



Roseville Economic Development Authority (REDA)

Agenda

Monday, February 24, 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: Groff, Strahan, Schroeder, Bauer, and Roe
	2. Pledge of Allegiance
	3. Approve Agenda
	4. Public Comment
	5. Business Items
6:03 p.m.	a. Receive updated housing market study data and a housing strategies presentation from Stantec
6:45 p.m.	6. Adjourn to City Council

ROSEVILLE
REQUEST FOR COUNCIL ACTION

Date: 2/24/2025
Item No.: 5.a.

Department Approval

Janie Gundlach

City Manager Approval

Laura J. Truagen

Item Description: Receive updated housing market study data and a housing strategies presentation from Stantec

1
2 **Background**

3 On September 16, 2024 the Roseville Economic Development Authority (REDA) authorized entering into
4 a contract for professional services with Stantec to perform a Housing Needs Assessment. On January
5 20, 2025, Stantec presented preliminary data that will be used to inform the needs assessment/market
6 study. As Stantec moves to finalize the study, the next stage is a discussion surrounding housing
7 strategies.

8 The primary purpose of this meeting will be to give the REDA an overview of a broad set of housing
9 strategies that Stantec has assembled for consideration (see presentation slides in Attachment 1). The
10 housing strategies are relevant to the Roseville community, based on the housing needs that emerged
11 through Stantec's research and analysis, as well as the qualitative input they received in conversations
12 with nearly 20 developers and stakeholders who are familiar with Roseville's community and housing
13 development context.

14 Tom Leighton from Stantec will present these strategies. While all of the strategies outlined in the slides
15 on Attachment 1 address legitimate needs, some may be more impactful than others, some would be
16 easier to accomplish than others, and some are more resource intensive than others. As such, not all of
17 them are likely realistic and/or practical for implementation in Roseville. To that end, Stantec and staff
18 request that the REDA engage in a strategies prioritization exercise. This exercise will have the REDA
19 rate three to five strategies under each of the following three areas:

20

- 21 • Production Strategies
- 22 • Preservation Strategies
- 23 • Capacity Building Strategies

24 Staff is requesting that the REDA complete the prioritization strategies worksheet provided as
25 Attachment 2 following the February 24 meeting and return the completed worksheet by March 3,
26 2025. The collective results of the prioritization exercise will inform the list of strategies for the final draft
27 of the study, which will be brought forward to the REDA's March 17th meeting.

28 Stantec and staff also wanted to acknowledge the additional information the REDA requested during the
29 January 13th presentation and discussion. Stantec provided a memorandum (Attachment 3), whereby
30 pages 2-4 addresses the questions to the extent the data would/could allow. Stantec also completed its
31 research surrounding vacancy rates, housing unit type forecasts, and homelessness and developer
32 outreach. That information has been added to the presentation slides from January, which are included
33 as Attachment 4. Given the volume of information and the need to transition to the strategies topic, this
34 information will not be formally presented, but staff did want to highlight where this information can be
35 located within the updated slide presentation. Be advised of the following:

39 • Vacancy rates were added to the tables on slides 37 and 38
40 • A 10-year forecast of the number of housing units needed is provided on slide 48
41 • A set of baseline observation slides related to homelessness is provided on slides 51 thru 54
42 • A list of the research interviews that Stantec conducted is provided on slide 56

43 Tom Leighton and his staff from Stantec will be available to address any questions.

45 **Policy Objectives**

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

49 **Equity Impact Summary**

50 There are significant equity impacts related to housing, which is why the REDA is conducting a
51 comprehensive housing study. The study being conducted will address certain equity impacts,
52 including homelessness and affordability of various types of housing products and populations
53 served. Any potential strategies, programs and/or initiatives unveiled by the study may require
54 additional analysis of equity impacts, including completion of the City's equity toolkit.

56 **Budget Implications**

57 The REDA previously authorized budget savings, along with other REDA fund balance, to fund the
58 Stantec study of \$57,500.

60 **Staff Recommendations**

61 Receive a presentation by Stantec of the housing strategies, then complete and return the prioritization
62 worksheet to staff by March 3, 2025.

64 **Requested Council Action**

65 Receive a presentation by Stantec of the housing strategies, then complete and return the prioritization
66 worksheet to staff by March 3, 2025.

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

Attachments: 1. Strategies Presentation Slides

2. Prioritization Worksheet

3. Stantec Memorandum

4. Updated Presentation Slides (from January)



Key themes from the quantitative and qualitative research

These themes relate to Roseville's housing-related assets, challenges, needs and opportunities that emerged from the analytical research, as well as conversations with developers, stakeholders, and City staff.



ASSETS

- Strategic location in region and rich set of community assets
- Broad diversity of existing housing types meeting many community needs
- Existing organizational infrastructure and expertise
- Recent zoning code amendments have opened doors



- Land availability for new development
- Higher interest rates have driven up development costs, and reduced home turnover rates
- Rent levels and home sale prices have risen.
- Local affordable housing orgs are under stress and have reduced capacity



NEEDS

- Affordable housing options (all kinds)
- Maintenance of older housing stock – both apartment buildings and single family homes
- Support for older residents and financially precarious households
- Stronger networks and partnerships of resources and services



OPPORTUNITIES

- New housing at and near Rosedale
- Smaller scale infill housing (missing middle)
- Preserving the affordability of older apartments
- Targeted additional zoning changes to ease small scale production
- Leveraging metro sales tax resources

Housing Strategies



Menu of Housing Strategies

Production Strategies

Market Rate Apartments
(many examples)

Inclusionary Units in New Apartments
(many examples)

Rent-Restricted Affordable Housing
(many examples)

Lot Acquisition & Redevelopment
(Richfield, Bloomington)

Rent Homes to Future Homebuyers
(Bloomington)

Accessory Dwelling Units
(many examples)

Zoning Code Revisions
(many examples)

Hotel to Housing Conversion
(Hennepin County)

Preservation Strategies

NOAH Preservation
(Little Canada/Aeon)

Land Trust Homes
(Roseville/Habitat)

Rental Licensing Strategies
(Brooklyn Center, Mpls)

Home Maintenance, Rehabilitation
(Roseville)

Townhome Association Loans
(Roseville, Brooklyn Park)

Manufactured Home Parks
(Fridley, Richfield)

Tenant Notification
(Roseville, New Brighton)

Notes

These are not “recommended” housing strategies. They are a menu of strategies that are suitable for consideration based on this research and Roseville’s unique needs. They are advanced for discussion, consideration and prioritization.

