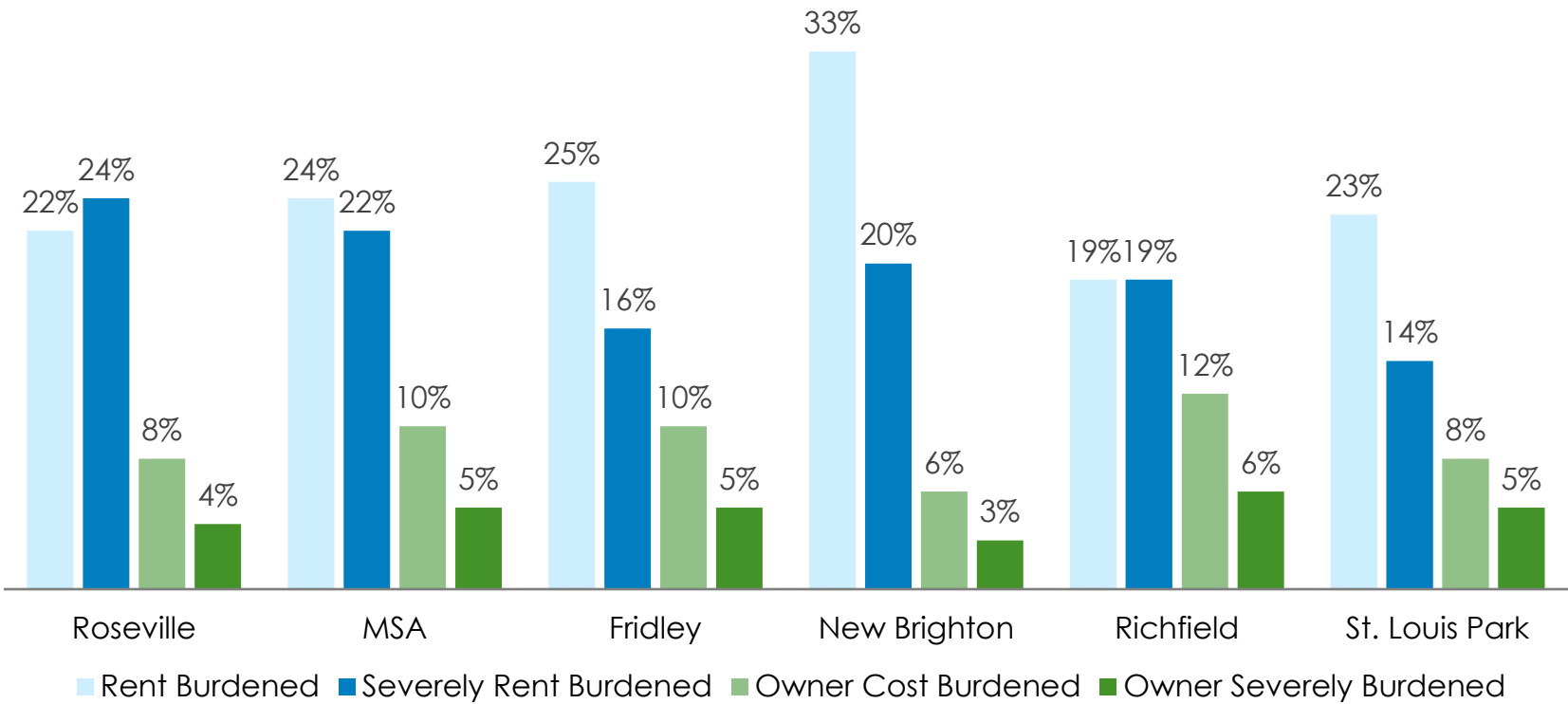
Additional Observations

The share of Roseville’s renter households who are cost burdened is very similar to the share of renter households in the Twin Cites as a whole.

The high rate of cost burdened renter households exists despite the existence of numerous older apartment buildings in Roseville—suggesting low household incomes are a contributor to the prevalence of cost burdened households.

Roseville’s owner occupant households are cost burdened at a lower rate than most of the comparison cities.

Cost-Burdened Households



Source(s): ACS, 5-year estimates, 2022

Roseville is home to households with a diversity of characteristics.

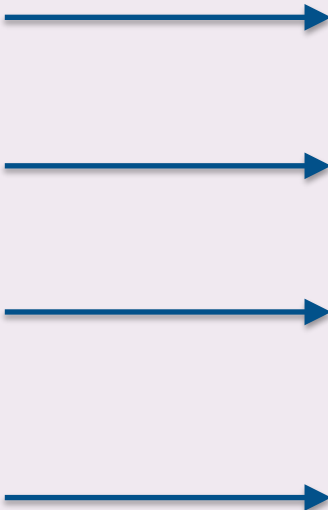
Key Observations

In age it skews a bit older, as evidenced by both the age profile, and the percentage of households that are single person households or married without children.

It is an educated community. Over half of its age 25+ residents have earned a bachelors degree.

The household income profile spans the range from under \$20,000 to over \$200,000 annual income.

The presence of lower income households, and the fact that almost half of all renter households are housing cost burdened, suggest that there are many Roseville households that face challenges in making ends, and may have difficulty dealing with a financial or health setback.



Housing Market Impacts

This partly reflects the abundance of senior housing developments in Roseville.

Roseville is seen as an attractive location for educated people to live. The value of owner occupied homes is likely to be stable over the long run.

The broad range of household incomes reflects the presence of different communities and household types within Roseville occupying its diversity of housing types.

The need for affordable housing at a range of price points is a deep and ongoing need for many Roseville households.



# Housing Inventory

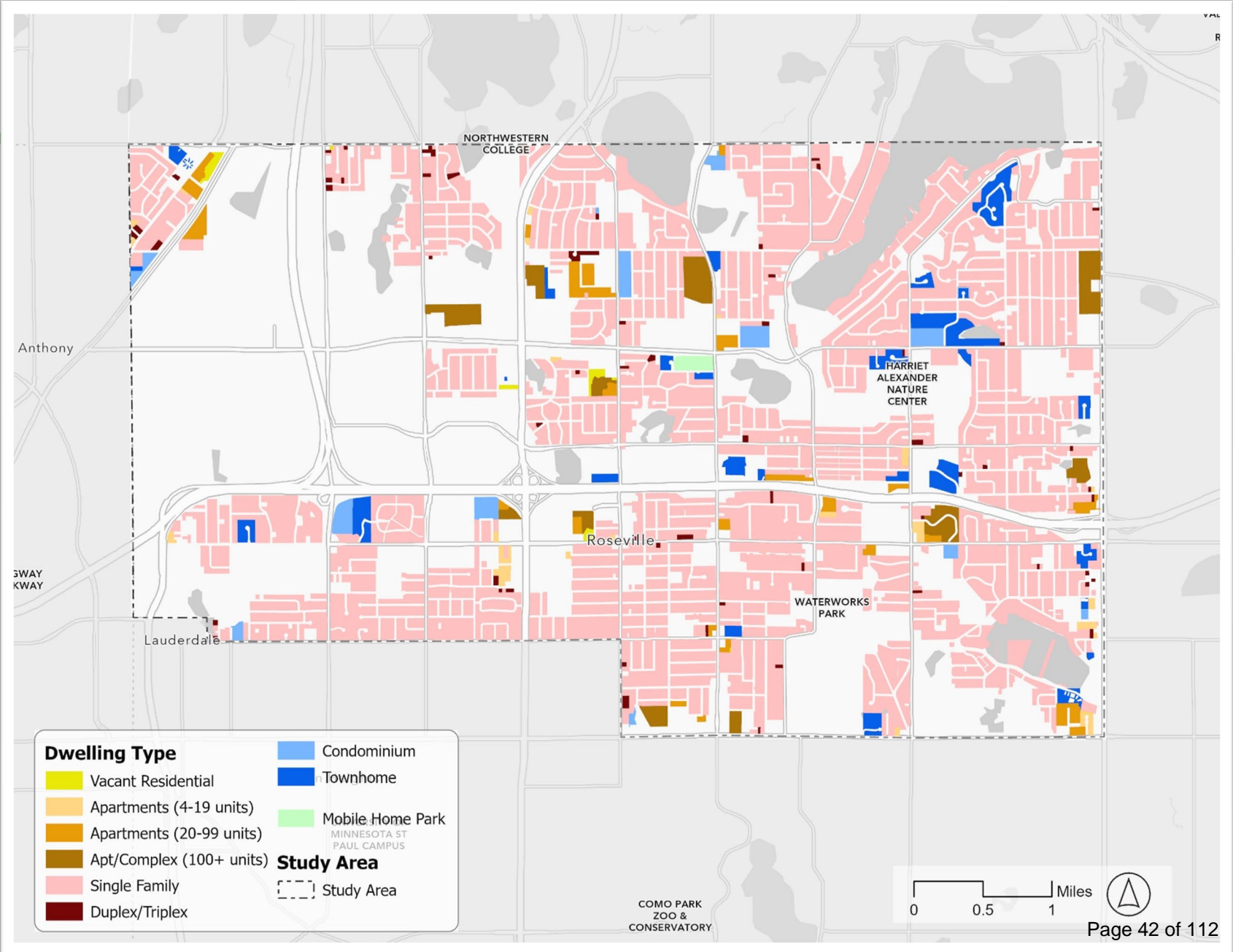


Residential property by housing type

Roseville has a rich diversity of housing types and ownership formats, ranging from single family homes to a range of multifamily housing formats.

The map shows the prevalence of single family neighborhoods. But there are also numerous townhome, condominium, and apartment developments scattered broadly across the city.

Roseville has one manufactured home park, near the County Road C and Lexington intersection.

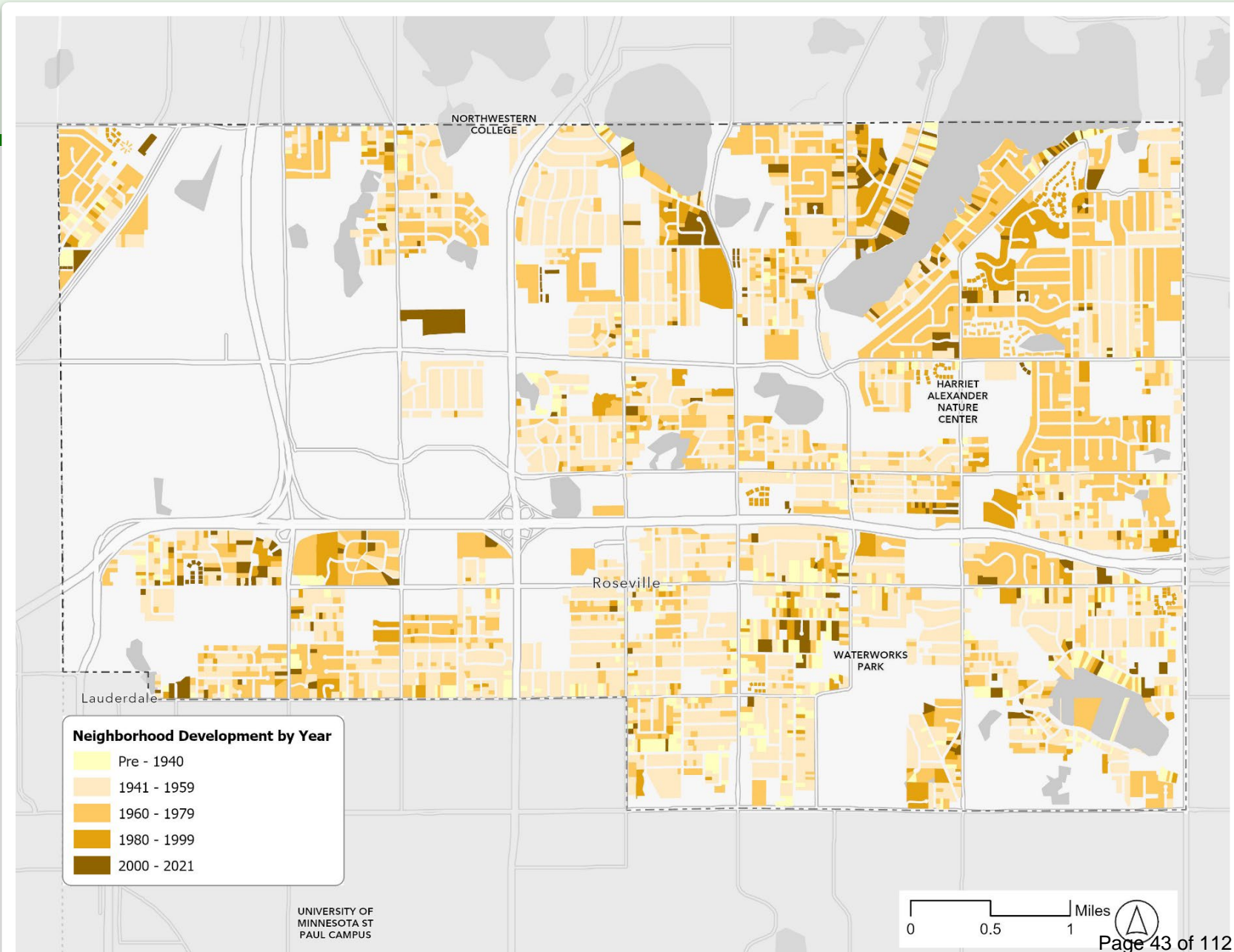


Source(s): Costar, City of Roseville

Residential property by year of construction

Roseville’s first wave of housing production was the in the post-war period before 1960. Most of Roseville’s neighborhoods were largely built out during that era.

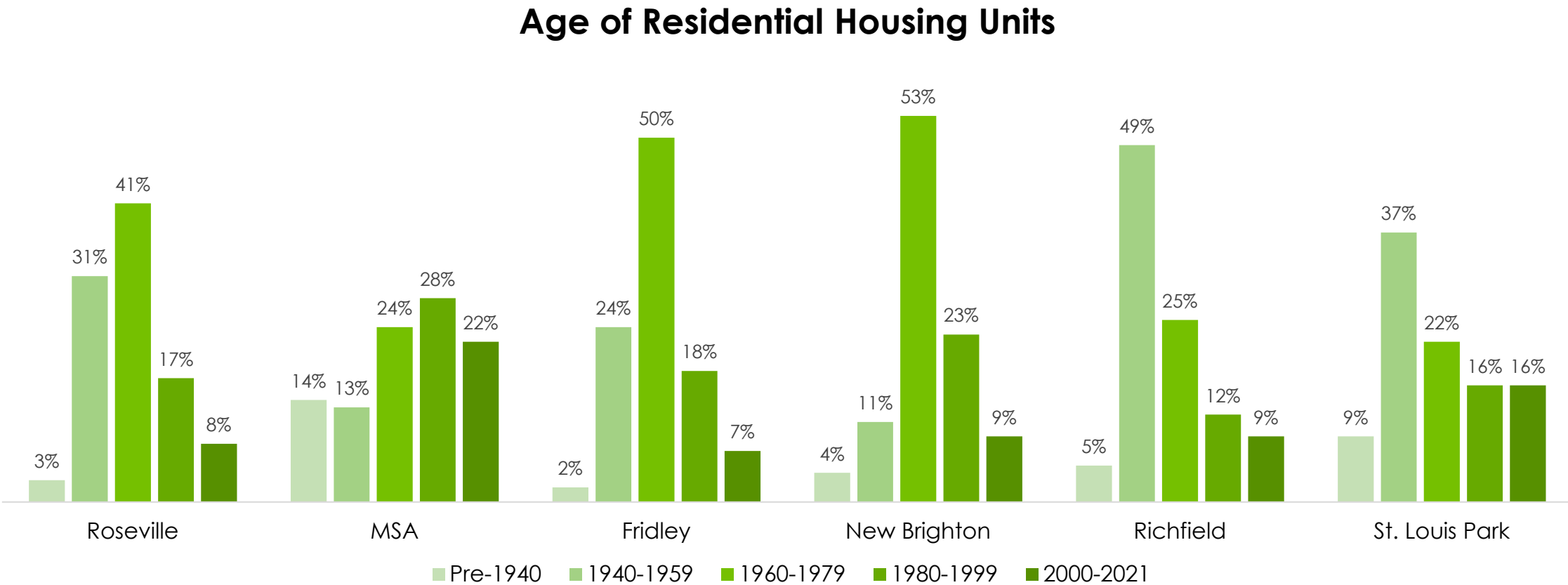
Housing development continued at a rapid pace over the next two decades, filling in neighborhoods across the City, with a particular concentration of home building in the northeast part of the City.



Source(s): Costar, City of Roseville

Roseville’s housing stock is aging, with 75% of housing units built before 1980.

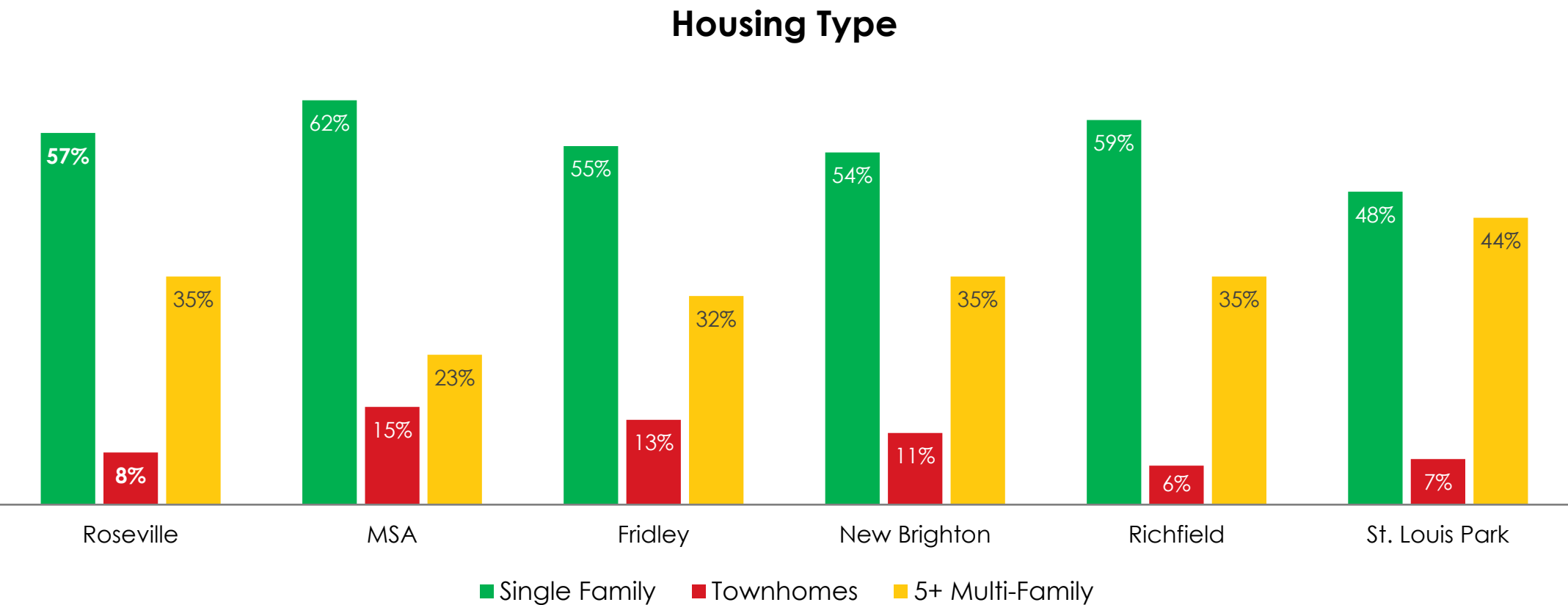
On average, housing was developed a bit earlier in Richfield, and a bit more recently in the other comparison cities.



Source(s): ACS, 5-year estimates, 2022

Over a third of Roseville housing units are in multifamily buildings of five or more units.

Roseville has more multifamily housing units than average for the metropolitan area, but it has a similar mix of housing types in comparison with the peer cities.