Lighter colored boxes are strategy categories in which Roseville has existing activities.

Capacity Building Strategies

Housing Trust Fund



Menu of Homelessness Strategies

	Physical Development	Programmatic Strategies	
Prevention of Homelessness	A local housing inventory that includes a broad mix of housing types and affordability levels	Partnership Resources	Discretionary Resources (e.g. Emergency Rent)
Homeless Individuals and Families	<p>City-Owned, Partner-Managed Transitional Hsg (Brooklyn Park, Edina)</p> <p>City-Owned, Partner-Managed Shelter (Brooklyn Park)</p>	Partnership Resources	Discretionary Resources (e.g. Emergency Rent)

Housing Strategies: Production Strategies



Production Strategy: Market Rate Apartments

Context

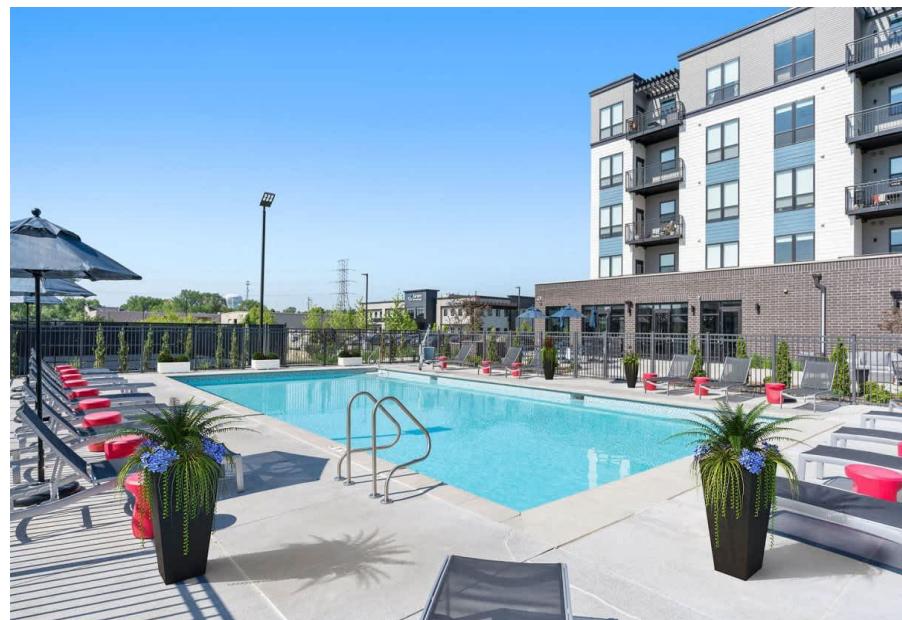
- Market rate apartment development is beneficial to a vibrant community. It signals continued investment in the community and renewal of the housing stock. It can retain and attract young adult singles and couples, who may later put down roots in the City. It offers a lower-maintenance option for empty 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

- 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 that includes identification of potential housing development opportunities.
- Consider supporting projects with public financial support where justified by site assembly costs and the long-term fiscal impact is net positive.
- **Resource requirements.** Development support may involve the judicious use of non-General Fund resources, such as tax increment financing.



[The Isaac, Roseville](#)



Production Strategy: Inclusionary Units in New Apartments

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

- 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 a path for promoting affordable housing units in new apartment development.
- Codify the City's policy of providing financial support to projects.
- Consider other support for these projects including waivers of fees, density bonuses, and reductions in parking requirements.
- **Resource requirement.** Tax increment financing or similar financing mechanisms are both suitable and 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. [This table](#), although not current, provides a comparison of some of the regional leaders in their inclusionary zoning. Shoreview requires inclusionary housing units to be affordable at 80% AMI.



Production Strategy: Rent-Restricted Affordable Housing

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. This 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

- Provide support to select tax credit funded affordable housing projects, with a focus on deeper affordability.

Strategy

- Play a supportive partner role for selected projects
- Consider adopting other policies that are supportive of affordable housing projects including waivers of fees, density bonuses, and reductions in parking requirements.
- **Resource requirement.** Local financial support is likely to entail tax increment financing or similar financing mechanisms, and may include additional local resources.

Case Studies

- Examples of local government support for new, tax credit funded, affordable housing projects are abundant, including extensive experience with tax credit developments in Roseville itself.



[Apartments.com: Roselawn Village Apartments](https://www.apartments.com/roselawn-village-apartments/)



Production Strategy: Accessory Dwelling Units

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. The modification of some of the conditions governing ADUs would result in increased ADU production.

Objective

- Support additional ADU development in some or all of Roseville's residential zoning districts to provide additional housing options for Roseville residents.

Strategy

- Analyze and adopt a set of modifications to the City's ADU standards.

The following provisions are candidates for modification:

- Maximum occupancy, floor area and number of bedrooms
- Neighbor notification requirement
- Parking requirement

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



Civic Design Center.

Case Studies

- **Resource.** 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.



Production Strategy: Zoning Code Revisions

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 and 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 to reduce barriers to housing production.

Objective

- Remove regulatory barriers to housing development in order to increase the pace and variety of housing development.

Strategy

- Undertake another round of analysis and recommendations related to zoning code modifications that would advance City housing goals.
- Specific areas of focus are suggested in the attached zoning code review memorandum. They include:
 - Allowing small scale multifamily by right in certain districts
 - Increase maximum density in certain districts
 - Allow some minor subdivision applications to be reviewed and approved administratively
 - Review stormwater requirements for small scale multifamily projects so they accord more closely with single family homes than with large-scale apartments
- **Resource requirements.** No financial resources are required, unless consultant support is solicited.



Production Strategy: Lot Acquisition and Redevelopment

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 the program including first-time homeowner support and the utilization of emerging developers.
- The typical process entails public acquisition of lower-value properties, site preparation, and marketing it for desired redevelopment.
- Roseville has historical experience with this type of program.

Objective

- Create new ownership housing options that diversify the City's housing options and address local housing goals.

Strategy

- Clarify program model, targeted to priority outcomes.
- Pursue acquisition of suitable properties.
- **Resource requirements.** Significant public financial support will be required.

Case Studies

- Richfield's [Rediscovered Lot Sale Program](#) is focused on building larger homes that are owner occupied and are compatible in design with neighboring properties.
- Bloomington's [Affordable Home Ownership Program](#) is producing 27 new construction homes, built by small and emerging developers, that will be sold to families earning up to 80% of area median income.



Production Strategy: Hotel to Housing Conversion

Context

- Many cities across the country have expanded housing options by converting older hotels and motels into permanent housing. This occurred more often during the COVID pandemic, as the hotel industry was hit hard, while housing shortages were acute.
- Hotel-to-housing conversion can accomplish multiple purposes. It yields small-unit housing types that are in short supply. In some instances it may also resolve issues related to problematic conditions or management of hotel 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 in a close partnership with a strong service provider.

Objective

- Create new housing options in Roseville that give individuals in the lowest income brackets an opportunity to live a stable and financially sustainable life.

Strategy

- Identify and partner with an organization that will take on long-term ownership of the property and assures strong property management.
- Identify and acquire, or support the acquisition of, a lower value hotel property.
- **Resource requirements.** Significant public financial support will be required.

Case Study

- During Covid, Hennepin County acquired several hotels and used them to shelter homeless older adults and people with pre-existing medical conditions. Following the pandemic, the county converted those units into permanent housing. A set of national case studies can be found [here](#), including a description of Hennepin County's activity, linked [here](#).



[Hennepin County Housing](#)



Production Strategy: Rent Homes to Future Homebuyers

Context

- In this model, a local municipality takes on the role of a rental property owner in order to turn tenants into homeowners. City-owned single-family homes are rented to program participants who rent the home. The renter household makes rent payments and an additional escrow payment over a period of time. Upon leaving the home, the renter household can access the escrow and use it to make a downpayment on a home they choose to purchase. The home is then available for another renter household.
- During the rental period, the renter household maintains the property and participates in home ownership preparation activities, to ensure their success in their future ownership role.

Objective

- Utilize a structured rental relationship with successive renter households to advance households into homeownership, and the financial benefits that are associated with building equity in a home.

Strategy

- Acquire and rehabilitate suitable structures. Hire a rental management company to support rental operations.
- Partner with a nonprofit to provide the home ownership preparation training.
- **Resource requirements.** Municipal resources are required to acquire existing homes for this purpose.

Case Study

- The City of Bloomington has been running this type of program 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 home-buying. When a family exits the program, they have one year to access the funds in their escrow and purchase a home.

Housing Strategies: Site Specific Strategies



Preservation Strategy: NOAH Preservation

Context

- Around 3,600 Roseville apartment units were built before 1970. Their average asking rent is around \$1,132 per month. These apartment properties can be considered Naturally Occurring Affordable Housing (NOAH). They offer affordable rents without being subsidized or regulated by public sector programs.
- NOAH properties face risks related to:
 - Underinvestment and deferred maintenance
 - Renovation and repositioning for a higher-income demographic with asking rents that are no longer affordable for current residents. This often occurs after investor purchase of the property.
- Some local CDCs (Community Development Corporations) are experienced at buying and stabilizing affordable rents in older apartment buildings, utilizing tax credits and other financing, to preserve their affordability for another generation of renters.

Objective

- Preserve the affordability of NOAH properties to the benefit of their low to moderate income residents

Strategy

- Support property owners with access to financing to keep buildings in good condition, under conditions that preserve 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 Study

- 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.



Preservation Strategy: Land Trust Homes

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 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

- Increase the number of owner occupied, land trust homes that are long-term affordable for the life cycle of a home.
- Identify a sustainable funding source for this program that supports ongoing production at a level that aligns with City goals.

Strategy

- Continue to develop land trust homes in the short to medium term future, maintaining the City's close collaboration with Habitat for Humanity
- **Resource requirements.** Land trust homes require significant local resources, to support the land write-down and rehabilitation costs.



Preservation Strategy: Manufactured Home Park - Cooperative Conversion

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 relative to 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.
- Nationally, manufactured home properties are often facing unaffordable rent increases—often after a property is sold to a national investor.
- Preservation of affordability of manufactured home parks is beginning to occur 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 manufactured home owners. At that point rents can be set at a level no greater than what it costs to maintain the property and its infrastructure. ROC (Resident-Owned Communities) USA is the national leader in these cooperative conversion processes.
- Roseville has one manufactured home park—Roseville Estates. Manufactured home owners are eligible for Roseville's Mobile Home Improvement Loan Program.

Objective

- Increase the long-term stability and affordability of mobile home park resident in Roseville.

Strategy

- Connect with ROC USA to become educated on public sector roles in cooperative conversions. Identify potential resources to support cooperative conversions. Initiate a conversation with the property owner about the prospective sale of the property.
- [Note: Roseville has protections for manufactured homeowner protections in its zoning code, which are being updated to align with state law.]
- **Resource requirements.** Public partners 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.