Source(s): ACS, 5-year estimates, 2022

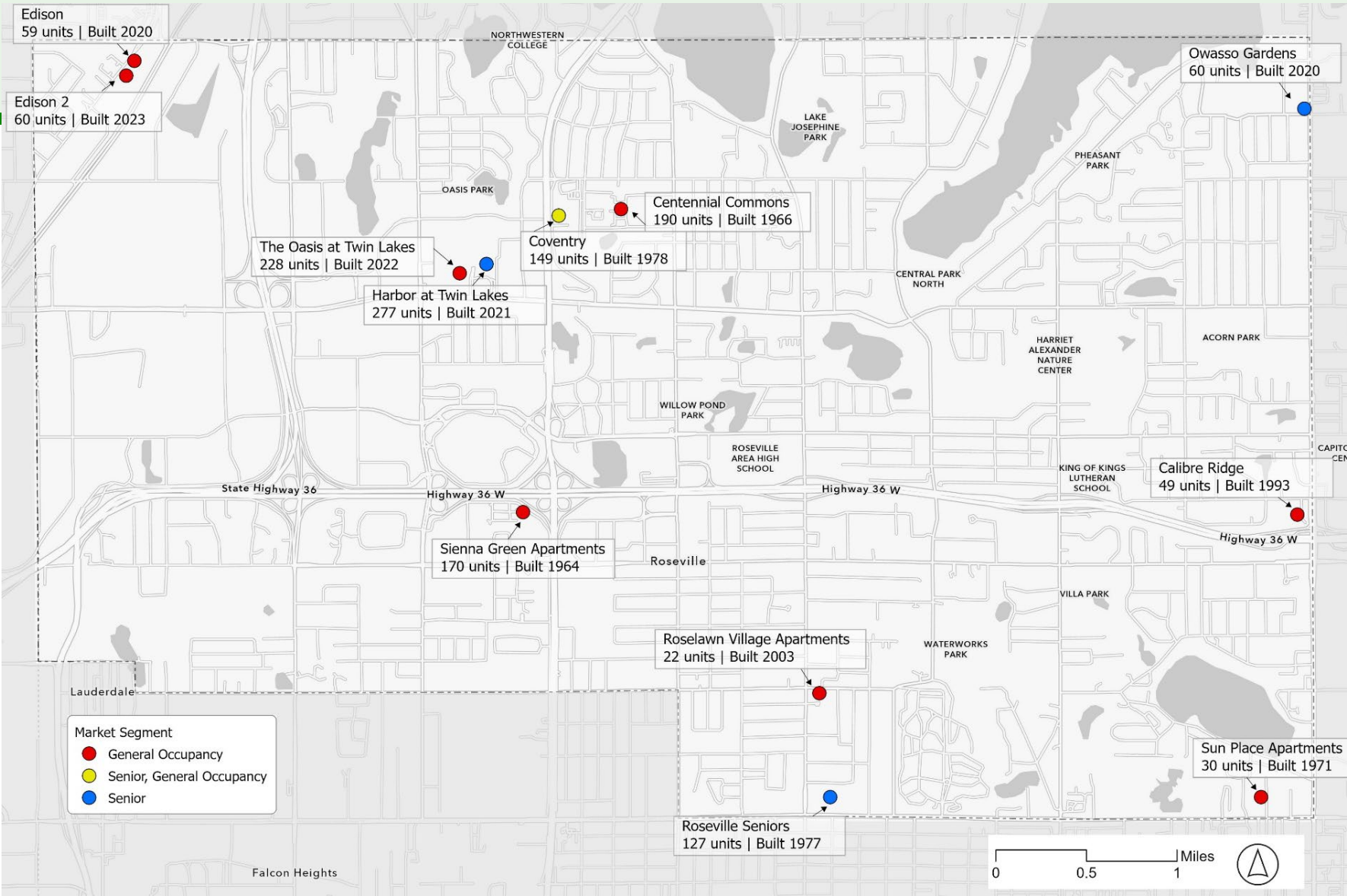


### Affordable Housing by Occupancy

There are a range of affordable housing developments in Roseville, including two Section-202 housing developments, which require occupants to pay 30% of their income for rent, with remaining costs covered by the federal government.

Other rent-restricted housing developments are present, offering rents that are affordable to households earning anywhere from 30% to 80% of the area median income.

Additional details relative to these developments are provided in the table in the following page.



Source(s): Costar, City of Roseville



## Table of Affordable Housing Developments

Network	Name	Address	Year Built	Market Segment	Units	Affordability Type	Notes
Aeon	Sienna Green Apartments	2275 Snelling Ave N	1964/ 2012	General Occupancy	170	Rent Restricted	Part is new and part is renovated
Michael Development	Centennial Commons Apartments	2829 Pascal St	1966	General Occupancy	190	Rent Restricted (75% of units)	Purchased and refinanced in 2007
Aeon	Sun Place Apartments	1721 Marion St	1971	General Occupancy	30	Rent Restricted	Purchased and refinanced in 2016
Trellis Management	Roseville Seniors	1045 Larpenteur Ave W	1977	Senior	127	Rent Subsidized	Project based Section 8
Shelter Corporation	Coventry	2820 Snelling Ave N	1978	Senior, General Occupancy	149	Rent Subsidized	Project based Section 8
Twin Cities Housing Development Corporation	Calibre Ridge Townhomes	155 Capitol View	1993	General Occupancy	49	Rent Restricted	
Accessible Space Inc	Roselawn Village Apartments	1074 Roselawn Ave W	2003	General Occupancy	22	Rent Subsidized	Section 811, disabled housing
Sand Companies	Edison Apartments	3110 Old Highway 8	2020	General Occupancy	59	Rent Restricted	9% tax credits
Common Bond Communities	Owasso Gardens	161 South Owasso Blvd W	2020	Senior	60	Rent Restricted	4% Tax Credits
Dominium	The Harbor at Twin Lakes	2730 Herschel St N	2021	Senior	277	Rent Restricted	4% Tax Credits
Dominium	The Oasis at Twin Lakes	2725 Herschel St N	2022	General Occupancy	228	Rent Restricted	4% Tax Credits
Sand Companies	Edison 2	3080 Old Highway 8	2023	General Occupancy	60	Rent Restricted	9% tax credits

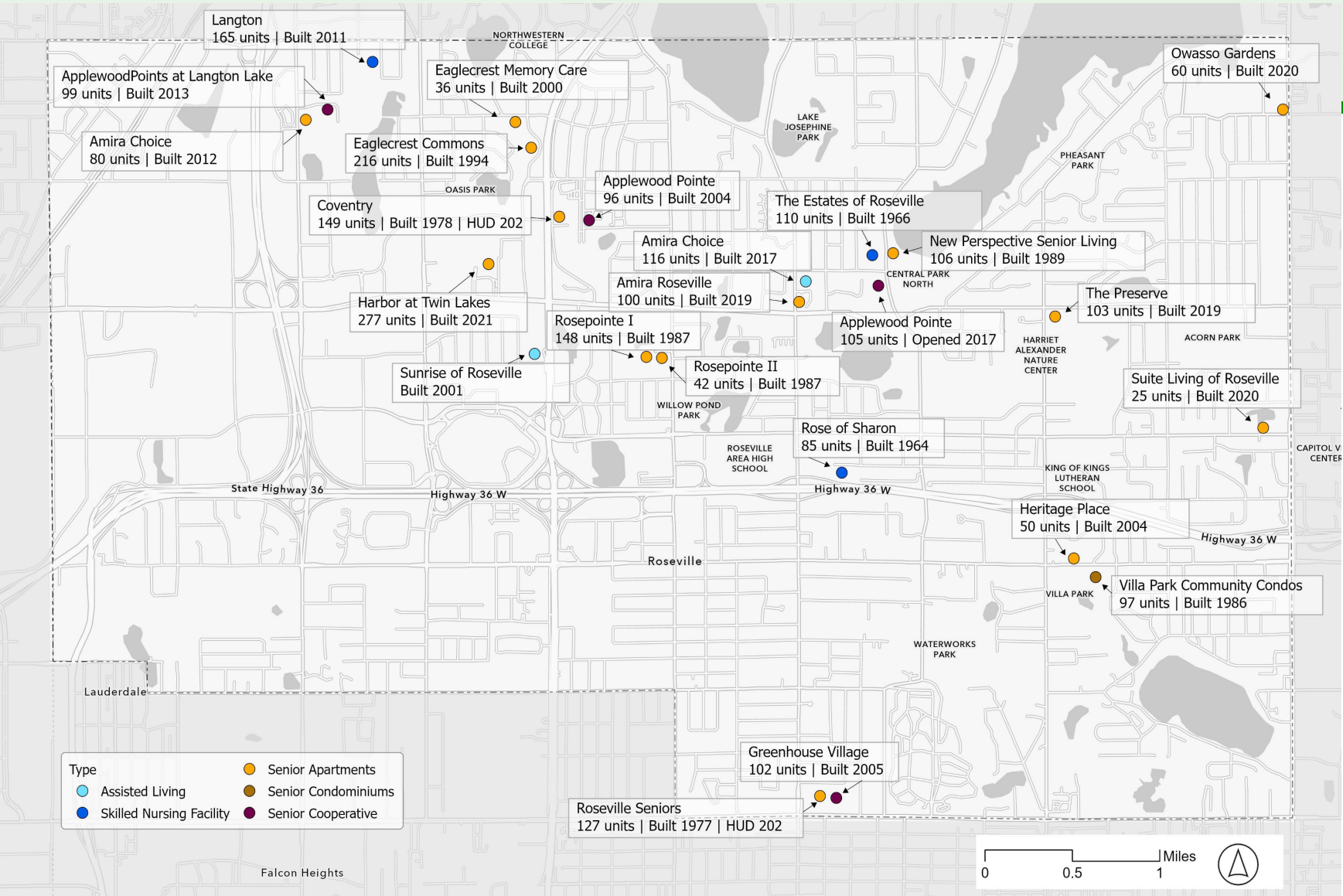
# Senior Housing by Type

Roseville offers a wealth of senior housing options, representing a total of over 2,400 senior-specific housing units and rooms— or around 15% of Roseville’s total housing stock. Senior housing options include:

- Rent restricted and rent subsidized apartments
- Market rate apartments
- Housing co-ops
- Assisted living and nursing care facilities

Collectively they span the spectrum of care options include independent living, assisted living, memory care, and skilled nursing care.

Additional details are provided in the table on the following two pages.



Source(s): Costar, City of Roseville, Stantec research

## Table of Senior Housing Developments

Network	Name	Address	Year Built	Affordability	Type	Senior Care Continuum	# of Units
Good Samaritan Society	Heritage Place of Roseville	563 County Road B W	2004	Market Rate	Senior Apartments	Independent living	50
	Greenhouse Village Cooperative	1021 Larpenteur Ave W	2005	Market Rate	Senior Cooperative	Independent living	102
Presbyterian Homes and Services	Langton Shores	1900 County Road B W	2011	Market Rate	Skilled Nursing Facility	Skilled nursing (and rehabilitation services for non-seniors)	50
Amira/ Ebenezer/ United Properties	Amira Choice Roseville	2996 Cleveland Ave N	2012	Market Rate	Senior Apartments	Independent living, assisted living, memory care	80
Amira/ Applewood Pointe/ United Properties	Applewood Pointe of Roseville at Langton Lake	1996 Langton Lake Dr	2013	Market Rate	Senior Cooperative	Independent living	89
Amira/ Applewood Pointe/ United Properties	Applewood Pointe of Roseville at Central Park	2665 Victoria St N	2017	Market Rate	Senior Cooperative	Independent living	105
Amira/ Ebenezer/ United Properties	Amira Choice Roseville at Lexington	2680 Lexington Ave N	2017	Market Rate	Assisted Living	Independent living, assisted living, memory care	116
Amira/ United Properties	Amira Roseville	2650 Lexington Ave N	2019	Market Rate	Senior Apartment	Independent living	100
Progressive Care Management	The Preserve of Roseville	2600 Dale St N	2019	Market Rate	Senior Apartment	Independent living, assisted living, memory care	103
Common Bond Communities	Owasso Gardens	161 South Owasso Blvd W	2020	Rent Restricted	Senior Apartment	Independent living	60
Suite Living Senior Care	Suite Living of Roseville	197 County Road B2 W	2020	Market Rate	Senior Apartment	Assisted living, memory care	25
Dominium	The Harbor at Twin Lakes	2730 Herschel St N	2021	Rent Restricted	Senior Apartment	Independent living	277

## Affordable Housing

Network	Name	Address	Year Built	Affordability	Type	Senior Care Continuum	# of Units
Monarch Healthcare Management	Rose of Sharon/The Villas at Roseville	1000 Lovell Ave W	1964	Market Rate	Skilled Nursing Facility	Skilled nursing (and rehabilitation services for non-seniors)	85
Monarch Healthcare Management	The Estates of Roseville	2727 Victoria St N	1966	Market Rate	Skilled Nursing Facility	Skilled nursing (and rehabilitation services for non-seniors)	110
Trellis Management	Roseville Seniors	1045 Larpenteur Ave W	1977	Rent Subsidized/ Project Based Section 8	Senior Apartments	Independent living	127
Shelter Corporation	Coventry	2820 Snelling Ave N	1978	Rent Subsidized/ Project Based Section 8	Senior Apartments	Independent living	149
	Villa Park Community Condos	500 County Road B W	1986	Market Rate	Senior Condominiums	Independent living	97
Pointes Living	RosePointe I	2555 Hamline Ave N	1987	Market Rate	Senior Apartments	Independent living	148
Pointes Living	RosePointe II	2545 Hamline Ave N	1987	Market Rate	Senior Apartments	Independent living	42
New Perspective	New Perspective Senior Living   Roseville	2750 Victoria St N	1989	Market Rate	Senior Apartments	Assisted living, memory care	106
Presbyterian Homes and Services	EagleCrest Commons	2925 Lincoln Dr	1994	Market Rate	Senior Apartments	Independent living with services	127
Presbyterian Homes and Services	EagleCrest	2945, 2955 Lincoln Dr	1994	Market Rate	Senior Apartments	Assisted living, memory care	91
Sunrise Senior Living	Sunrise of Roseville	2555 Snelling Ave N	2001	Market Rate	Assisted Living	Assisted living, memory care	77
Amira/ Applewood Pointe/ United Properties	Applewood Pointe of Roseville	1480 Applewood Ct W	2004	Market Rate	Senior Cooperative	Independent living	96

Roseville offers a broad range of housing options.

Key Observations

The housing inventory encompasses a broad mix of housing formats, from single family homes to a range of multifamily formats, both newer and older. 43% of all housing units are in multifamily housing formats.

The housing inventory includes ten developments are affordable through rent restrictions or eligibility for rent subsidies. Almost half of these housing units were built in the past five years.

Many older market-rate apartment buildings are also affordable because they charge modest rents. Roseville’s manufactured home park—Roseville Estates—is an affordable community of manufactured homes.

Almost two dozen senior housing developments are present in Roseville, varying in their level of care, affordability, and tenure (rental units and co-ops).

Housing Market Impacts

With its diversity of housing options, the Roseville housing market is attractive to multiple submarkets—including those looking for ownership and rental options, and households at a range of income levels.

Although affordable housing options exist in Roseville, and have being augmented by newer housing developments, the supply of affordable housing—both regulated affordable and naturally occurring affordable—remains short of the demonstrated needs of Roseville residents.

Roseville Estates is unique in Roseville in addressing the need for deeply affordable ownership housing.

Roseville offers a location and range of options that are highly attractive to seniors.



# Market Analysis

# Minneapolis-St. Paul MSA Market Snapshot

Production has decelerated but demand remains, including in suburban markets.

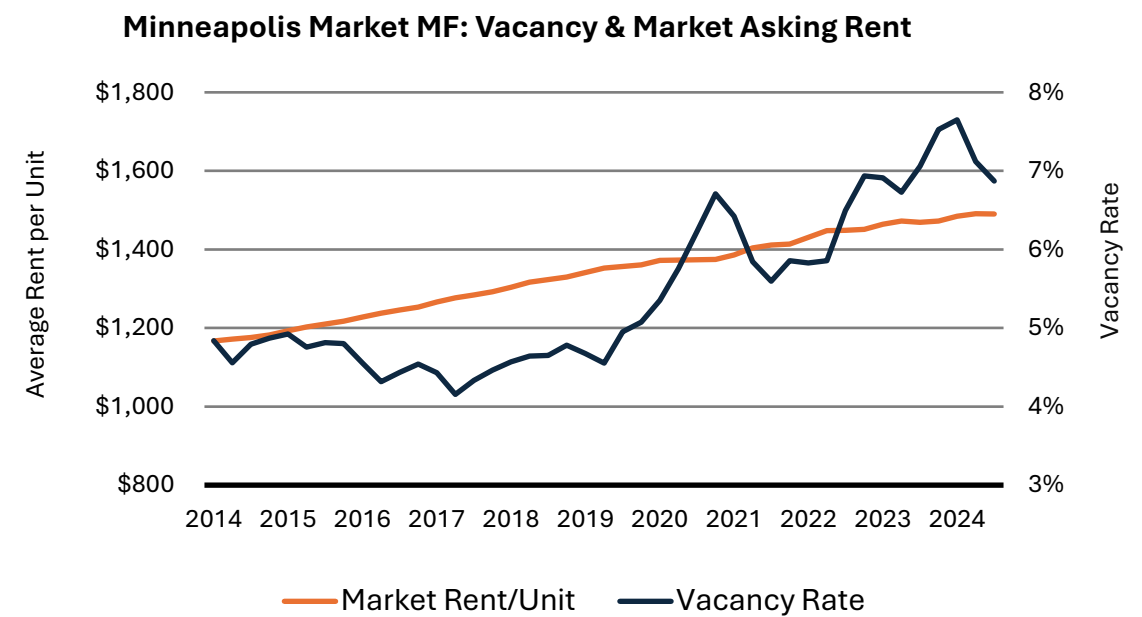
The Twin Cities economy is strong, with an annual employment growth rate of 1.7% and an unemployment rate of 2.6%. That drives demand for housing.

More apartment units were absorbed than new units were developed. That resulted in a decrease in the metropolitan vacancy rate from 8.4% to 7.3%. Due to the market’s affordability and strong suburban demand, vacancies are expected to tighten further in the upcoming year.

Decreased production is a function of both a softening of demand and the increased cost of construction.

Average rents have risen steadily over the last decade, representing growing demand as well as the addition of higher-end, high rent, apartment developments. Rents increases have decelerated, but they have reduced less in comparison with the pandemic era peak than other cities among the top 50 US markets.