Preservation Strategy: Rental Licensing

Context

- Roseville's older apartment buildings are an important source of 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 the 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 addressing complaints and making required improvements are assigned to a licensing category that requires more oversight, 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 collaborate on developing and recommending a tiered rental licensing regime that includes heightened oversight for properties that are not responsive to complaints and city required improvements—including more frequent inspections and 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](#).



Preservation Strategy: Tenant Notification

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 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.
- Tenant Notification ordinances 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.

Case Study

- Other cities with tenant notification ordinances include New Brighton and Brooklyn Park. Roseville's Tenant Notification ordinance is linked [here](#).



Preservation Strategy: Home Maintenance, Rehabilitation

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. And there will be certain households without the wherewithal to make the reparative investments that are needed.
- 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 foster 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](#).



Preservation Strategy: Townhome and Condominium Association Loans

Context

- Like single family homes, townhome and condominium associations can find themselves in a situation where there is deferred maintenance with respect to the collectively owned community infrastructure, and insufficient capital reserves to fund improvement of those systems.
- State statute provides for the establishment of a Housing Improvement Areas (HIAs) 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, and is prepared to do so again upon request and demonstration of need.

Objective

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

Strategy

- Continue to support townhome associations with deferred infrastructure maintenance needs as needed and requested.
- Review the existing policy for this strategy, and amend it as necessary
- **Resource requirements.** Requires municipal financing capacity, but funds are recouped through levies on the townhome properties.

Housing Strategies: Capacity Building Strategies



Capacity Building Strategy: Housing Trust Fund

Context

- Housing trust funds serve as a vehicle for assembling funds dedicated to local housing related activities. In the Twin Cities the local government allocation of Local Affordable Housing Aid (from the Metro Area Sales Tax) will generally be held in the municipalities Housing Trust Fund. Other funds and funding streams can also be directed into housing trust funds including municipal, HRA or EDA levy funds, federal community development resources, pooled TIF funds, private donations, etc.
- Roseville established a housing trust fund in 2024.

Objective

- Utilize Roseville's Housing Trust Fund as a mechanism of assembling dedicated resources for housing related investments.

Strategy

- If warranted by Roseville's evolving housing related priorities, consider directing other resources to the City's Housing Trust Fund.

Homelessness Strategies



Menu of Homelessness Strategies

		Physical Development	Programmatic Strategies
Prevention of Homelessness		Local housing inventory that includes a broad mix of housing types and affordability levels	Partnership Resources Discretionary Resources (e.g. Emergency Rent)
	Homeless Individuals and Families	City-Owned, Partner-Managed Transitional Hsg (Brooklyn Park, Edina) Sacred Settlement (Roseville) City-Owned, Partner-Managed Shelter (Brooklyn Park)	Partnership Resources Discretionary Resources (e.g. Emergency Rent)

Homelessness Strategies: Physical Development



Physical Development Strategy: City-Owned, Partner-Managed Housing

Context

- Creating and owning the physical facility of a shelter or transitional housing is an important element in housing homeless individuals and families, as well as 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 the population needs.

Objective

- Create a facility that directly serves homeless individuals and families, or those coming out of homeless circumstances.

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.

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.



Physical Development Strategy: Sacred Settlements

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 City of Roseville, led by Housing Navigator Cari McCollor, has also played a pivotal supportive role.
- Both the church pastor, and the director of Settled believe this is a model that can be replicated at other Roseville churches.

Objective

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

Strategy

- Partner with the Prince of Peace pastor in reaching out to other churches in Roseville to explain the Sacred Settlements model, how it's working at Prince of Peace, and how it is fully supported by the City of Roseville.
- **Resource requirement.** None.

Homelessness Strategies: Programmatic Strategies



Programmatic Strategy: Partnership Resources

Context

- Roseville is in an exceptionally strong position in its outreach and service provision to the homeless community and those who are precariously housed. Because those 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's 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. By several accounts Ramsey County resources and services are limited in key areas—and in some instances it can take weeks or months to access them.

Objective

- Build the organizational infrastructure and collective resources and services available in order to support homeless and precariously housed individuals and families in achieving a more stable future.

Strategy

- Continue to foster close connections with rich network of organizations that collaborate on provision of resources and services to the homeless and precariously housed.
- Participate in the improving the organizational infrastructure and resource environment as opportunity allows.



Programmatic Strategy: Discretionary Resources

Context

- Roseville is in an exceptionally strong position in its outreach and service provision to the homeless community and those who are precariously housed. Because those 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's 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.
- Between Ramsey County, and the network fostered by Suburban Ramsey Family Collaborative, 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.
- Discretionary resources, which can be deployed by Roseville's social workers with a minimum of administrative process, are an important complement to the institutionalized resources and services of Roseville's partnership organizations. Discretionary resources can play a critical role in the provision of an emergency rent payment, the purchase of some groceries, or other urgent need. Such resources can be cost-effective by meeting small emergency needs without spending excessive time hunting for a resource or service provider that can be brought to bear in the situation.

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 small gaps in the services available in the resource network.



Resource Implications

Resources for strategies can come from various sources.

- Project based resources such as TIF and tax abatement come from the future property tax revenues of the property itself. Because of that, they do not reduce the resources available for any other strategic priorities.
- “Other financial resources” can be from a variety of sources such as the City’s general fund or Housing Trust Fund.
- Some of the candidate strategies require little or no financial support, aside from the staff or consultant time required to establish them.

		Public Finance Resource ATTACHMENT 2	
		TIF, Tax Abatement, Etc	Other Financial Resource
		Minimal or None	
Production Strategies			
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			
Preservation Strategies			
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			
Capacity Building Strategy			
1. Housing Trust Fund			n/a
Homelessness: Physical Development Strategies			
1. City-Owned, Partner-Managed Housing			
2. Sacred Settlements			
Homelessness: Programmatic Strategies			
1. Partnership Resources			
2. Discretionary Resources			

	High Impact	Low Hanging Fruit	Personal Interest	Notes
Production Strategies				
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				
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Capacity Building Strategy				
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1. City-Owned, Partner-Managed Housing				
2. Sacred Settlements				
Homelessness: Programmatic Strategies				
1. Partnership Resources				
2. Discretionary Resources				

To: Roseville EDA From: Thomas Leighton
Project/File: Roseville Housing Needs Assessment Date: Senior Urban Planner, Stantec
February 18, 2025

Reference: February 24, 2025 EDA Meeting

Mr. President and EDA Members:

This memorandum provides context and materials in preparation for the February 24 EDA Meeting.

The primary purpose of that meeting will be to give you an overview of a broad set of housing strategies that we have assembled for consideration by the EDA as you establish housing-related priorities, and set policy direction, for the City of Roseville based on the housing study research and analysis, and your understanding of the needs of Roseville's population.

The candidate housing strategies are all relevant to the Roseville community, based on the unique housing needs that emerged through our research and analysis, as well as the qualitative input we received in conversations with nearly 20 developers and stakeholders who are familiar with Roseville's community and housing development context. They all address legitimate needs, although some may be more impactful than others, some would be easier to accomplish than others, and some are more resource intensive than others.

Our intent is to describe all of the strategies, and to present some tools for thinking about how you might prioritize among them.

The first attachment to this memorandum is the February 24 strategies presentation, so you can preview the strategies before the February 24 meeting. The second attachment is a prioritization exercise that we've found to be helpful in fostering thought and discussion about prioritizing a set of strategies. The exercise invites you to choose your top three to five strategies under each of the three criteria—their impactfulness, their ease of implementation, and your own personal interest or enthusiasm for them. We will encourage you to fill out the prioritization worksheet after the February 24 meeting.

Finally, we left our previous meeting with a set of four questions that you requested further information on. Those are listed below, with some responsive additional information.

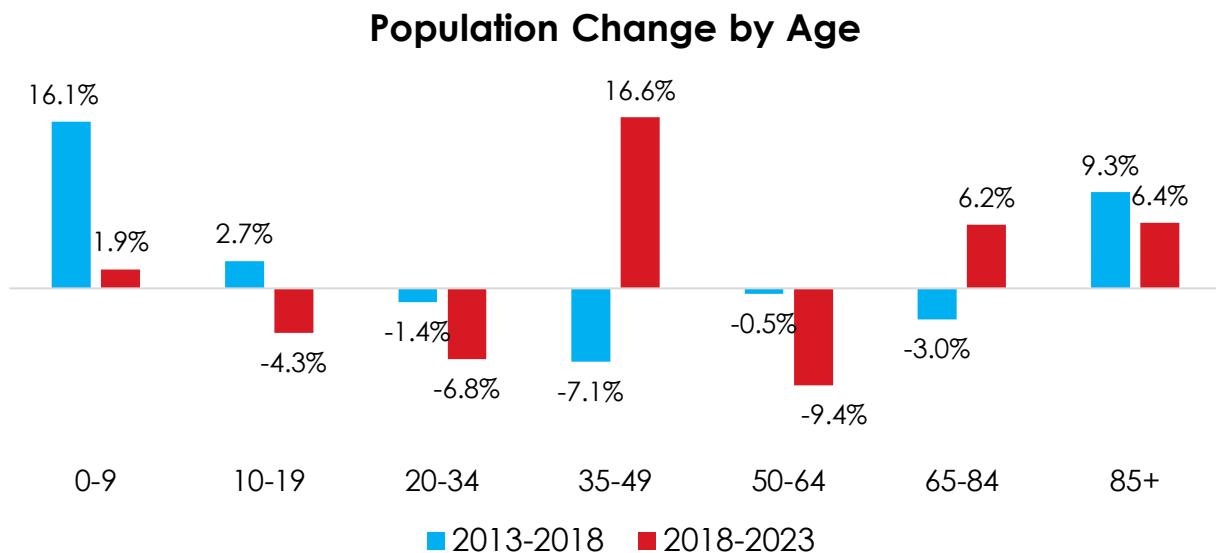
Four Research Questions

Question. Can you provide additional data on age trends?

The chart illustrates the change in the proportion of the population in each of seven age segments between 2013 and 2018, and between 2018 and 2023.

Some observations:

- The proportion of Roseville's population that is 85 and over increased significantly in each five year period.
- The proportion of the population that is 0 to 9 years old increased significantly from 2013 to 2018, and held relatively steady after that.
- Between 2018 and 2023, there was a large increase in the proportion of the population that is 35 to 49 years old, and a decline in those who are 50 to 64 years old, and those who are between 10 and 34 years old.