Units Delivered Last 12 Months	Units Absorbed Last 12 Months	Current Vacancy Rate	Current Average Rent
11,427	14,517	7.3%	1.0%

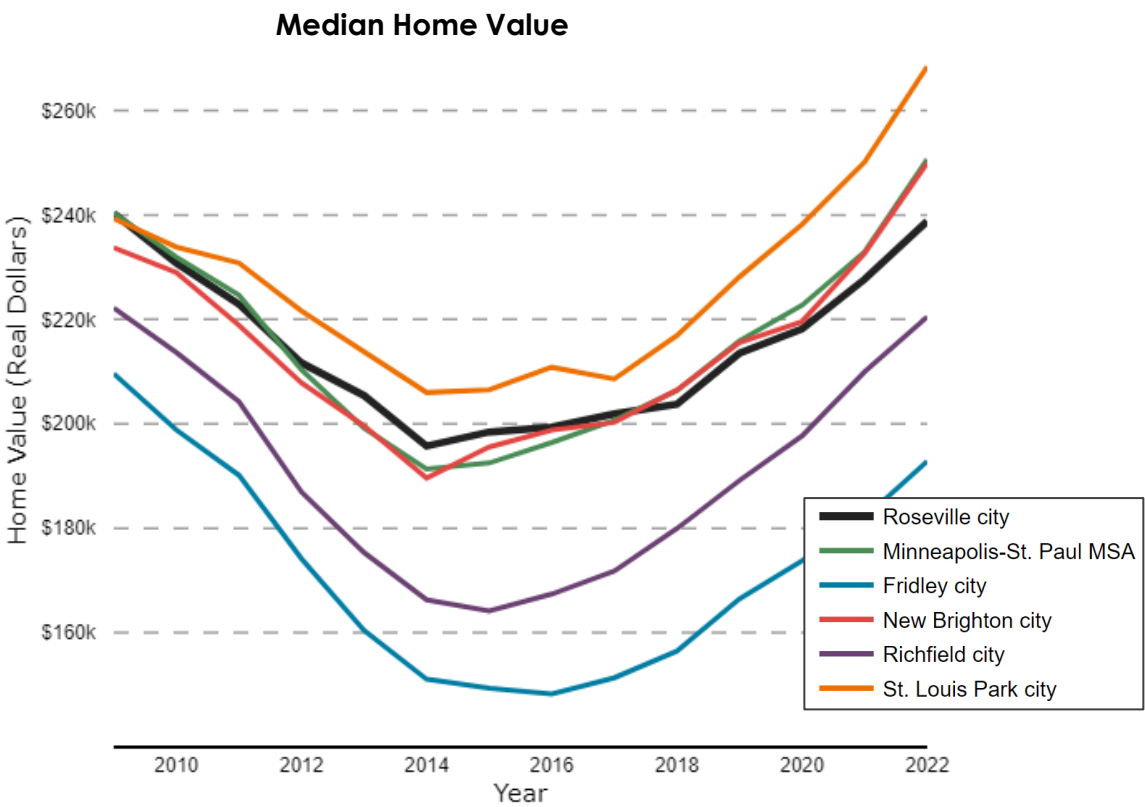
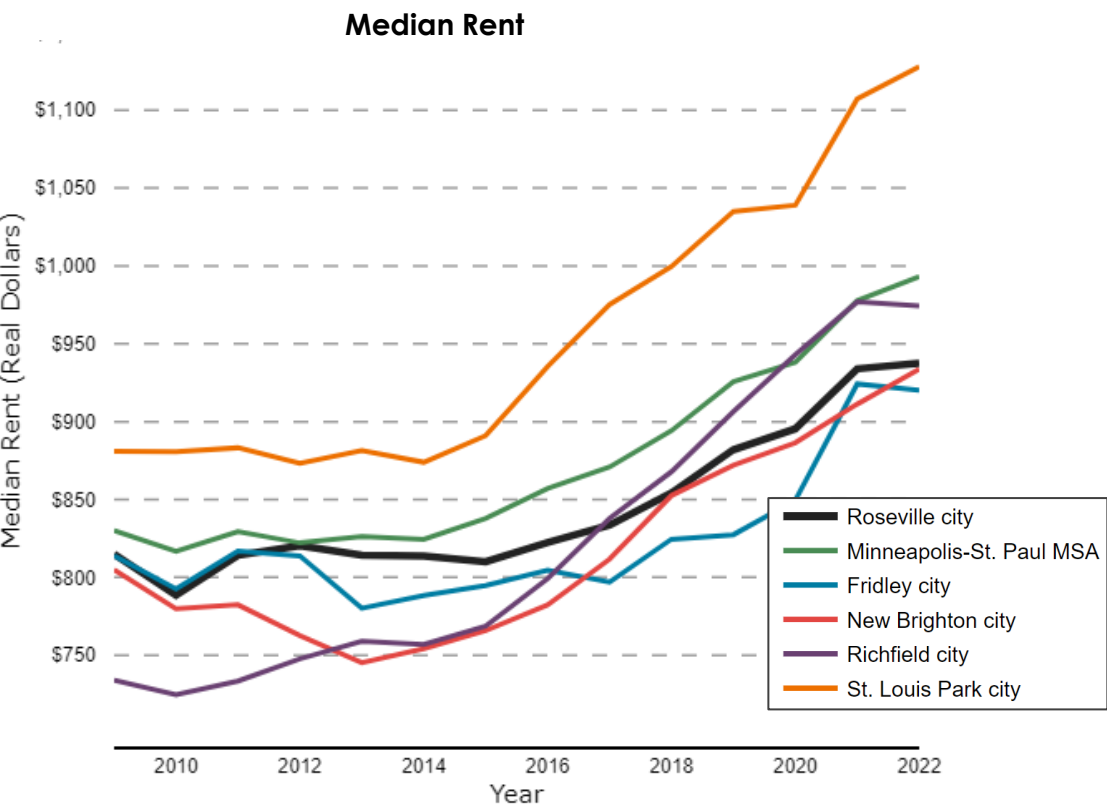


Source(s): Costar Market Report (Minneapolis-St. Paul Metro Market)



Home values and rents have been rising in real terms since the mid-2010s.

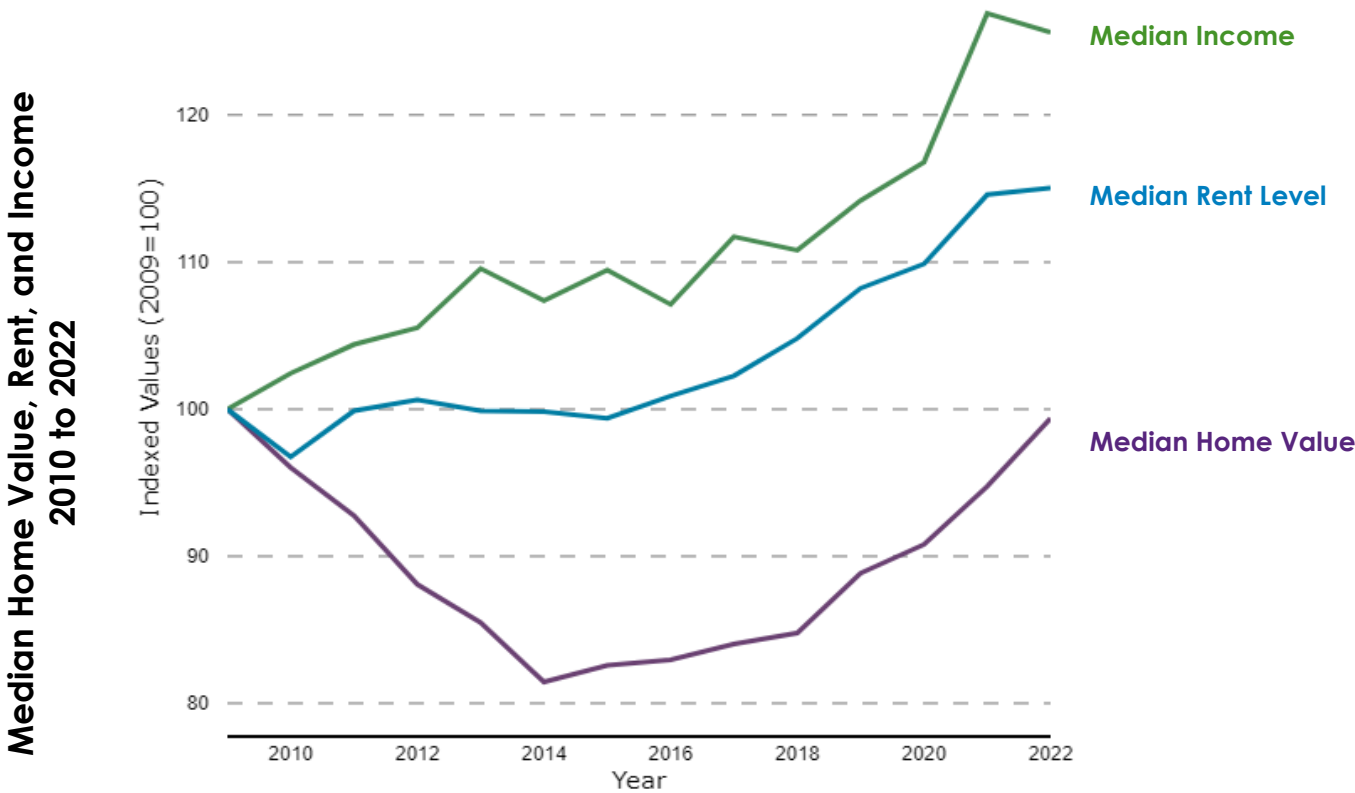
Home values and rents in Roseville have closely followed the pattern of the comparison cities, and the Twin Cities metro as a whole.



Source(s): ACS, 5-year estimates, 2009-2022, SOCDS Building Permits Database

Median incomes and median housing costs have followed a similar pattern since 2016.

Using the 2009 baseline, rent levels have risen faster than home values, and median incomes have risen faster than either measure of housing cost.



Source(s): ACS, 5-year estimates, 2009-2022, SOCDs Building Permits Database



## Rising home values in Roseville have plateaued since 2022.

Roseville home values demonstrate a long-term rising trend since the mid-2010s, but have plateaued over the last couple of years.

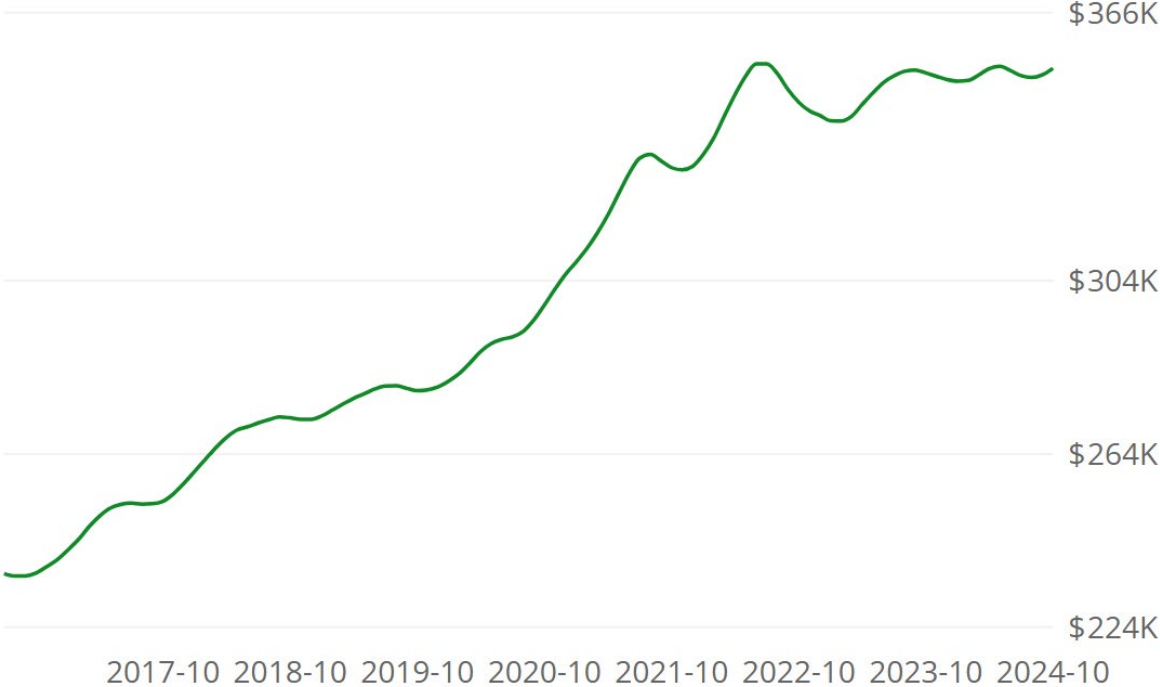
The Zillow Home Value Index brings home value data for Roseville up to the current time.

In 2020 and 2021, COVID was a disruptor for home values in ways that increased demand. Additional flexibility for office workers generated more interest in relocations, second homes and homes that would be conducive to working remotely. Home values in Roseville rose rapidly at that time.

Increases in home values have stabilized over the last couple of years.

Increased values have countervailing impacts. They are indicators of a strong demand environment. They are beneficial for homeowners for whom the equity serves as a form of long-term wealth building. But higher values (along with currently high interest rates) make it more difficult for households to purchase a home for the first time.

**Zillow Home Value Index for Roseville  
2017 to 2024**



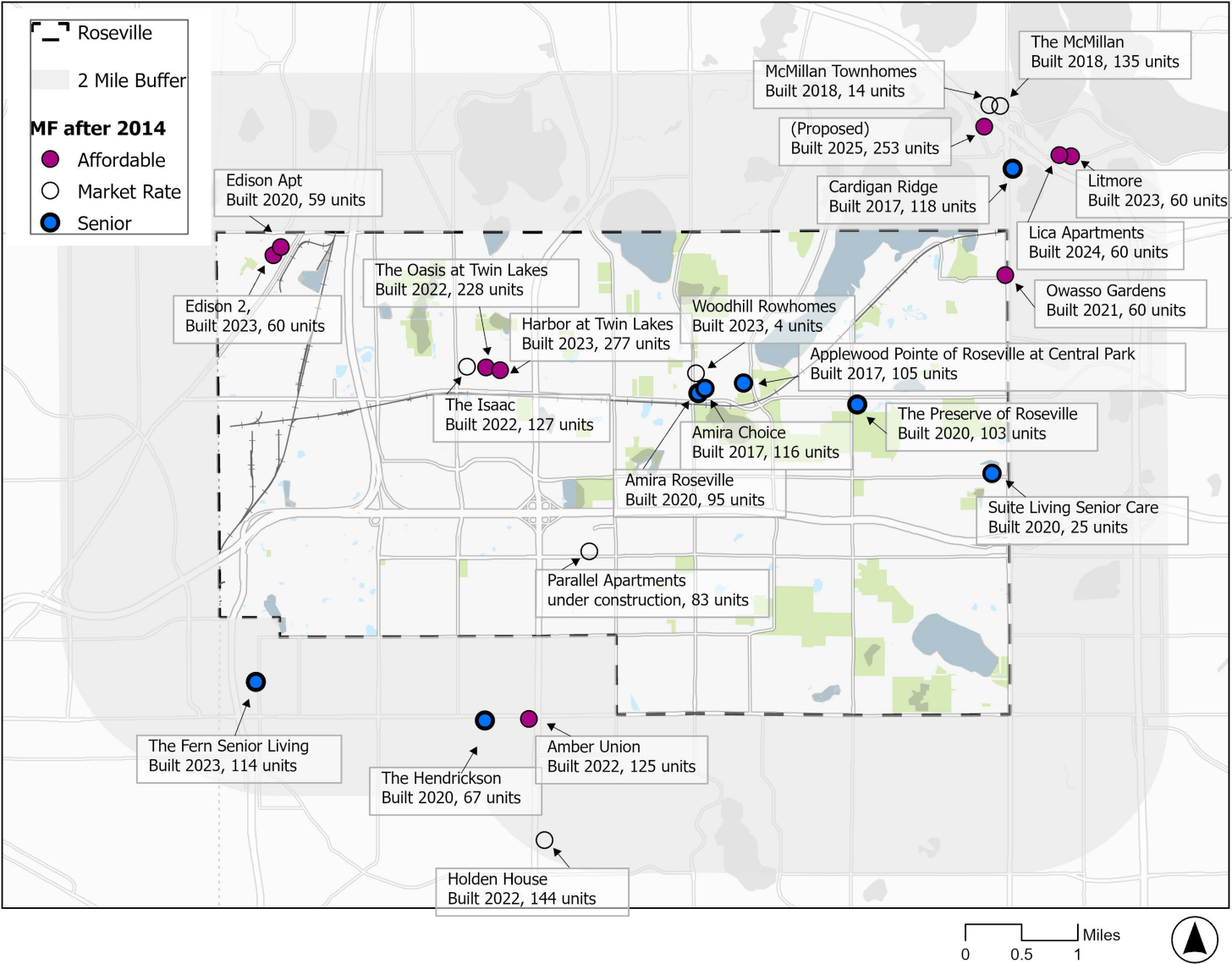
Multifamily Housing by Type  
Since 2014

The strongest indicator of demand for a housing development product is the development that has recently been occurring. Market rate apartment development has been occurring in and around Roseville at a healthy rate, particularly over the last five years.

The map shows six market rate housing projects built since 2018.

The Roseville community is clearly seen as desirable for senior housing as well. Five senior housing development projects have been built since 2017.

Additional details relative to these developments are provided in the table in the following two pages.



Source(s): Costar

# MARKET ANALYSIS | TABLE OF RECENT HOUSING DEVELOPMENTS

## ATTACHMENT 1

	Applewood Pointe at Central Park	Amira Choice	Amira Roseville	Suite Living Senior Care	The Preserve	Edison Apt.
Address	2665 Victoria St N	2680 Lexington Ave	2650 Lexington Ave	197 County Road B2 W	2600 Dale St N	3110 Old Highway 8
Market seg.	Senior	Senior	Senior	Senior	Senior	All
Affordability	Market Rate	Market Rate	Market Rate	Market Rate	Market Rate	Affordable
Developer	Amira/ Applewood Pointe/ United Properties	Amira/ Ebenezer/ United Properties	Amira/ United Properties	Suite Living Senior Care	Progressive Care Mgmt	Sand Companies, Inc.
Year built	2017	2017	2020	2020	2020	2020
# of units	105	116	95	25	103*	59
# of bldg.	1	1	1	1	1	3
# of stories	4	4	4	1	4	4
Vacancy Rate	[not available]	[not available]	1%	[not available]	27%	[not available]
<b>Studio units</b>						
Units			3	25	14	
Avg Rent		Price varies	\$1,670	Price varies	[not available]	
Floor area (S.F.)		\$503	\$617	234 to 339	447	
<b>1-bed units</b>						
Unit			34		39	10
Avg Rent		Price varies	\$2,729		\$2,433	\$919
Floor area (S.F.)		837	1,025		650	718
<b>2-bed units</b>						
Unit	105		54		17	30
Avg Rent	Price varies	Price varies	\$3,777		\$3,279	\$1,102
Floor area (S.F.)	1,553	1,178	1,331		1,000	1,100
<b>3-bed units</b>						
Unit			4			19
Avg Rent			\$4,030			\$1,269
Floor area (S.F.)			1,522			1,418

\* Includes 33 units that are MC and guest units.

Source(s): Costar, City of Roseville, Stantec research

# MARKET ANALYSIS | TABLE OF RECENT HOUSING DEVELOPMENTS

## ATTACHMENT 1

	Owasso Gardens	The Harbor at Twin Lakes	The Isaac	The Oasis at Twin Lakes	Edison 2	Parallel Apt.
Address	161 S Owasso Blvd W	2730 N Herschel St W	2740 Fairview Ave N	2725 Herschel St N	3080 Old Highway 8	1415 County Road B W (under construction)
Market seg.	Senior	Senior	All	All	All	All
Affordability	Affordable	Affordable	Market Rate	Affordable	Affordable	Market Rate
Developer	Common Bond Housing	Dominium	Reuter Walton	Dominium	City Of Roseville	Alliance Building Corporation
Year built	2021	2021	2022	2022	2023	2025
# of units	60	277	127	228	60	86
# of bldg.	1	3	1	2	1	1
# of stories	3	5	5	4	4	3
Vacancy Rate	1%	7%	7%	1%	[not available]	n/a
<b>Studio units</b>						
Units			1			6
Avg Rent			\$1,350			\$1,300-\$1,330
Floor area (S.F.)			\$557			518
<b>1-bed units</b>						
Unit	40	82	94	43	15	57
Avg Rent	\$1,067	\$1,081	\$1,601	\$1,345	\$1,017	\$1,650-\$1,680
Floor area (S.F.)	694	711	753	723	718	723-840
<b>2-bed units</b>						
Unit	20	82	94	43	27	23
Avg Rent	\$1,067	\$1,081	\$1,601	\$1,345	\$1,017	\$2,005-\$2,230
Floor area (S.F.)	694	711	753	723	1,100	1,026-1,313
<b>3-bed units</b>						
Unit		79	10	67	18	
Avg Rent		\$1,479	\$2,975	\$1,857	\$1,406	
Floor area (S.F.)		1,416	1,452	1,335	1,418	



Roseville’s strong demand environment makes market rate housing development possible where suitable sites can be identified.

Key Observations

Roseville is situated in a healthy housing submarket within the strong and modestly growing Twin Cities region—which itself continues to see new multifamily housing production.

Demand for rental housing is seen in rising rent levels for preexisting apartment properties and in the ability of Roseville and surrounding areas to support new apartment development where circumstances are conducive. Those developments are achieving target rents, and have not resulted in higher vacancy rates in the legacy apartment buildings.

Increasing demand for ownership housing is seen in the rising trend of home values since the mid-2010s.