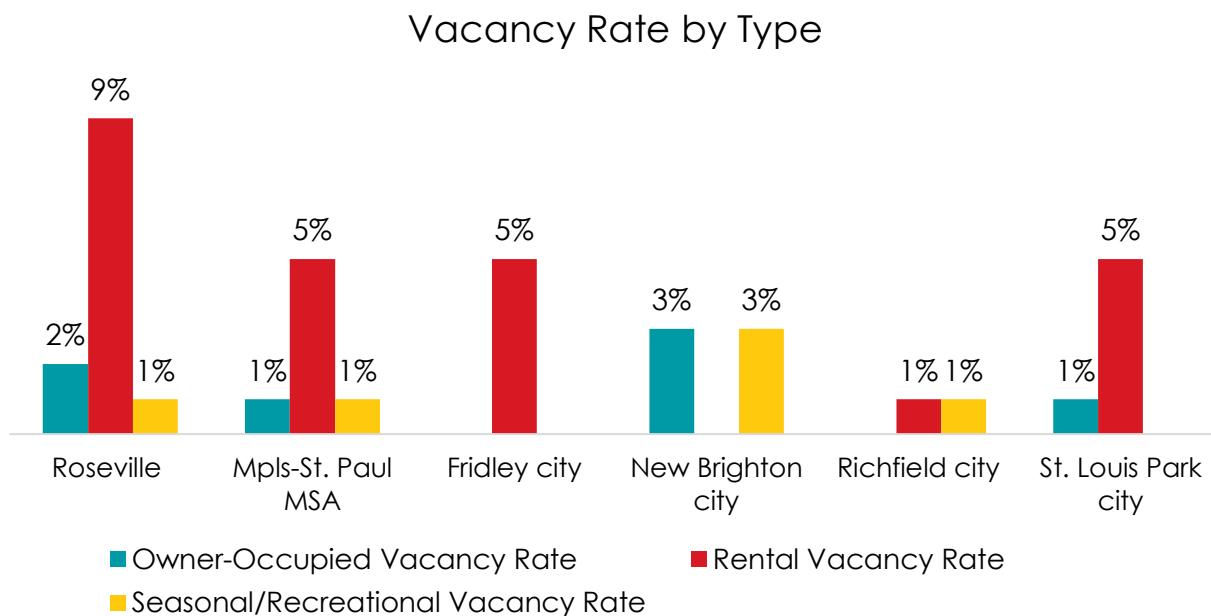
Question. A high proportion of households in Roseville are single person households. Can you provide more information about what share of those households are in younger age brackets vs single older adults?

We looked into this but, unfortunately, at a municipal level census geography it's not possible to cross reference household types against ages.

Question. Roseville has a higher overall rental vacancy than peer cities. Can you tell us more about what types of housing those vacancies are occurring in?

The table below disaggregates the vacancy rate between vacancies in owner occupied housing units, renter occupied housing units and seasonal or recreational housing units (such as second homes). The high vacancy rate is clearly concentrated in renter occupied housing units.

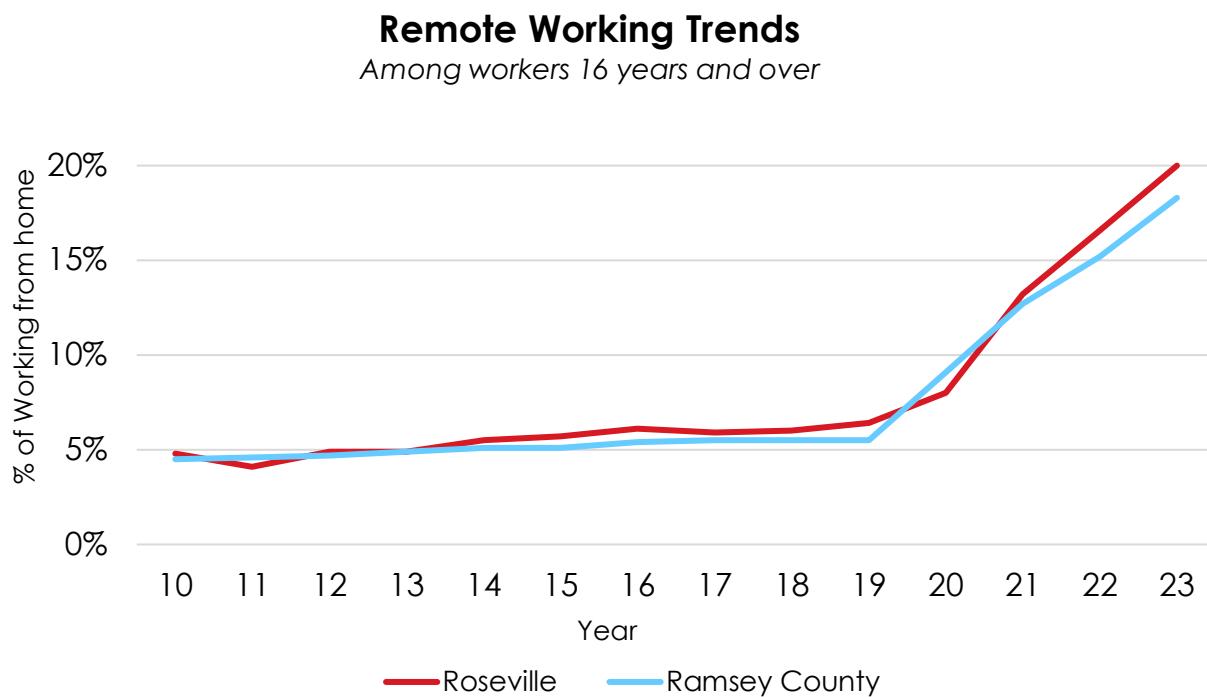
Reasons for this can include a) higher vacancies in recently constructed housing, as new housing units are occupied, and b) current management challenges faced by some of the region's affordable housing organizations. Our research doesn't support the idea that the comparatively high vacancy rate in rental housing means a lack of demand for housing in Roseville.



Question. Can you provide more information on the share of Roseville households that are working from home?

The table below shows the work-from-home trendline for Roseville residents, as well as for residents of Ramsey County. The data is from a question in the annual American Community Survey that how long it takes the respondent to commute to work. An option in responding to that question is the respondent works from home.

Note that residents of Roseville and Ramsey County follow a very similar pattern. Up until 2019, about 5% of respondents worked from home. Following 2019, the percentage that work from home increased for both geographies to around 20% in 2023.



That concludes our additional research in response to your questions.

See the attachments that follow for the housing strategies presentation, and the prioritization worksheet.