Housing Market Impacts

Roseville’s community assets and its strategic location within the Twin Cities Metro yield a strong demand environment within a strong and stable submarket and regional economy.

The demand context in Roseville is strong enough to support new market rate multifamily housing development, without public financial support, in many locations. Constraints to such development are primarily in the form of the availability of land that is of an appropriate size and price.

Although constrained by land availability, the construction of new single family homes and other lower density ownership housing format are likely to be financially viable where development sites are identified.

# Gap Analysis and Housing Needs





## This table directly compares Roseville's current household mix to its current housing costs.

In a direct alignment of current households with the current housing inventory, housing that is affordable to households at the lowest income levels is the deepest need.

This gap analysis makes a direct comparison between Roseville's current households, and its current housing stock, by income and cost bracket. It shows a clear shortage of housing affordable to those in the lowest income brackets. That gap understates the need for deeply affordable housing, since the most affordable housing is not perfectly allocated to the households that have the greatest needs.

Owner occupied housing costs are calculated based on newly acquired mortgages. Housing costs for most existing Roseville homeowners will be lower than what the table shows, if their mortgages have been partially or fully paid off. The shortage of owner occupied housing at the highest income bracket is not a concern, since many such households would prefer to buy a home that costs less than \$600,000.

### Renter Occupied Housing

Household Income Range	Affordable Monthly Housing Costs*	# of Households	% of Households	Housing Units	Renter Occupied Housing Gap
\$0-\$24,999	<\$625	1,053	21%	273	-780
\$25,000-\$34,999	\$625-\$875	530	11%	338	-192
\$35,000-\$49,999	\$875-\$1,250	665	13%	2,420	1,755
\$50,000-\$74,999	\$1,250-\$1,875	1,131	22%	1,244	113
\$75,000-\$99,999	\$1,875-\$2,500	600	12%	245	-355
\$100,000-\$149,999	\$2,500-\$3,750	702	14%	264	-438
>\$150,000	>\$3,750	359	7%	0	-359

### Owner Occupied Housing

Household Income Range	Affordable Range for Owners (Purchase Price)	# of Households	% of Households	Housing Units	Owner Occupied Housing Gap
\$0-\$24,999	<\$101,000	487	5%	387	-100
\$25,000-\$34,999	\$101,000-\$142,000	448	4%	521	73
\$35,000-\$49,999	\$142,000-\$202,000	784	7%	700	-84
\$50,000-\$74,999	\$202,000-\$303,000	1,458	14%	3,985	2,527
\$75,000-\$99,999	\$303,000-\$404,000	1,386	13%	2,958	1,572
\$100,000-\$149,999	\$404,000-\$605,000	2,367	22%	1,614	-753
>\$150,000	>\$605,000	3,616	34%	380	-3,236

\*Assumptions: 7% interest rate, 10% down, 30-year term, 15% of monthly payments for property tax and insurance

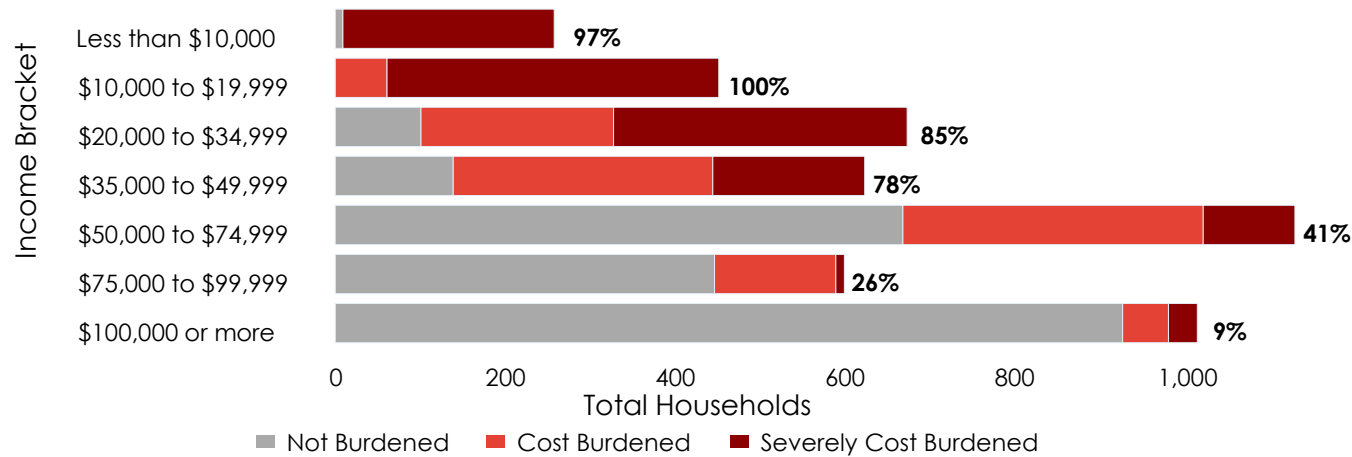
Many renter households are housing cost burdened—particularly those who earn less than \$50,000 per year.

Since in real life, housing units are not perfectly aligned to households by their income levels, the gap analysis on the preceding page should be complemented with data that quantifies the Roseville households that are actually being challenges by their housing costs. The chart at right illustrates the best available data on households that are housing cost burdened.

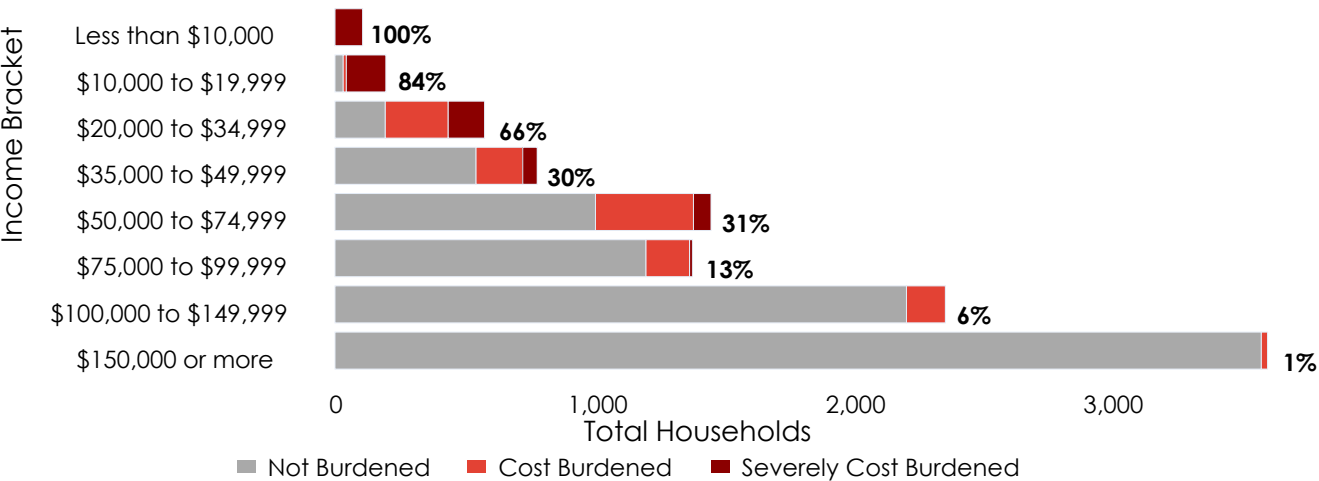
Cost burdened households are paying more than 30% of their household income on housing costs. Severely cost burdened households are paying over 50% of their income on housing costs.

The great majority of renter households who earn less than \$75,000 are cost burdened. Many are severely cost burdened.

Cost Burdened Renter Households by Household Income



Cost Burdened Owner Households by Household Income

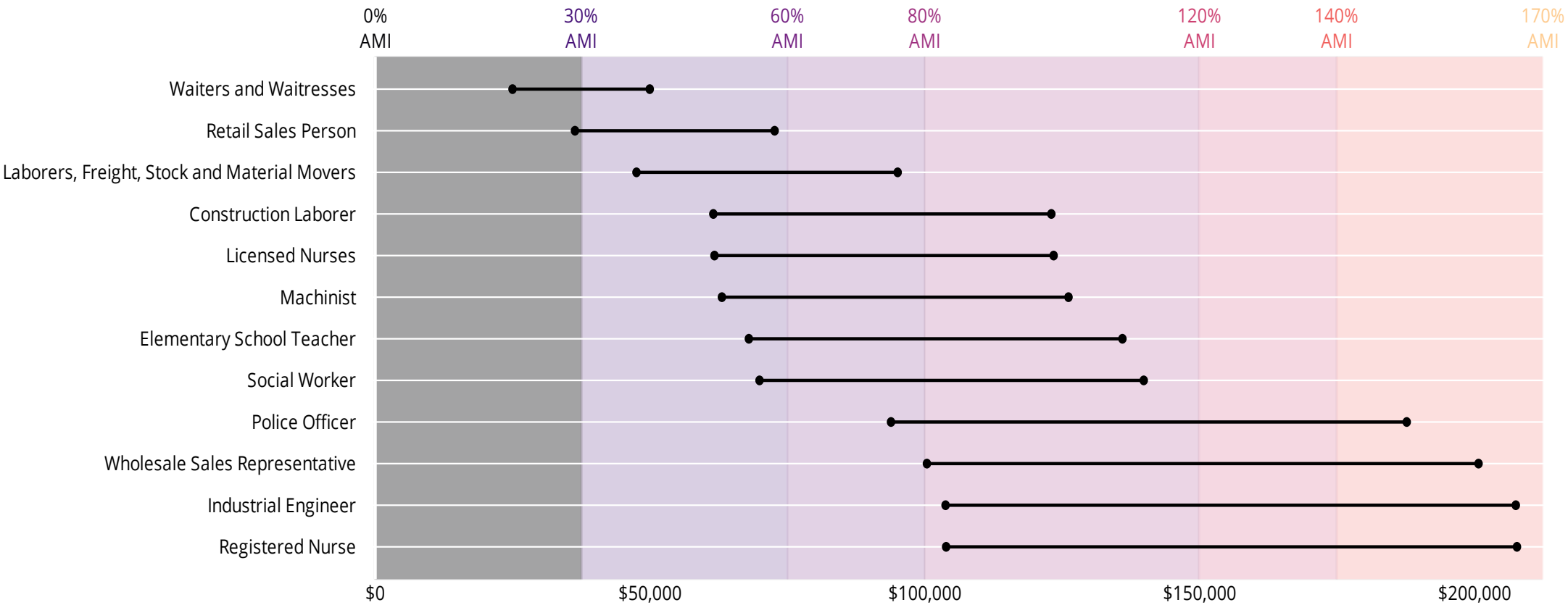


Source(s): ACS 5-year estimates, 2022



Common occupations yield a broad range of household income levels.

Many occupations yield household incomes ranging between 30% and 60% of the area median income. The chart below shows average incomes for common occupations. The left end of the bar shows the earnings of an individual in the occupation. The right end shows the income of a two-person household who both work in that occupation.



Source(s): BLS OEWS (Occupational Employment Wage Statistics)

Additional growth is projected in Roseville in the coming decade.

The Metropolitan projects 511 additional households.

An alternative approach to estimating future housing production or the need for housing is to base it on forecasted household growth, and allocate that growth among different types of housing.

The table at right presents the household growth over a ten-year time horizon, as estimated by the Metropolitan Council. 511 additional households are forecasted over that period.

The following page distributes that anticipated growth among households of different income levels according to their preferences for tenure (rental vs ownership) and bedroom count. A subsequent page distributes the expected growth by housing type.

Source(s): ACS 5-Year Surveys, 2009-2023, Met Council Projections (2024), Stantec Analysis

		Year	7-County Metro Region			Roseville		
			Total Households	Annual Change	5-Year Rolling CAGR	Total Households	Capture Rate	5-Year Rolling CAGR
10-Year Forecasted Horizon	Second 5-Year Horizon	2035	1,403,954	0.70%	0.702%	16,213	1.15%	0.27%
		2034	1,394,169	0.70%	0.773%	16,169	1.16%	0.29%
		2033	1,384,453	0.70%	0.845%	16,125	1.16%	0.31%
		2032	1,374,804	0.70%	0.916%	16,082	1.17%	0.33%
		2031	1,365,223	0.70%	0.988%	16,038	1.17%	0.35%
	Short-term time horizon	2030	1,355,708	1.06%	1.059%	15,995	1.18%	0.37%
		2029	1,341,501	1.06%	1.059%	15,936	1.19%	0.37%
		2028	1,327,442	1.06%	1.059%	15,877	1.20%	0.37%
		2027	1,313,531	1.06%	1.105%	15,818	1.20%	0.37%
		2026	1,299,766	1.06%	1.146%	15,760	1.21%	0.27%
		2025	1,286,144	1.06%	1.383%	15,702	1.22%	0.70%
Current Estimate		2024	1,272,666	1.06%	1.396%	15,644	1.23%	0.36%
Historical Trend Data	2023	1,259,329	1.29%	1.360%	15,586	1.24%	0.56%	
	2022	1,243,276	1.26%	1.263%	15,528	1.25%	0.61%	
	2021	1,227,787	2.25%	1.185%	15,546	1.27%	0.96%	
	2020	1,200,756	1.12%	0.865%	15,166	1.26%	0.56%	
	2019	1,187,423	0.88%	0.825%	15,362	1.29%	0.75%	
	2018	1,177,083	0.81%	0.791%	15,158	1.29%	0.51%	
	2017	1,167,668	0.87%	0.757%	15,064	1.29%	0.21%	
	2016	1,157,541	0.64%	0.708%	14,823	1.28%	0.07%	
	2015	Forecast				MSP Metro		Roseville
	2014	10-Year Household Change				117,809		511
	2013							
	2012							

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**The table below shows the allocation of Roseville’s projected growth by housing unit tenure and size.**

If Roseville’s forecasted housing growth were to be distributed among ownership and rental housing at the same mix of size and affordability that was occupied by households that have moved in the last five years, the resulting housing mix is illustrated in the table below.

Note:

Rental housing demand was almost as high as ownership housing.

Lower income households landed in rental housing more often than ownership housing.

Two and three bedroom units were most demanded by renters; four-plus bedroom units were most demanded by owner occupants.

Income Bracket		Rent				Own				Sum Totals		
		1BR	2BR	3BR	4+ BR	1BR	2BR	3BR	4+ BR	Rent	Own	Total
Very Low Income	<30% AMI	10	32	22	10	0	1	6	7	73	14	87
Low Income	30-60% AMI	6	30	29	14	0	2	14	27	79	43	123
Lower Middle Income	60-80% AMI	2	10	14	7	0	1	9	24	32	34	66
Middle Income	80%-120% AMI	1	5	10	6	0	1	7	33	21	41	62
Upper Middle Income	120%-140% AMI	0	2	5	4	0	1	4	28	11	32	43
High Income	140-170% AMI	0	1	3	2	0	0	3	25	7	28	34
Very High Income	>170% AMI	1	2	6	7	0	1	6	74	15	80	95
Total		19	81	89	49	0	7	48	218	238	273	511

**The table below correlates housing needs with the housing typologies that may meet those needs.**

Many housing needs are difficult to meet through development of new housing. This table provides more detail relative to the types of housing, both new and existing, that can meet the needs of households outlined in the previous slide.

Income Bracket	Maximum Household Income	Rental Households				Ownership Households			
		Maximum Affordable Rent	Estimated Demand	Existing Housing	New Housing	Maximum Purchase Price	Owner Demand Totals	Existing Housing	New Housing
Very Low Income (0-30% AMI)	\$37,470.00	\$937	73	Section 8 Vouchers, SROs, Room Rentals		\$120,000	14	Manufactured Homes, Very Modest Homes	--
Low Income (30-60% AMI)	\$74,940.00	\$1,874	79	LIHTC Apartments, Older Apartment Buildings	LIHTC Apartments	\$255,000	43	Older SF Homes, Townhomes, Condominiums	Land Trust Homes
Lower Middle Income (60-80% AMI)	\$99,920.00	\$2,498	32	Older Apartment Buildings, Older SF Homes	Subsidized Workforce Apartments	\$346,000	34	SF Homes, Townhomes, Condominiums	Townhomes, Modest SF Homes
Middle Income (80-120% AMI)	\$149,880.00	\$3,747	21	Apartment Buildings, Rental Townhomes & SF Homes	Subsidized and Market Rate Apartments, Rental Townhomes	\$526,000	41	SF Homes	SF Homes, Townhomes, Condominiums
Upper Middle Income (120-140% AMI)	\$174,860.00	\$4,372	11	Luxury Apartment Buildings, SF Homes	Market Rate Luxury Apartments	\$618,000	32	SF Homes	SF Homes, Townhomes, Condominiums
High Income (140-170% AMI)	\$212,330.00	\$5,308	7	Luxury Apartment Buildings, SF Homes	Market Rate Luxury Apartments	\$754,000	28	SF Homes	Executive SF Homes
Very High Income (>170% AMI)	> \$212,330	--	15	Luxury Apartment Buildings, SF Homes	Market Rate Luxury Apartments	--	80	SF Homes	Executive SF Homes



### Growth Forecasted in Previous Housing Study

The housing growth that has occurred since the 2018 study varies from the projected growth in important ways.

The preceding analysis forecasted housing growth by tenure and bedroom count. On this and the following page, we forecast housing growth across a set of housing types.

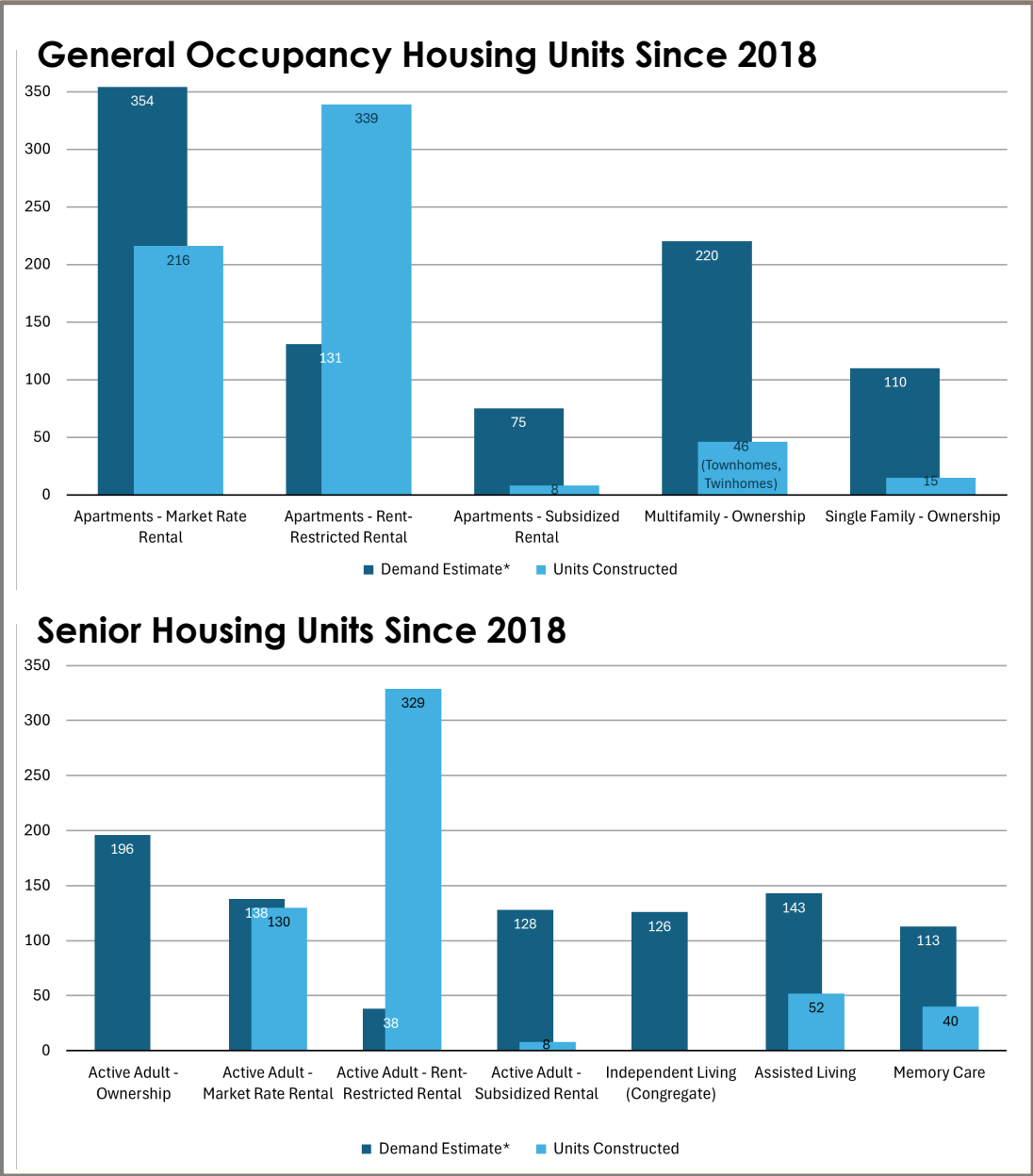
To establish a baseline for the analysis, the charts at right illustrate the demand estimates from Roseville’s previous housing study, in 2018—and compares estimates to the actual production that has occurred since the study. The darker bars represented the estimated demand from 2018 to 2030. The lighter bars represent the actual development that has occurred up until the present time.

In terms of total unit count, Roseville is on track to produce housing at a rate that roughly matches the estimated demand. But the nature of that growth has varied from the demand estimates in important ways.

There has been far greater production of rent-restricted affordable housing than was estimated—both for general occupancy and senior markets. Based on the various metrics of housing need, high demand for such housing persists, with future production of these housing products being constrained primarily by land availability.

At the other end of the housing continuum, single family and multifamily ownership housing has not materialized in accord with the estimates. Single family housing production will remain limited by land availability. Condominium developments still have limited viability outside of the Minneapolis downtown core.

Source(s): Comprehensive Housing Needs Assessment for the City of Roseville (2018), Costar, City Building Permits



Stantec Growth Forecast

Housing production over the next decade is expected to yield more rental housing units than ownership units, and more general occupancy housing than senior housing.

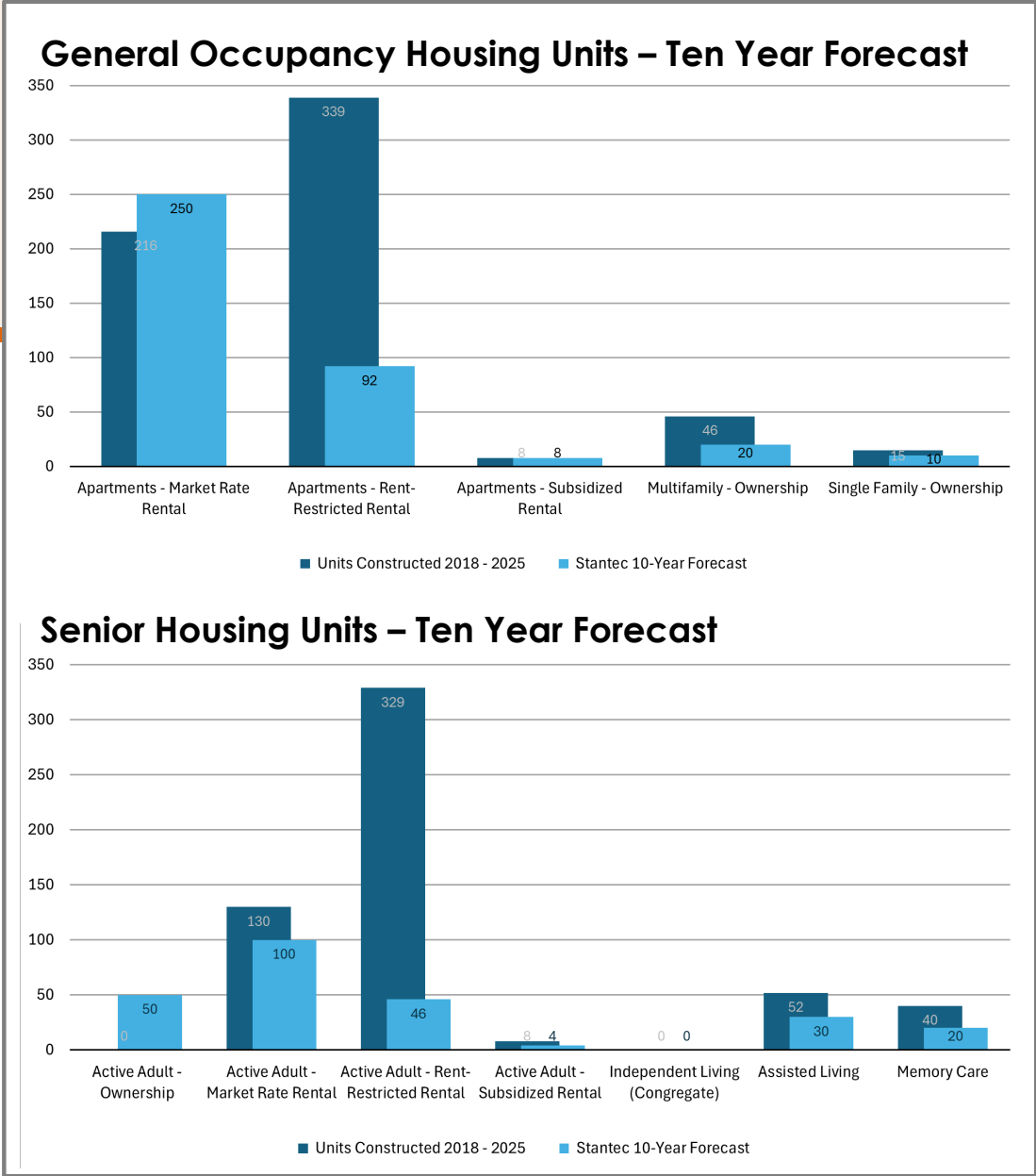
The charts at right and table below represent Stantec’s forecast of housing production over the next decade. Note that the forecast is more closely aligned with the housing production that has occurred since 2018.

The forecast anticipates somewhat reduced housing production overall, since it takes into consideration Roseville’s growing constraints in terms of land availability. However, it slightly exceeds the Met Council’s forecast in terms of total production.

The production of rent-restricted housing is expected to be much reduced from the previous period, since much of the surge in that product type was related to Dominion’s two large-scale projects—which are unlikely to be replicated in the next period.

Stantec Ten Year Forecast	Number of Housing Units
General Occupancy	
Apartments - Market Rate Rental	250
Apartments - Rent-Restricted Rental	100
Multifamily - Ownership	20
Single Family - Ownership	10
Senior Housing	
Active Adult - Ownership	50
Active Adult - Market Rate Rental	100
Active Adult - Rent-Restricted Rental	50
Assisted Living	30
Memory Care	20
Total	630

Source(s): Costar, City Building Permits, Stantec analysis



The analysis identifies housing needs across the continuum of household income.

Housing gaps

When Roseville’s existing households are aligned with its housing inventory by tenure and income, the most evident gap is the relative scarcity of rental housing units that are affordable to its lowest income households.

Roseville has a concentration of rental housing units with monthly rents between \$875 and \$1,250, and ownership housing units that are valued between \$200,000 and \$400,000.

Housing needs

As is broadly true across the Twin Cities Metro, there is insufficient housing in Roseville that is affordable to its low and moderate income households.

Most of Roseville’s renter households are housing cost burdened—that is, they are paying over 30% of their household income on their housing costs. About half of those households are paying over 50% of their household income on their housing costs.

There is also a greater demand for multifamily ownership options (which in this market is more likely to be in the form of townhomes than condominiums) than there is opportunity to provide such housing.

Housing forecast

Roseville’s projected growth, per to the Metropolitan Council’s recent model, is 511 households in the next ten years.

Stantec modeled the pattern of housing units demanded if those 511 households chose housing units in the same pattern as the metropolitan households that moved in the last five years. Recent movers chose rental housing almost as often as ownership housing, most often choosing 2-bedroom and 3-bedroom units.

Stantec forecasted the housing production mix over the next decade, based on the demand analysis, research interviews and past performance. That forecast shows more new rental housing units than ownership units, and more general occupancy housing than senior housing.



# Homelessness and Homelessness Prevention



Family homelessness has declined since 2007, while individual homelessness has risen.

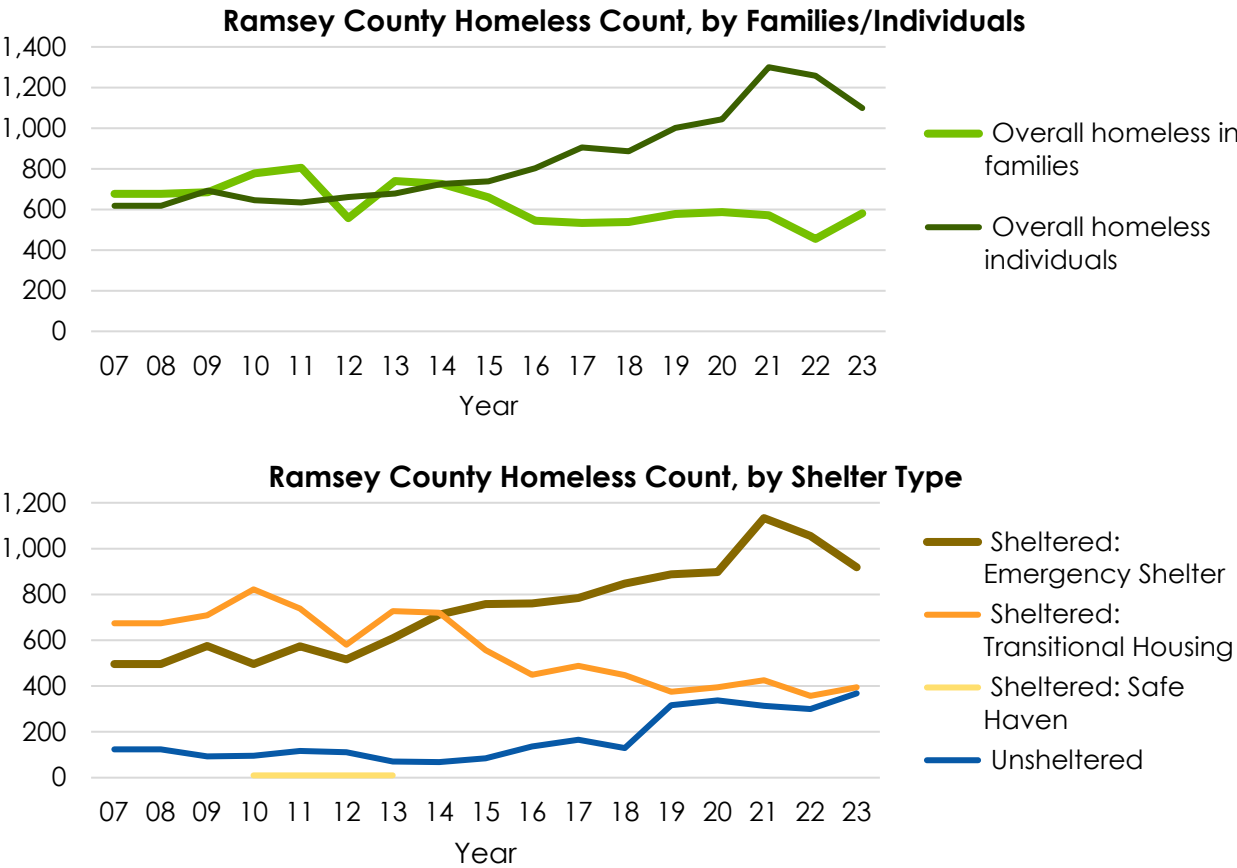
Overall, the homeless population has increased in Ramsey County, but the shelter type they are occupying has shifted significantly from 2007 to 2023.

The best objective data relative to the size of the homeless population over time is the Point in Time (PIT) counts. As a federally designated Continuum of Care entity, Ramsey County conducts a PIT count every year. The PIT count attempts to estimate the number of homeless individuals and families in the county in both sheltered and unsheltered settings.

The overall homeless population in Ramsey County has trended upward over the past decade, according to Ramsey County. But a greater share of homeless people are individuals. Homeless families have actually declined over the period, reflecting a concerted effort to prioritize families, and particularly families with children, in the homelessness support infrastructure.

Transitional housing facilities have declined over the period as permanent supportive housing has grown and is understood to be more humane and effective over the long run.

Additional shelters have also been created, even as the unsheltered population has grown. The unsheltered population was estimated to be fewer than 200 from 2007 to 2018, roughly doubling in the years since then.



Source(s): HUD Exchange. PIT and HIC Data Since 2007.

Roseville City staff provide support to homeless and precariously housed people in the community.

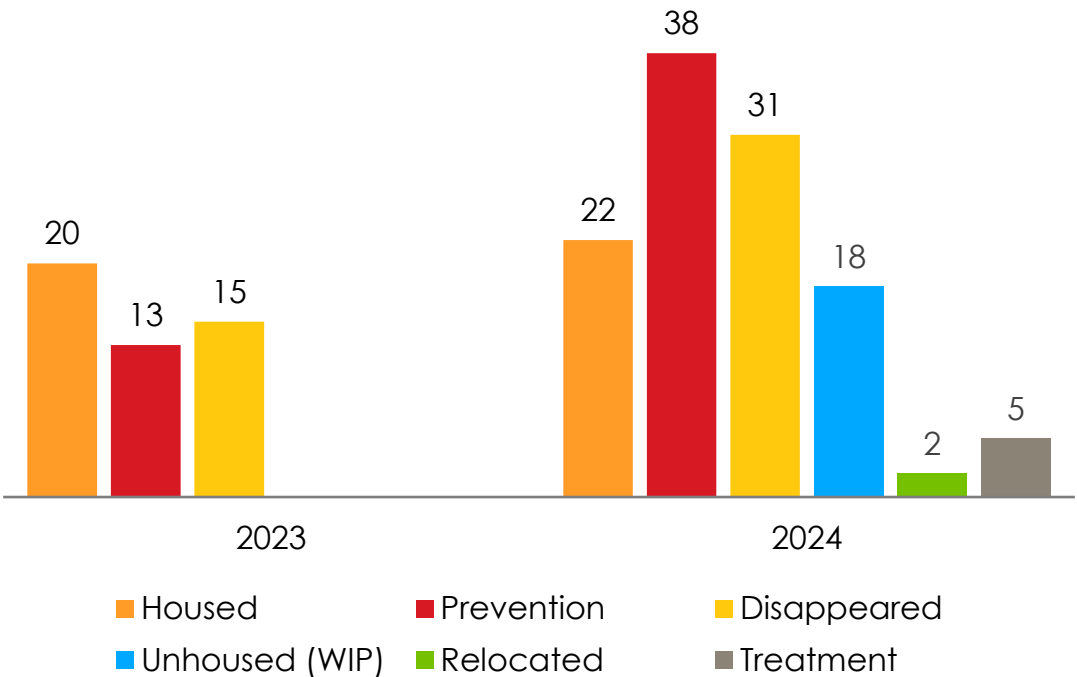
The City of Roseville has made a powerful staffing commitment to supporting homeless and precariously housed individuals and families.

Effectively supporting homeless or precariously housed individuals and households requires:

- 1. Physical housing infrastructure ranging from emergency shelters to permanent supportive housing.
- 2. A network of providers and resources that can be brought to bear as needed to address the breadth of distinct challenges that homeless individuals and families face.
- 3. A case management approach to giving sustained attention to understanding the needs of an individual or household, and making connections to needed resources and follow up consistently.

Roseville has leaned into playing a role in addressing local homelessness. It is unique or unusual among Twin Cities suburbs in that its staff includes two who provide dedicated social work and housing navigator services, reaching out and connecting homeless and precariously housed individuals and families with the resources they need to move through their challenging circumstances.

Roseville Homeless Outreach  
by Type of Resolution



Source(s): Records from Cari McCollor, Roseville Housing Navigator

A broad network of services is one of the pillars of effectively addressing and preventing homelessness

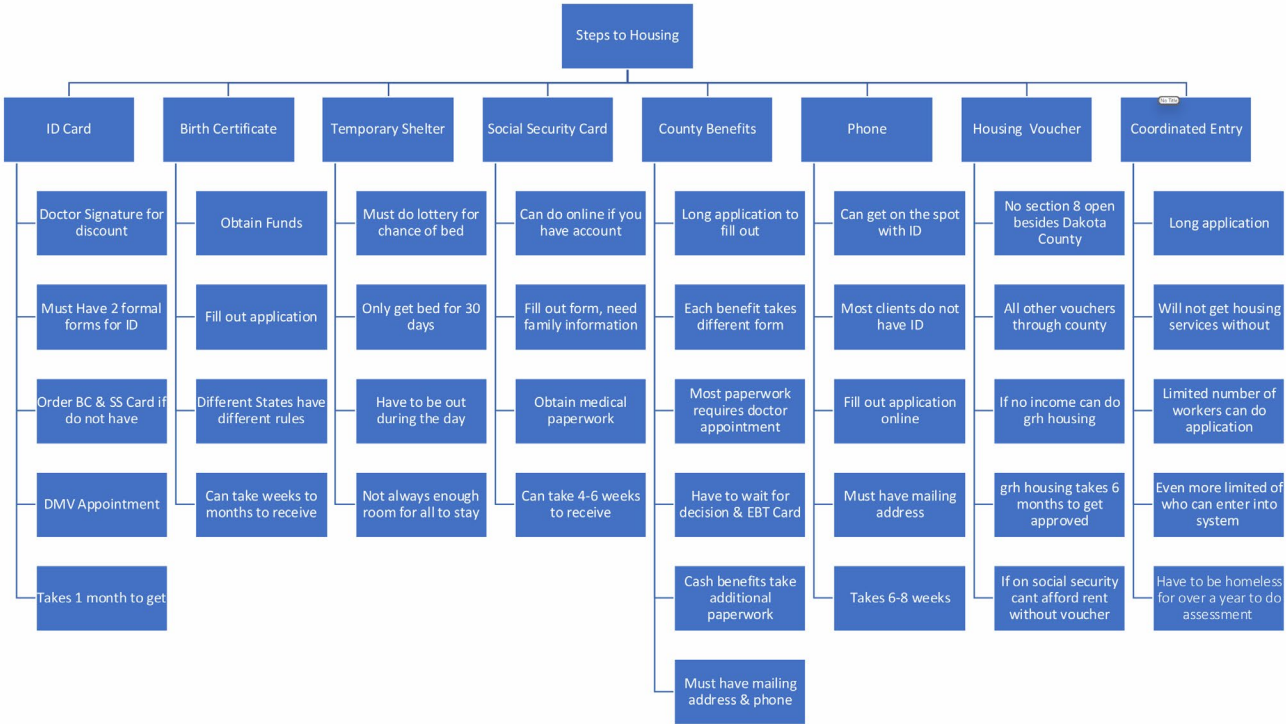
Although the service network is not without its gaps and delays, Roseville is fortunate in having a broad range of services available to support those who are homeless and those in precarious housing.

Roseville has a broad range of partners in the work of supporting homeless individuals and families, and preventing homelessness. Key among these are Ramsey County, Suburban Ramsey Family Collaborative, and the Roseville School District.

Services encompass direct emergency support in the form of housing, rent and utility assistance, mortgage assistance, etc. It also includes support for gaining longer term stability through education, childcare, legal support, mental health services, etc.

These systems and services are by and large external to the City of Roseville, but the City’s front-line homelessness staff tap into them flexibly as needed for those they are serving. Although the network of services is fairly robust, there are reported frustrations in terms of gaps and delays in some service categories.

The chart at right is illustrative of the various processes that might be pursued to meet individual needs.



Source(s): Records from Cari McCollor, Roseville Housing Navigator



# Housing Strategies



## Menu of Housing Strategies

The following pages offer a menu of strategies that are tailored to what was learned about Roseville’s unique challenges, needs and opportunities.

These strategies are relevant for Roseville's particular development context, and address identified community needs based on this study's research and analysis.