Sincerely,

Tom

Thomas Leighton AICP, EDFP
Senior Urban Planner, Stantec
Phone: (612) 712-2154
tom.leighton@stantec.com



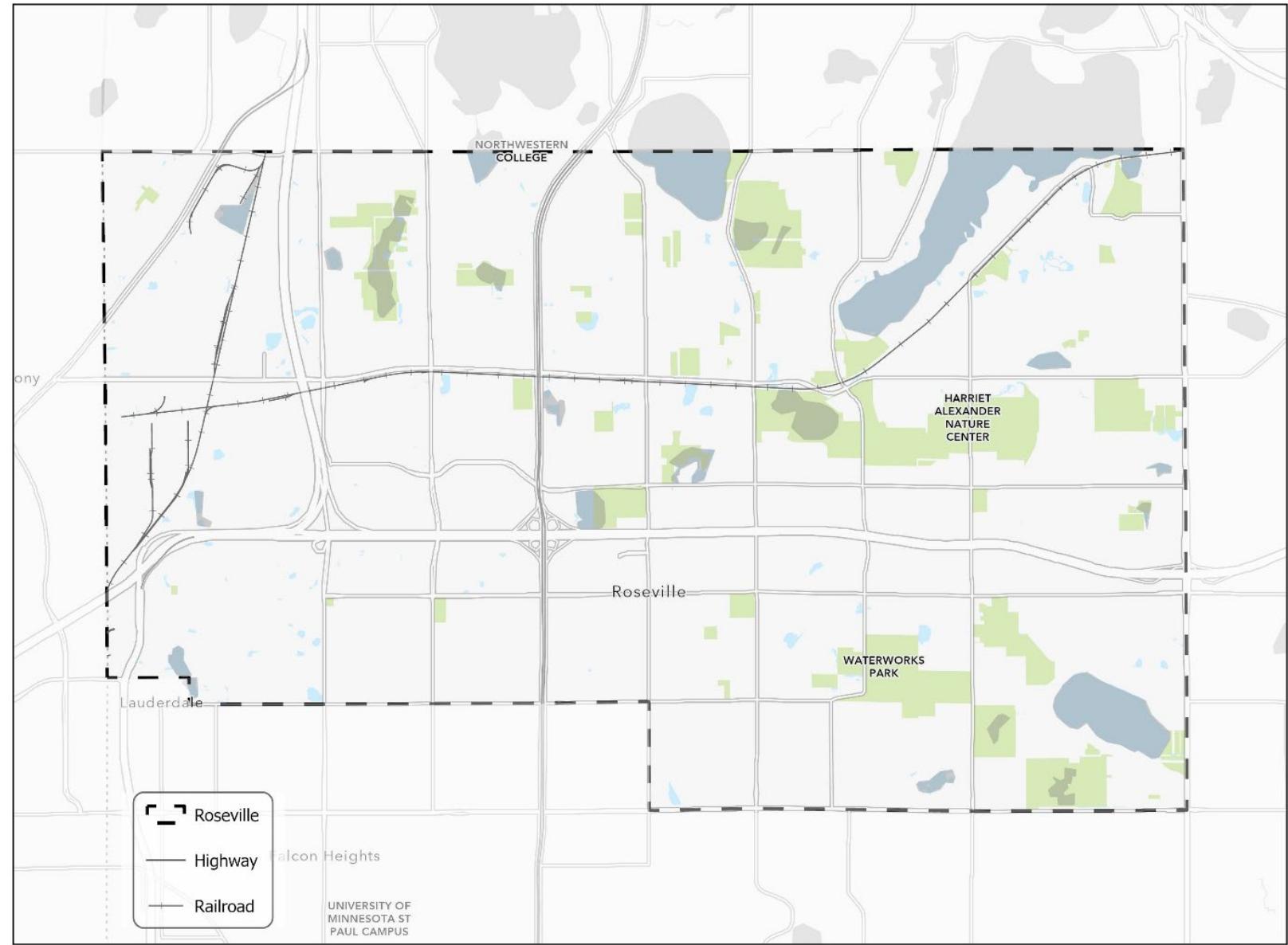
ATTACHMENT 4

Roseville Housing Needs Assessment Presentation of Research Monday, January 13, 2025