They address a range of housing needs, and have different potential levels of impact. They range in their difficulty, with some being relatively easy to implement and some being more difficult. They entail different levels and types of resources and efforts from the City of Roseville and its staff.

The strategies are offered for information and discussion.

Production Strategies	Preservation Strategies	Capacity Building Strategies
Market Rate Apartments	Preservation of NOAH* Apartments	Housing Trust Fund
Inclusionary Housing Units in New Apartment Buildings	Land Trust Homes	Homes Rented to Future Homebuyers
Rent-Restricted Affordable Housing	Manufactured Home Parks	
Accessory Dwelling Units	Rental Licensing Strategies	
City Code Revisions	Tenant Notification	
Lot Acquisition and Redevelopment	Home Maintenance, Rehabilitation	
Hotel to Housing Conversion	Townhome/Condo Association Loans	

\*Naturally Occurring Affordable Housing

## New multifamily development attracts new demographics and renews Roseville’s housing stock

High quality, market rate apartments and condominiums are attractive to a range of populations—including many younger singles and couples, as well as empty nesters and retirees. They are part of the continuing renewal of a City’s housing stock.

**Context.** Market rate apartment development is beneficial to a vibrant community. It signals continued investment in the community and renewal of the housing stock. It can retain and attract young adult singles and couples, who may later put down roots in the City. It offers a lower-maintenance option for empty nesters and retirees—which in turn frees up single family homes for new buyers. It makes a significant contribution to the local tax base without a corresponding service burden on the local school district.

Market rate apartment development is financially viable in the current Roseville market under certain conditions and locations. Opportunities are, however, constrained by land availability.

**Objective.** To support high-quality apartment development in suitable locations.

**Strategy.** Play a supportive partner role as opportunities emerge for high quality apartment development.

Encourage master planning at Roseville and surrounding retail areas. Master planning should include identification of locations suitable for higher density housing development.

Consider supporting projects with public financial support if that can be justified by extraordinary site assembly or site preparation costs, and the long-term fiscal impact of the development is positive.

**Resource requirements.** Development support may involve the judicious use of non-General Fund resources, such as tax increment financing.



[The Isaac, Roseville](#)

## Market rate development can drive some affordable housing production

Market rate apartment development can include dwelling units that are restricted to affordable rent levels, contributing to the housing units available to low to moderate income households.

**Context.** Cities typically promote affordable housing units in market rate apartment developments in one of three ways: 1) Encourage the inclusion of affordable units in new market rate apartments, 2) Require affordable units when providing public financial support to a project, or 3) Require affordable units in all new multifamily development.

The affordable units will require corresponding public financial support.

**Objective.** To increase the number of Roseville housing units that are affordable to lower income homeowners by promoting their inclusion in market rate housing developments.

**Strategy.** Choose which of the three policy approaches is right for Roseville. Adopt that as a policy framework, along with the City’s

commitment and approach to providing financial support to the projects.

Other regulatory support for these “mixed income” projects could be considered including density bonuses, reduced parking requirements and waivers of development fees.

**Resource requirement.** Tax increment , tax abatement or similar financing mechanisms are both suitable and typically adequate for supporting affordable units. Inclusionary requirements also entail staff time to oversee compliance.

**Case Studies.** Many local cities, including Bloomington, Edina, Richfield, and St. Louis Park, have adopted mandatory inclusionary housing policies. Shoreview requires inclusionary housing units to be affordable at

80% AMI. [This table](#), although not current, provides a comparison of some of the regional leaders in their inclusionary zoning.



Loden SV, Shoreview



Federal tax credits are the primary vehicle for creating new affordable housing with rent caps.

Roseville can meet additional pressing needs of low to moderate income community members by supporting the development of additional tax-credit funded, workforce housing project.

**Context.** Roseville has produced almost 700 units of new affordable housing in the past five years. Combined with preexisting developments, around 9% of Roseville’s housing stock is rent-restricted or subsidized affordable housing. Our analysis demonstrates, however, that needs remain in Roseville and across the Metro for additional affordable housing options.

Tax credits are the primary engine for producing new rental housing that is affordable to working class households.

At the 60% AMI level (household income of around \$63,000 per year), 2024 rents and utility payments were capped at around \$1,398 for 1-bedroom units and \$1,676 for 2-bedroom units.

**Objective.** To provide additional support to

housing cost challenged households through supporting additional tax-credit-funded affordable housing projects, with a goal of reaching deeper levels of affordability.

**Strategy.** Play a supportive partner role for selected projects that meet City goals. Additionally, the City could consider adopting other policies that are supportive of affordable housing projects including density bonuses, reductions in parking requirements, and waivers of fees.

**Resource requirement.** Local financial support is likely to entail tax increment financing or similar financing mechanisms, and may require additional local financial resources.

**Case Studies.** Examples of local government support for new, tax credit funded, affordable

housing projects are abundant. Roseville itself has extensive experience with supporting tax credit developments in recent years.



Edison 2, Roseville



## Accessory dwelling units add to local housing diversity and can meet a range of needs

Some families want to provide a space for a parent or adult child that is close at hand but still offers independence. Others benefit from a secondary source of income. Tenants may value rental options in a residential neighborhood setting.

**Context.** Accessory dwelling units (ADUs) are dwelling units that are subordinate to and under the ownership of an owner-occupied home on the same lot. They are a way of introducing new rental options which make use of existing utility infrastructure, and have an adjacent owner occupant responsible for rental management. It typically results in high quality rental management and good responsiveness to issues that arise.

Roseville has provisions in its zoning code that allow ADUs under a set of conditions. This has given residents exposure to ADUs in some neighborhoods.

**Objective.** To diversify the housing options available to people who want to live in Roseville, in a good rental management situation.

**Strategy.** Modify some of the conditions governing ADUs in order to allow an increase in ADU production.

This requires an analysis of Roseville's ordinance and outcomes, and learning more about the experience of peer cities. This would support a set of modifications to the ADU standards in the City's zoning code.

**Resource requirements.** No financial resources are required.

**Best practices.** Family Housing Fund has published an inventory of [ADU policies](#) in the Twin Cities. They are good examples of the range of approaches that cities can take.



[Civic Design Center.](#)

## Adjust zoning requirements that are impediments to new housing development

Zoning code modifications could result in making additional housing development possible, as well as increasing the pace and variety of housing development.

**Context.** Housing production can be dampened by Zoning Code provisions that add to the cost and complexity of housing production.

Roseville has made significant recent modifications to its Zoning Code that been noted and appreciated by developers, who have said they have contributed to increasing the amount and diversity of multifamily housing development that has occurred. Our scan of the City's zoning code surfaced additional opportunities that could reduce barriers to housing production.

**Objective.** To remove unnecessary regulatory barriers to housing development in order to increase the pace and variety of housing development.

**Strategy.** Undertake another round of analysis related to zoning code modifications that would advance City housing goals. Gather developer input in this process, and learn about changes made by peer cities.

**Resource requirements.** No financial resources are required, although the process may benefit from engaging consultant support.



Direct property acquisition and redevelopment can meet multiple city goals

It both removes a lower value property that may be difficult to rehabilitate, and sets the stage for new housing that meets specific local needs.

**Context.** Some Twin Cities communities are taking a proactive approach to producing new single family or small-scale multifamily housing that addresses a range of housing goals unique to those communities. Redevelopment outcomes have included:

Habitat for Humanity homes, land trust homes, homes for larger families, and small scale multifamily ownership formats such as townhomes and cluster developments

Other goals are often integrated into these programs including first-time homeowner support and the utilization of emerging developers for home construction.

The typical process entails public acquisition of lower-value properties, site preparation, and marketing it for the desired redevelopment.

Roseville has historical experience with this type of program, but has not engaged in it recently.

**Objective.** To create new ownership housing options that diversify the available housing options and address local housing goals.

**Strategy.** Clarify the program model, targeted to priority outcomes. Pursue acquisition of suitable properties.

**Resource requirements.** Significant public financial support will be required to buy down the existing value of the acquired property.

**Case Studies.** Interesting case studies in the Twin Cities include Richfield’s Rediscovered Lot Sale Program. Because Richfield’s housing inventory is so dominated by small, single story homes, its program is focused on building larger homes that are owner occupied, but which are also compatible in design with neighboring properties.

Bloomington’s is utilizing primarily grant resources for its Affordable Home Ownership Program, with the intent of producing 27 new construction homes. The City is acquiring properties and preparing them for a new single family homes or townhomes that will be sold to families earning up to 80% of area median income. Small and emerging developers are solicited to build the homes, fostering their growth and development in the construction industry.

## Outdated hotels may be candidates for housing conversion.

Hotel-to-housing conversions can yield types of housing units that are in very short supply in the Twin Cities, including micro-units, and units without complete kitchen facilities.

**Context.** Many cities across the country have expanded housing options by converting older hotels and motels into permanent housing. A wave of hotel to housing conversion occurred during the COVID pandemic, as the hotel industry was hit hard and housing shortages were acute.

Hotel-to-housing conversion can accomplish multiple purposes. They can yield small-unit housing types that are in short supply. By targeting disinvested or obsolete hotel properties, they may resolve issues related to problematic conditions or management of those properties.

For a successful long-term outcome, it is critical for the property to be sold to a highly competent owner/property manager that is also a competent service provider, or in close

partnership with one.

**Objective.** To create new housing options in Roseville that would give individuals in the lowest income brackets an opportunity to live a stable and financially sustainable life.

**Strategy.** Identify one or more lower value local hotel properties that are candidates for acquisition and conversion. Identify and partner with an organization that would take on long-term ownership of the property and assures strong property and tenant management.

Pursue or support the acquisition of one or more of the identified hotel properties. With the partner organization, pursue the rehabilitation of the property and the transfer of ownership to the partner organization.

**Resource requirements.** Significant public financial support will be required for acquisition and rehabilitation of the property.



[Hennepin County Housing](#)



\*“NOAH” means “Naturally Occurring Affordable Housing”

A lot of older apartments are affordable to tenants simply because they are older and have fewer amenities. Preserving the condition and affordability of this type of housing benefits those who can’t afford to pay more for their housing.

**Context.** Around 3,600 Roseville apartment units were built before 1970. Their average asking rent is around \$1,132 per month. These can be considered Naturally Occurring Affordable Housing (NOAH). They offer affordable rents without being subsidized or regulated by public sector programs.

NOAH properties face two different types of risks. 1) Properties management can fail to keep up with deteriorating building conditions or tenant behaviors, yielding challenging living conditions. 2) Properties can be rehabilitated for an upscale market, and rents raised to a level that puts them out of reach for current residents.

Some local CDCs (Community Development Corporations) are experienced at buying older apartment buildings, renovating them, and

stabilizing their affordable rents—utilizing tax credits and other financing to preserve their affordability for another generation of renters.

**Objective.** To preserve the condition and affordability of NOAH properties to the benefit of their low to moderate income residents.

**Strategy.** Support existing property owners with access to financing to keep buildings in good condition, using mechanisms that also preserve their affordability.

Partner with local CDCs to acquire and preserve the affordability of NOAH properties.

**Resource requirements.** Local funds typically complement tax credits for acquisition and refinancing strategies. Building improvement loans require public financing capacity.

**Case Studies.** Aeon has assembled a NOAH Impact Fund that it uses to acquire and preserve affordability of NOAH properties. The City of Richfield offers a Multi-Family Improvement Loan with a 15-year term and 0% interest to qualifying properties.



The Provinces, Little Canada

Land trust homes create a permanently affordable, owner occupant home

Roseville is already actively engaged in creating land trust homes, but could extend its commitment to this type of owner occupant single family home over the next period.

**Context.** Community land trusts can play a role in creating long-term affordable ownership options for single family or townhome homeowners. Several land trust organizations are active in the Twin Cities.

The land trust owns the land under a home, while the homeowner owns the home itself. By this and other mechanisms, the home remains affordable to a succession of homeowners for the entire life of the structure.

Roseville is already active in creating land trust homes, in partnership with Habitat for Humanity. Habitat for Humanity purchases modestly priced homes and retains ownership of the underlying land. Habitat leads in the rehabilitation of the home, with financial support from the City of Roseville. The home is sold to an income qualified homeowner earning

80% or less of area median income. A restrictive covenant is placed on the property to ensure that subsequent owners also meet income criteria.

**Objective.** To increase the number of owner occupied, land trust homes that are long-term affordable for the life of the home.

**Strategy.** Continue to develop land trust homes in the short to medium term future, maintaining the City’s close collaboration with Habitat for Humanity.

Identify a sustainable funding source for the program that supports ongoing production at a level that aligns with City goals.

**Resource requirements.** Land trust homes require significant local resources to support the acquisition cost and land write-down, as well as contributing to rehabilitation costs.



Image credit: Peter Callaghan, MinnPost

Cooperative conversion of manufactured home parks yields long-term ownership by residents.

An emerging way of preserving the affordability of manufactured home parks is to convert them into a resident owned cooperative.

**Context.** Manufactured home parks play an important role in a community’s housing mix. They are the most affordable type of ownership housing.

Owners of manufactured homes face barriers in maintaining their homes. Because they have relatively low value and they are only semi-permanently fixed, it is difficult for owners to access home improvement financing when major repairs are needed.

Across the country many manufactured homeowners are facing unaffordable rent increases—often after a property is sold to a national investor.

The affordability of manufactured home parks is being preserved nationally and locally in ways that are similar to NOAH preservation

projects. The property is acquired. Necessary upgrades are made to streets and utilities. Then the property is sold into a cooperative owned by the homeowners. At that point rents can be set no higher than the cost of maintaining the property and its infrastructure.

Roseville has one manufactured home park—Roseville Estates. Manufactured home owners are eligible for Roseville’s Mobile Home Improvement Loan Program. Roseville also has protections for manufactured homeowner protections in its zoning code, which are being updated to align with state law.

**Objective.** To increase the long-term stability and affordability of mobile home park resident in Roseville.

**Strategy.** Connect with ROC USA (the national leader in cooperative conversion of manufactured home parks) to become educated on public sector roles in cooperative conversions. Identify potential resources to support a prospective conversion program.

**Resource requirements.** Municipalities typically provide significant resources in cooperative conversions.

**Case Study.** Cooperative conversions in Richfield and Fridley are instructive local examples of cooperative conversions of manufactured home parks.



Rental licensing can play a big role in ensuring older apartment properties remain livable.

Effective rental licensing programs can improve tenant conditions by increasing resources and attention on problem property owners while reducing the burden on responsible and responsive owners.

**Context.** Roseville’s older apartment buildings provide naturally occurring affordable housing. But to remain a community asset they require high quality property management and ongoing attention to physical conditions.

Roseville has a rental licensing program that is managed by its Fire Department. Best practices in rental licensing programs include incentives and disincentives that work in tandem to maintain high quality management practices in older buildings, and reduce the likelihood that they become problem properties.

Property owners who respond quickly to tenant complaints and city-required improvements benefit from lower rental licensing fees and less frequent inspections. Property owners who are slow or negligent in these regards are assigned to a category requiring more frequent

inspections and higher licensing fees.

**Objective.** Utilize best practices for enforcing high standards in the management and maintenance of older apartment buildings, so that they endure as affordable housing options and positive community assets.

**Strategy.** Fire Department and Community Development staff could collaborate on revising rental licensing regulations, such as considering a tiered inspection option, more frequent inspections, and/or higher rental licensing fees.

**Resource requirements.** Additional staff capacity may be required for this strategy. However, the cost of the additional staffing can be offset by setting rental licensing fees at levels that pay for the additional staffing

requirements.

**Case Study.** The City of Minneapolis administers a highly effective tiered rental licensing program.



Parkview Apartments, Roseville



## Tenant notification reduces uncertainties for tenants during an ownership transition

Roseville’s existing tenant notification ordinance provides information to tenants prior to an ownership change and after the property has changed hands.

**Context.** Tenant notification ordinances require pre-sale and/or post-sale notification to tenants and cities during a transition in the ownership of rental properties. It may prohibit certain actions within those periods (for example, increasing rent levels), or require payments to tenants if certain actions occur.

Tenant notification requirements reduce uncertainties for renter households, and can mitigate the impact of new ownership that sometimes brings sudden, life-impacting changes.

The City of Roseville adopted a Tenant Notification ordinance in 2022 that requires a notice to tenants and the City of Roseville three months prior the sale of an affordable rental property, and a post-sale notice from the new owner to the tenants stating whether rents will

be increased in the first three months of ownership, and outlining tenant rights under the tenant notification ordinance.

**Objective.** Provide a measure of housing stability, protection, and notification to tenants of rental housing during a period of ownership change.

The notification requirement can also create time and space for a mission-oriented developer to evaluate whether they want to put together their own offer to purchase the property, in order to preserve the affordability of the property.

**Strategy.** No changes are recommended to Roseville’s Tenant Notification ordinance. However, efforts to inform existing owners of rental properties of tenant notification

requirements should be made.

**Case Study.** Other cities with tenant notification ordinances include New Brighton and Brooklyn Park.

**SALE OF PROPERTY NOTICE**

DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

TENANT NAMES: \_\_\_\_\_

This notice serves to inform you that, after much thought and consideration, the property is now for sale.

In order to market the property, it may be necessary to schedule viewings and/or showings of the premises.

We do apologize for any inconvenience this may cause and will do our best to give advance notice and make reasonable accommodations for your schedule when possible. It is not necessary for you to be home during the scheduled time, however if you would like to be, please let us know and we will try to schedule accordingly.

We ask that you please keep the premises presentable during this time. If there are necessary repairs to the premises, please inform us before \_\_\_\_/\_\_\_\_/\_\_\_\_.

Thank you for your understanding and cooperation. We appreciate your tenancy and will try to make this as easy and stress free as possible to everyone involved.

If you have any questions, please feel free to contact me: \_\_\_\_\_

LANDLORD SIGNATURE \_\_\_\_\_

This notice was accomplished by:

☐ Certified Mail, Return Receipt Requested

☐ Hand delivered to tenant.

If hand delivered, tenant must acknowledge receipt by signing and dating below:

TENANT SIGNATURE \_\_\_\_\_ DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

**SALE OF PROPERTY NOTICE**

Ongoing maintenance and repair become increasingly important as homes age.

Roseville provides an impressive set of City-funded home maintenance and repair programs that supplement resources available from other parties.

**Context.** Much of Roseville’s housing stock was built in the 1940s and 1950s, making it 65 to 85 years old. With a housing stock of this age there will be properties that have not had consistent maintenance and are suffering as a result. There will also be certain households without the wherewithal to make the reparative ongoing investments that their homes need.

Roseville augments Ramsey County’s home repair and rehabilitation loan programs with an additional set of loan programs. Those include:

- Home Improvement Loans. Below market financing up to \$40,000 for owner-occupied properties on a ten year term.
- Senior Deferred Loan. Zero interest loan up to \$25,000 for senior property owners, due on sale of property.
- Emergency Deferred Loan. Zero interest

loan up to \$10,000 for income-qualifying owner-occupied properties, due on sale of property.

**Objective.** To maintain the City’s commitment to supporting reinvestment in the local housing stock that might otherwise slide into disrepair, and support families in maintaining and retaining their homes.

**Strategy.** Continue to fund and promote the broad menu of existing home improvement programs that are available to Roseville community members from Ramsey County, the City of Roseville, and others. Evaluate the funding basis of the programs for their long-term sustainability, recycling program funds were possible.

**Resource requirements.** Home maintenance

and rehabilitation programs require public financial resources.

**Case Study.** Information about home maintenance and rehabilitation programs available to Roseville homeowners can be found [here](#) and [here](#).



Photo credit: Zillow

Infrastructure repairs or reinvestment can be a financial challenge for ownership associations.

Infrastructure repairs or upgrades can be a challenge to finance for associations. The state legislature has established a mechanism called Housing Improvement Areas (HIAs) for repaying infrastructure investments through a property tax surcharge.

**Context.** Like single family homes, townhome and condominium associations can find themselves in a situation where there is deferred maintenance or deterioration with respect to collectively owned common areas and infrastructure—such as roofing, siding, landscaping, roadways, parking lots, water lines, painting, and decks—and insufficient capital reserves to fund improvement of those systems.

State statute provides for the establishment of a financing mechanism for such improvements. Housing Improvement Areas (HIAs) can be established upon request of the Association. Once established the City of Roseville can finance the community infrastructure improvements that are needed, and recoup the cost over time through an additional levy on the townhome owners.

The City of Roseville has utilized this mechanism in the past to support a townhome association in Roseville.

**Objective.** To maintain property conditions and value in Roseville townhome communities by supporting townhome and condominium associations in financing infrastructure improvements upon request.

**Strategy.** Review the existing policy for this strategy, and amend it as necessary to reflect how the City could continue to support townhome and condominium associations with deferred infrastructure maintenance needs.

**Resource requirements.** This strategy requires municipal financing capacity, funds recouped through levies on association properties. It does not require capital funds that could be deployed to fund other housing priorities.



Photo credit: Zillow



Local housing Trust Funds are repositories for City resources dedicated to housing related purposes.

Roseville has established a housing trust fund that will receive the City’s share of new Local Affordable Housing Aid funds, and can be supplemented with other local resources.

**Context.** Housing trust funds serve as a vehicle for assembling funds dedicated to local housing related activities. In the Twin Cities, municipal allocations of the Metro Area Sales Tax includes Local Affordable Housing Aid (LAHA). These funds will generally be held in the municipality's housing trust fund. Additional funds and funding streams can be directed into housing trust funds and often area. Those may include municipal, HRA or EDA levy funds, federal community development grant resources (e.g. Community Development Block Grants), pooled TIF funds, private donations, etc.

Roseville established a housing trust fund in 2024, to which its allocation of Local Affordable Housing Aid could be directed and held for housing-specific investments.

Resources in local housing trust funds can be spent on a wide range of housing related activities, consistent with the policy priorities of the municipality. Within the housing trust fund, the LAHA-derived funds must be spent on housing-related projects authorized by the state of Minnesota. Those projects and purposes are themselves quite broad. They include:

- Emergency rental assistance for households earning less than 80 percent of area median income
- Financial support to nonprofit affordable housing providers
- Construction, acquisition, rehabilitation, demolition, and financing related to building or rehabilitating housing that is affordable to owner occupant households earning 115% or

less of area median income, or renter households earning 80% or less of area median income.

**Objective.** Utilize Roseville’s Housing Trust Fund as a mechanism of assembling dedicated resources for housing related investments.

**Strategy.** Undertake strategic planning to a) prioritize the use of Roseville’s housing trust fund resources among its many worthy housing-related purposes, and b) determine whether to direct supplementary City resources or revenue streams to the housing trust fund.



Cities themselves can own and rent out homes to prepare households for home ownership.

Program models that build skills and financial capital for households to purchase a home are capacity-building for the households that participate in such programs.

**Context.** In this program model, a local municipality takes on the role of a rental property owner in order to support its tenants in becoming homeowners. Single family homes are acquired and rented to an eligible program-participant household. The household makes rent payments and an additional escrow payment over a period of time. Upon leaving the home, the renter household accesses the accumulated escrow account as a downpayment on a home they purchase—thus becoming owners of their own homes. The City-owned home is then available for another renter household.

During the rental period, the renter household undertakes aspects of the property maintenance, as participated in other training and activities that build their readiness for home ownership.

**Objective.** Advance households into home ownership, and the wealth-building benefits of building equity in a home, by establishing a home rental program with structured rental relationships with successive renter households.

**Strategy.** Acquire and rehabilitate suitable structures. Hire a rental management company to support rental operations.

Partner with a nonprofit to provide the training that prepares the renter household for home ownership.

Tax forfeited properties are potential candidates for program rental homes.

**Resource requirements.** Municipal resources are required to acquire existing homes for this

purpose, but may be fully or partly recouped through the future rent receipts. Property management and maintenance would be funded through rent receipts.

**Case Study.** The City of Bloomington has been running a program of this kind for over 30 years. The City owns and operates 41 housing units. Each renter household participates in the program for a 5 year period, during which time the equity needed for a home purchase is accumulated. During their stay, the rental household maintains the property, and receives educational courses and planning sessions to help them achieve their goal of purchasing a home. When a family exits the program, they have one year to access the funds in their escrow and purchase a home.

# Homelessness Strategies



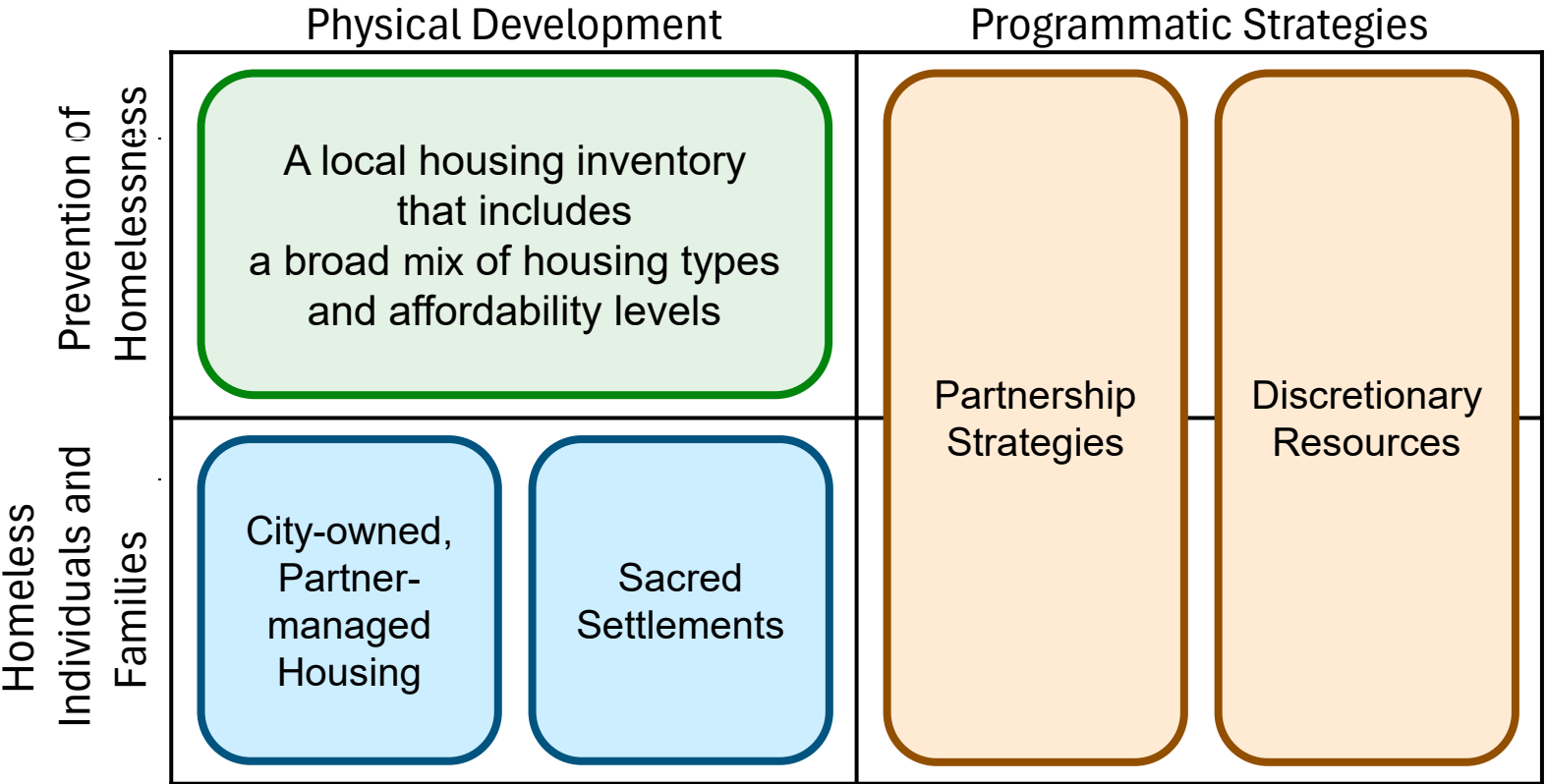
Menu of Homelessness Strategies

This page and the following pages offer a menu of strategies that are tailored to what was learned about Roseville’s context relative to homelessness and prevention of homelessness.

The strategies offered here and in the following pages derive from research on Roseville’s homelessness context, its existing activities, and the best practices that have been developed across the Twin Cities region relative to addressing and preventing homelessness.

Addressing and preventing homelessness is a highly collaborative process with partner organizations playing multiple essential roles. The strategies offered here are focused on the roles that Roseville as a Twin Cities municipality can play in this ecosystem of programs and partners. They would build on the strong commitment and dedicated resources Roseville already deploys in this arena.

The strategies are offered for information and discussion.



## Cities can build and own elements of the housing needed for homelessness programs

Cities can increase the region's capacity for ending homelessness by building the housing elements of homelessness programs—such as shelters and transitional housing—which can then be managed by homeless service providers.

**Context.** Creating and owning the physical facility of a shelter or transitional housing is a vital contribution to housing homeless individuals and families, as supporting those who are coming out of homelessness. Where municipalities have taken on the role of property owner of the shelter or housing, that lays a foundation for a partner organization to provide the staffing and resources that these populations need.

**Objective.** Build the capacity for addressing the needs of homeless individuals and families through creating and owning a housing facility that directly serves them.

**Strategy.** Explore opportunities for the directly creation of a shelter or transitional housing, in close collaboration with a capable supportive services provider.

**Resource requirement.** Public funds are required for acquisition and rehabilitation of a building for this purpose, and for ongoing property management and maintenance. Resources for management of the facility beyond its physical maintenance is the role of the partner organization.

**Case Studies.** The City of Brooklyn Park owns a youth shelter (Brooklyn Avenues) with 11 program beds (up to 18 month stays) and one emergency bed (1 to 3 night stays). Avenues for Youth provides 24-hour operation of the program and coordinates supportive services. Over 95% of program participants exit into a stable home environment.

Brooklyn Park also owns a four-plex that serves as transitional housing for families exiting from homelessness. Simpson Housing provides

intensive case management to coordinate individualized supportive services related to life skills, counseling, education, employment, and securing longer-term stable housing. Edina purchased, rehabbed and retains ownership of a similar facility. Beacon Interfaith Housing Collaborative is their supportive services partner.



Brooklyn Avenues

Photo credit: Sarah Williams for Lavender Magazine



## Sacred settlements provide homelessness housing in the context of a caring community.

Roseville is home to one of the first sacred settlements in Minnesota.

**Context.** With the passage of the bill HF 1872, the State of Minnesota authorized religious institutions to provide permanent housing in micro-units on church property for people who are chronically homeless, extremely low-income, or designated volunteers, in “sacred communities,” subject to certain conditions. Roseville was among the first communities to see a local church (Prince of Peace Lutheran Church) foster such a community.

The organization Settled has pioneered the concept of Sacred Settlements, and is a full partner to Prince of Peace in providing case management support to the two formerly homeless occupants of the tiny homes. The church itself provides human relationships, community and care.

The church pastor and the director of Settled believe this is a model that can be replicated.

**Objective.** Create long-term affordable housing for formerly homeless individuals in a context where they are supported by services and a caring community.

**Strategy.** Effectively implement and enforce the State of Minnesota's Sacred Settlement regulations.

**Resource requirement.** None.

**Case study.** The sacred settlement at Prince of Peace Lutheran Church is among the first such settlements to be established in Minnesota.

It has been a leader in learning the lessons of what makes such settlements successful. The Prince of Peace pastor is actively engaged with other churches about the potential to create their own sacred settlements.



Photo credit: David Bohlander for Finance and Commerce

Roseville can play a role in nurturing the organizational ecosystem around homelessness prevention and services.

Partner resources and services provide critical homelessness-related services that can't be replicated by the City of Roseville. Roseville can, however, play a constructive role in advocating for and nurturing the growth of the organizational collaboration.

**Context.** Through the strong commitment of its leadership, and its existing dedicated staff, Roseville is an exceptionally effective participant in outreach and service provision to the homeless community, and to those who are precariously housed.

Because homeless and precariously housed individuals and families are facing a broad range of unique circumstances, strengths and handicaps, the best practice for supporting them in a transition to more stable housing and lives involves:

- A highly individualized case management approach to understanding people’s unique circumstances and needs, and connecting them with tailored resources and services that address their needs. (Roseville staff play this role with experience and skill.)

- A broad network of government and nonprofit partners that can collectively offer an array of resources and services to address those needs.

Suburban Ramsey Family Collaborative is a key partner in fostering and maintaining relationships and collaboration between organizations that can offer needed resources and services.

Ramsey County is a key partner in offering many of the core health, mental health and employment services that many homeless and precariously housed people need. While their menu of services is broad, Ramsey County resources and services are also limited in key areas—and in some instances it can take weeks or months to access them.

The Roseville area school districts are partners in flagging families with tangible needs or who are in precarious circumstances.

**Objective.** Support homeless and precariously housed individuals and families in achieving a more stable future by advocating for and promoting the organizational infrastructure and collective resources and services available to them.

**Strategy.** Continue to foster close connections and a culture of collaboration with the rich network of organizational partners that provide resources and services to the homeless and precariously housed.

Participate in strategic planning for the improving of this organizational ecosystem as opportunity allows.

## The availability of some discretionary resources is critical to the effectiveness of Roseville's housing navigators and social workers.

Expanding their access to discretionary resources leverages their presence and role in the community, and increases their effectiveness in addressing the unique circumstances they encounter.

**Context.** Because of its leadership commitment and dedicated staff, Roseville is in a strong position in its outreach and service provision to the homeless community and those who are precariously housed.

The homeless and precariously housed have distinct strengths and handicaps, and are facing a broad range of unique circumstances. For that reason, they are best supported in a transition to more stable housing (and stable and successful lives) through a highly individualized case management approach. That allows for addressing their pressing and long-term needs, and connecting them with tailored resources and services. Roseville's staff play this role with experience and skill.

Between Ramsey County, Suburban Ramsey Family Collaborative, and others, a broad menu

of services and resources can be brought to bear to address the individual circumstances and needs of homeless and precariously housed individuals and families.

Roseville staff brings case management as well a set of discretionary resources to deploy for immediate needs where other resources are not explicitly available. Discretionary resources requiring a minimum of administrative process complement the resources and services of Roseville's partnership organizations. They may take the form of an emergency rent payment, the purchase of some groceries, or addressing another urgent need.

Discretionary resources can be cost-effective by meeting small emergency needs without spending excessive time hunting for another resource or service provider that can be

brought to bear.

**Objective.** Support homeless and precariously housed individuals and families in flexible ways when there are urgent and short-term needs.

**Strategy.** Increase the availability of discretionary resources to Roseville's front-line homelessness service as a way to address urgent needs and fill in resource network gaps.





# Implementation



## Implementing strategies will entail setting priorities and identifying resources.

With the data and insights of this research, and a broad menu of strategic options for deepening the City's housing agenda, its leadership and staff are poised to set priorities, fashion new initiatives, and tune-up existing activities.

**Prioritization.** The City's strategic agenda may evolve over some months and years, but choices may need to be made about where to focus attention and resources. In setting priorities, we recommend options be considered along multiple parameters. What strategies will have the greatest impact for the City and its different populations? What strategies can be most easily accomplished? What strategies do staff and leaders have enthusiasm for?

**Resources.** Resources for strategies can come from various sources. The table at right characterizes the strategies in terms of the category of resources they require.

Where a strategy entails housing construction or renovation that generates its own resources (in the form of future property tax value through TIF or tax abatement), that is preferred because then it doesn't compete with other strategies for the City's limited general fund or housing fund resources.

Strategies that would be presumably funded from general or housing fund resources have a colored box in the second column. Strategies with little to no resource requirements are indicated in the third column.

	Public Finance Resource Requirement		
	TIF, Tax Abatement, Etc	Other Financial Resource	Minimal or None
<i>Production Strategies</i>			
1. Market Rate Apartments			
2. Inclusionary Units in New Apartments			
3. Rent-Restricted Affordable Housing			
4. Accessory Dwelling Units			
5. Zoning Code Revisions			
6. Lot Acquisition and Redevelopment			
7. Hotel to Housing Conversion			
8. Rent Homes to Future Homebuyers			
<i>Preservation Strategies</i>			
1. NOAH Preservation			
2. Land Trust Homes			
3. Manufactured Home Park - Cooperative Conversion			
4. Rental Licensing			
5. Tenant Notification			
6. Home Maintenance, Rehabilitation			
7. Townhome and Condominium Association Loans			
<i>Capacity Building Strategy</i>			
1. Housing Trust Fund	n/a		
<i>Homelessness: Physical Development Strategies</i>			
1. City-Owned, Partner-Managed Housing			
2. Sacred Settlements			
<i>Homelessness: Programmatic Strategies</i>			
1. Partnership Resources			
2. Discretionary Resources			

# Roseville Housing Needs Assessment

## Community Development

Janice Gundlach, Community Development Director

Jeanne Kelsey, Housing & Economic Development Program Manager

Joel Koepp, GIS/Economic Development Specialist



# Roseville Housing Needs Assessment

## Background

- Last study completed by Maxfield in 2018
- Summer/Fall 2024: conducted informal meetings w/ 6 consultants regarding study types
- Examine market needs – include homelessness impacts
- Fall 2024: Proposals sought & presented to the EDA on July 15, 2024.
- Entered into Professional Services Agreement w/Stantec on September 16, 2024.
- EDA discussions on January 13, 2025 and February 24, 2025



## Roseville Housing Needs Assessment



March, 2025



# Roseville Housing Needs Assessment

## 2018 Report & 10-Year Forecast

ATTACHMENT 2

**TABLE H-1**  
**SUMMARY OF HOUSING DEMAND**  
**CITY OF ROSEVILLE**  
**October 2018**

Type of Use	2018-2030
<b>General-Occupancy</b>	
Rental Units - Market Rate	354
Rental Units - Affordable	131
Rental Units - Subsidized	75
For-Sale Units - Multifamily	220
For-Sale Units - Single-Family	110
<b>Total General Occupancy Supportable</b>	<b>890</b>

	2018	2023
<b>Age-Restricted (Senior)</b>		
<b>Market Rate</b>		
Adult Few Services (Active Adult)	141	334
Ownership	61	196
Rental	80	138
Independent Living (Congregate)	96	126
Assisted Living	120	143
Memory Care	98	113
<b>Total Market Rate Senior Supportable</b>	<b>455</b>	<b>716</b>
<b>Affordable/Subsidized</b>		
Active Adult - Subsidized	86	128
Active Adult - Affordable	16	38
<b>Total Affordable Senior Supportable</b>	<b>102</b>	<b>166</b>
Note: Due to limited land availability, not all of the demand may be able to be developed in Roseville		
Source: Maxfield Research & Consulting, LLC		



# Roseville Housing Needs Assessment

Updated 10-year Forecast

ATTACHMENT 2

Stantec Ten Year Forecast	Number of Housing Units
General Occupancy	
Apartments - Market Rate Rental	250
Apartments - Rent-Restricted Rental	100
Multifamily - Ownership	20
Single Family - Ownership	10
Senior Housing	
Active Adult - Ownership	50
Active Adult - Market Rate Rental	100
Active Adult - Rent-Restricted Rental	50
Assisted Living	30
Memory Care	20
<b>Total</b>	<b>630</b>

## Forecast drivers:

- Metropolitan Council's 10-year household forecasts
- Household income levels
- Last 5 years of housing production – what the market actually produced

## Other factors impacting production:

- Available land – Roseville is limited
- Incoming household's housing needs are not *all* fulfilled through creation of new housing (life cycle continuum)
- Assumptions are made about housing preferences based on income levels – not always true (households buying units above and below 30% of their incomes)

# Roseville Housing Needs Assessment

Forecasts & Actuals

ATTACHMENT 2

HOUSING TYPE	Maxfield Study (2018)	Actual Developed	Difference	Stantec Study (next 10 years)
<i>Market rate rental</i>	354	217*	137	250
<i>GO Affordable rental</i>	131	329	-198	100
<i>GO Subsidized rental</i>	75	8	67	# included in affordable
<i>For-sale multifamily</i>	220	48	172	20
<i>For-sale single-family</i>	110	67	43	10
<i>Active adult ownership</i>	196	0	196	50
<i>Active adult market rate rental</i>	138	100	38	100
<i>Active adult affordable</i>	38	329	-291	50
<i>Active adult subsidized</i>	128	8	120	# included in affordable
<i>Independent Living, Assisted Living and Memory Care</i>	382	229	153	50
<i>Transitional Care Units</i>	-	50	-	-

## Key Take-a-ways:

- 350 market rate rental housing units needed = 100 senior and 250 general occupancy
- 100 general occupancy affordable rental units still needed even though actual units developed surpassed 2018 need forecast (not surprising given housing production in the region is not keeping pace with demand)
- 80 ownership units needed = 20 multi-family (twin or townhomes), 10 single family, 50 senior (likely cooperative and/or condominium-style units)

# Roseville Housing Needs Assessment

## Existing Housing Programs & Funding

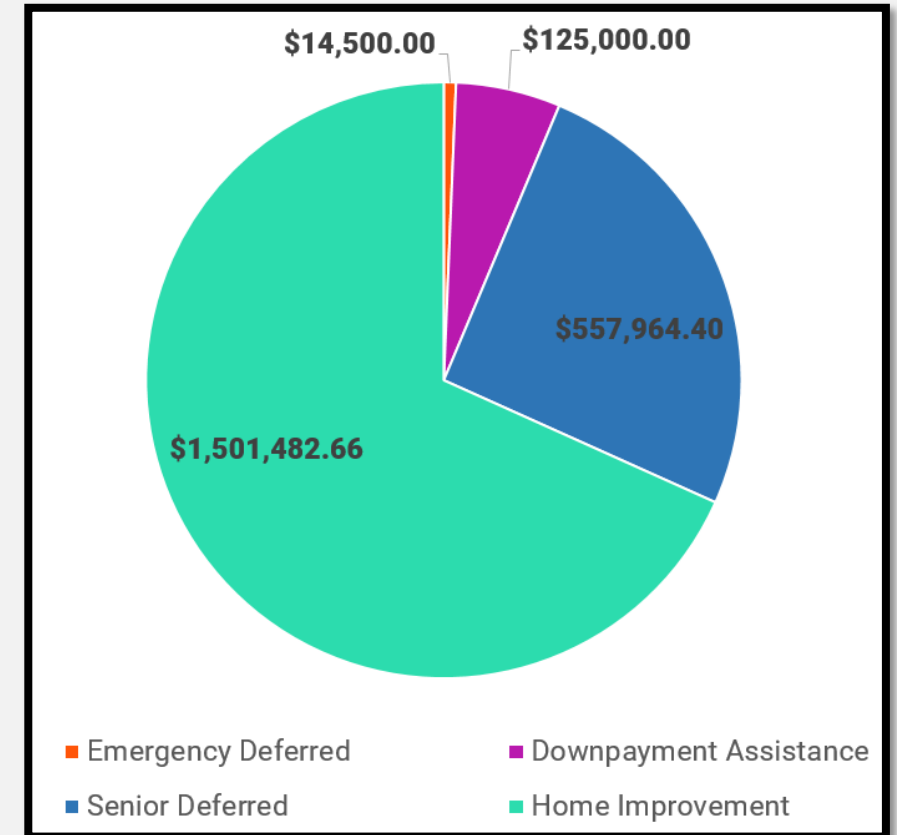
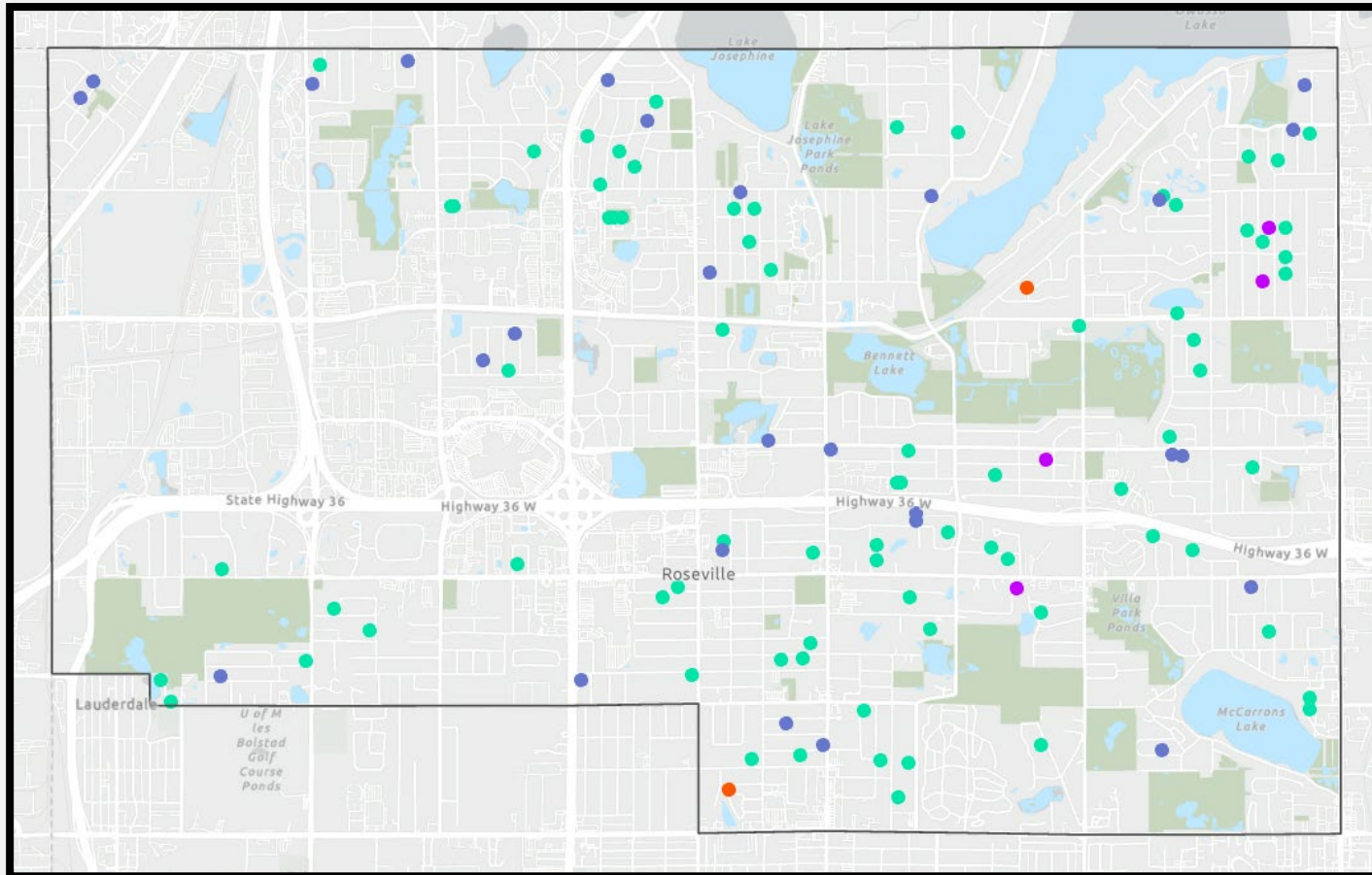
ATTACHMENT 2

PROGRAM	Terms of Loan	Maximum Loan	Budget/Remaining Balance	Loans Outstanding	Monthly Repayment
<b>First Generation DPA</b>	Deferred until sale of home	\$25,000	\$50,000	\$125,000	n/a
<b>Roseville Revolving Loan</b>	10-year @ 3%	\$40,000	\$320,285	\$1,205,078.66	\$7,734.17
<b>Senior Deferred Loan</b>	Deferred until sale of home	\$25,000	\$218,822	\$557,964.40	n/a
<b>Emergency Loan</b>	Deferred until sale of home	\$10,000	\$30,500	\$14,500	n/a
<b>Manufactured Home Loan</b>	10-year @ 4%	\$10,000	\$30,000	-	-
<b>Multifamily Loan Program</b>	Terms negotiated	Negotiated based on underwriting	\$1,025,346	-	-
<b>Community Land Trust with Habitat</b>	99 years of affordability	\$80,000	CDBG = \$230,904 Housing Replacement = \$237,483 LCDA grant = \$375,000 LHIA grant = \$0 Ramsey County grant = \$0 ARPA = \$0	\$80,000 \$270,000 \$0 \$300,000 \$400,000 \$240,000	n/a
<b>Small Business Loan Program shared with MCCD</b>	Interest rate reduction by 2%	\$50,000	\$221,765		\$797.51
<b>LAHA (sales tax)</b>	-	-	\$212,764	-	-

# Roseville Housing Needs Assessment

## Existing Housing Programs & Funding

To date, the City, HRA, and EDA have \$2.2 million of loan assets invested in housing.





# Roseville Housing Needs Assessment

## Housing Strategies

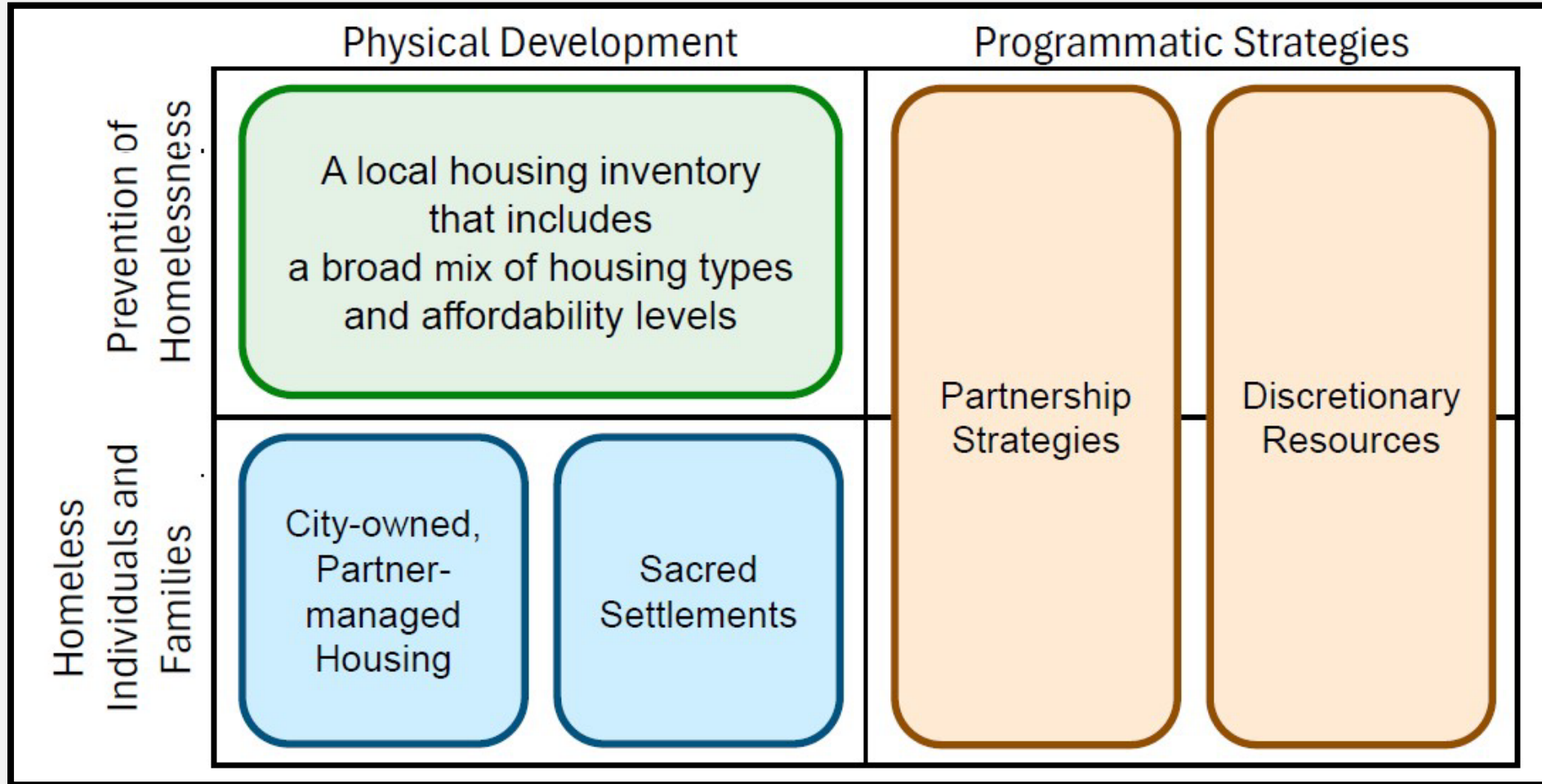
ATTACHMENT 2

Production Strategies	Preservation Strategies	Capacity Building Strategies
Market Rate Apartments	Preservation of NOAH* Apartments	Housing Trust Fund
Inclusionary Housing Units in New Apartment Buildings	Land Trust Homes	Homes Rented to Future Homebuyers
Rent-Restricted Affordable Housing	Manufactured Home Parks	
Accessory Dwelling Units	Rental Licensing Strategies	
City Code Revisions	Tenant Notification	
Lot Acquisition and Redevelopment	Home Maintenance, Rehabilitation	
Hotel to Housing Conversion	Townhome/Condo Association Loans	

# Roseville Housing Needs Assessment

## Homelessness Strategies

ATTACHMENT 2



# Roseville Housing Needs Assessment

## Prioritization Exercise Summary Results

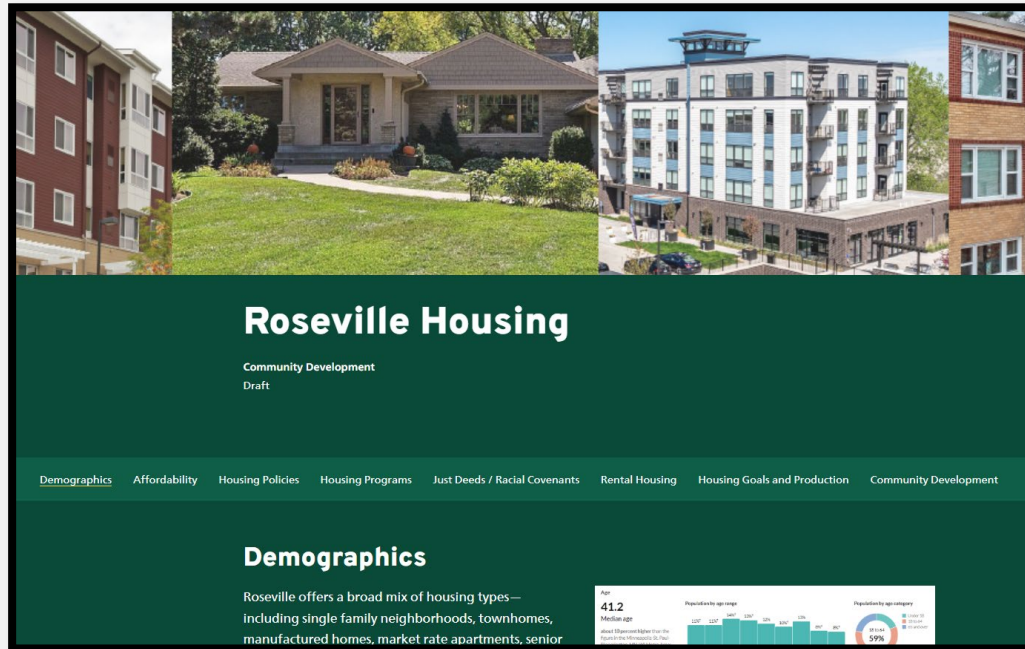
ATTACHMENT 2

<b>Production Strategies</b>	High Impact: Market-rate apartments Low Hanging Fruit: Rent-restricted affordable apartments
<b>Preservation Strategies</b>	High Impact: NOAH, land trust homes, tenant notification, existing maintenance/rehab programs Low Hanging Fruit: Rental licensing
<b>Capacity Building Strategies</b>	Low Hanging Fruit: Housing Trust Fund
<b>Homelessness Strategies</b>	High Impact: Leverage partnership resources Low Hanging Fruit: Sacred settlements, use discretionary resources

# Roseville Housing Needs Assessment

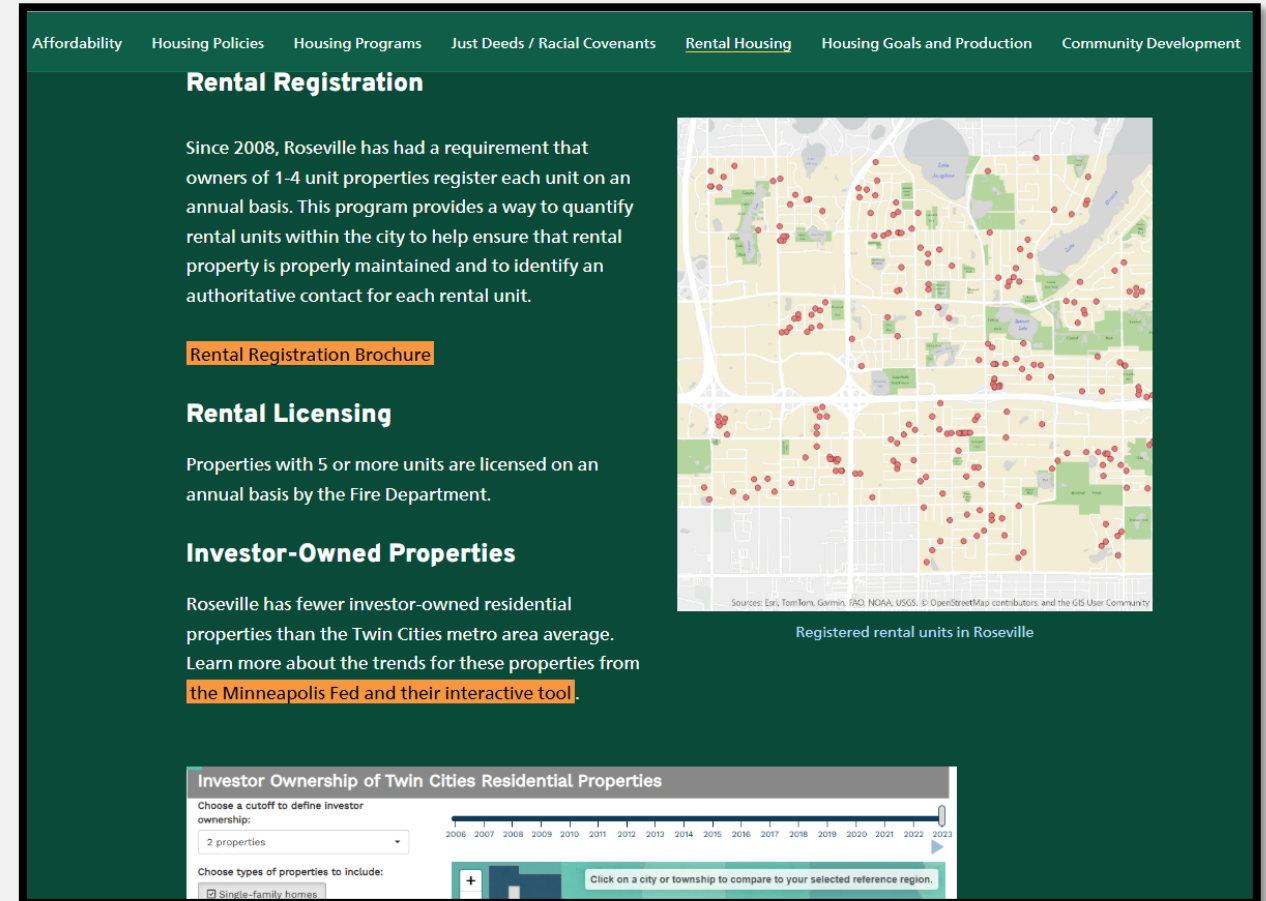
## Public Dissemination of Report

ATTACHMENT 2



## Housing Dashboard (in development)

- Housing data
- Policies and programs
- Interactive maps





- Receive & accept final report
- Information only – no policy or funding asks at this time
- Future discussion on LAHA funding – wait until we have more information about reporting requirements