Context Setting



City of Roseville

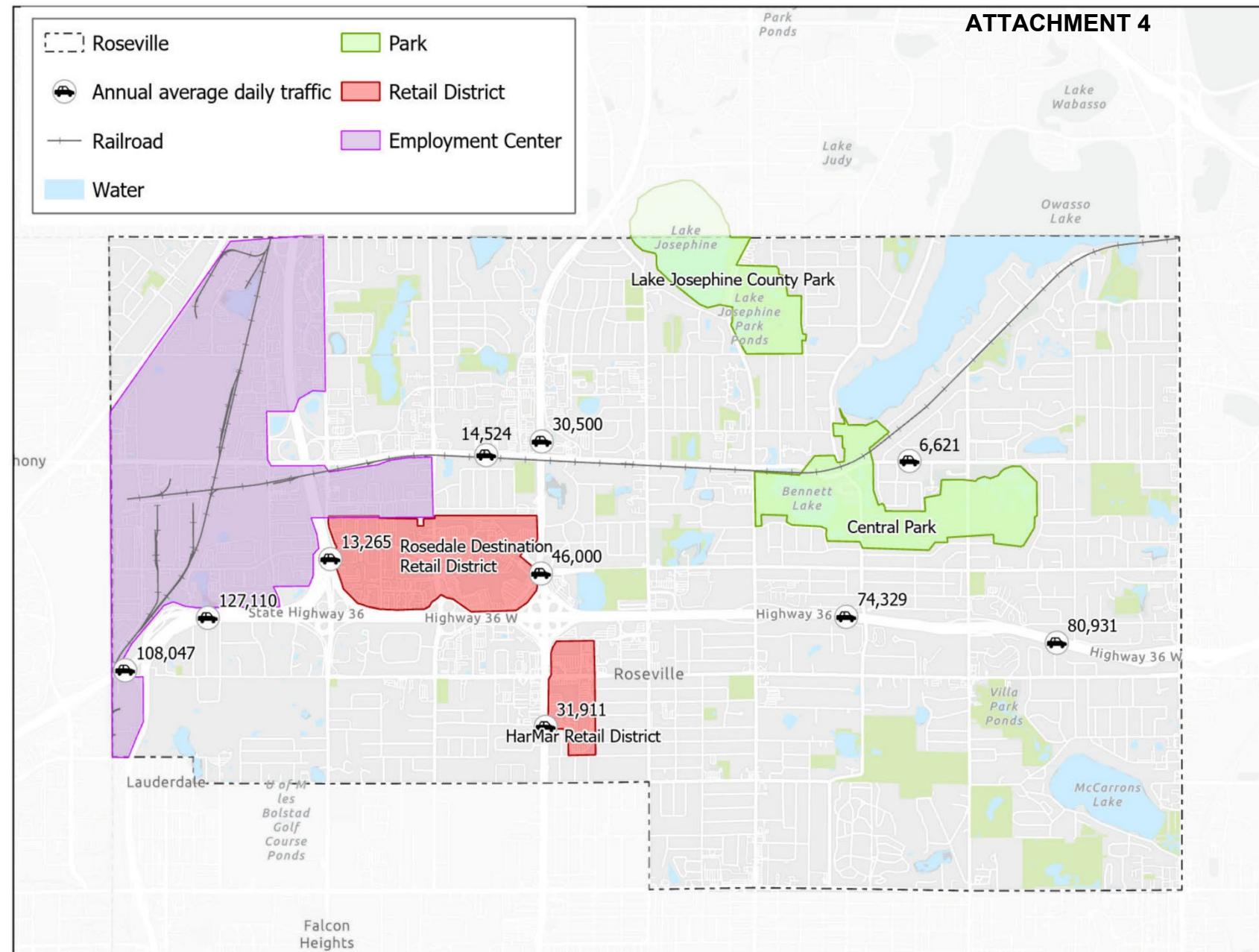


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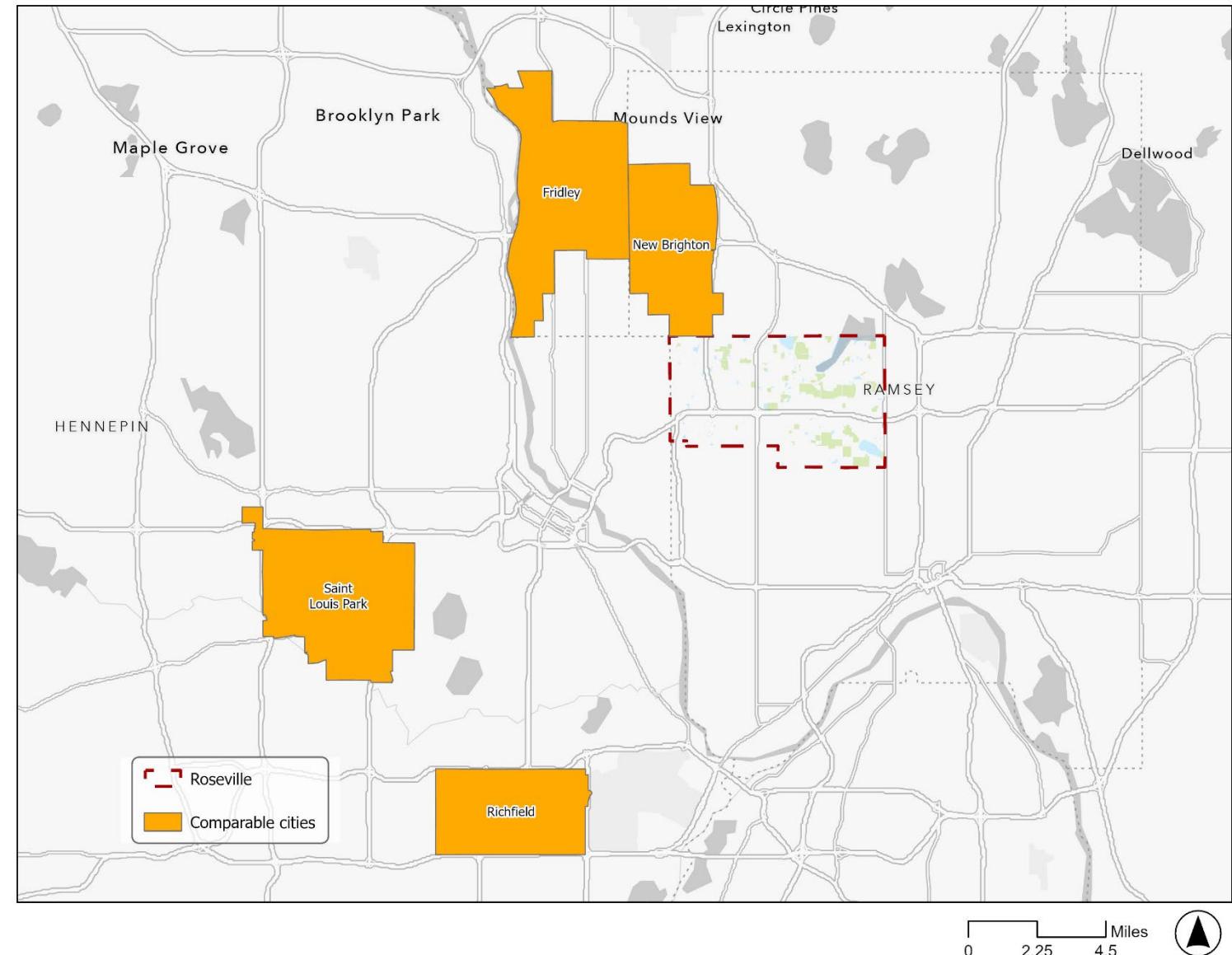
Housing Market Context

- The map shows features that anchor Roseville's housing market context—its well-known retail centers, its high-quality parks, and large employment districts.
- Beyond these features, Roseville is surrounded by stable, middle-class communities on all sides, and it is a short drive to the jobs and entertainment destinations in downtown Minneapolis and St. Paul.



Comparison Communities

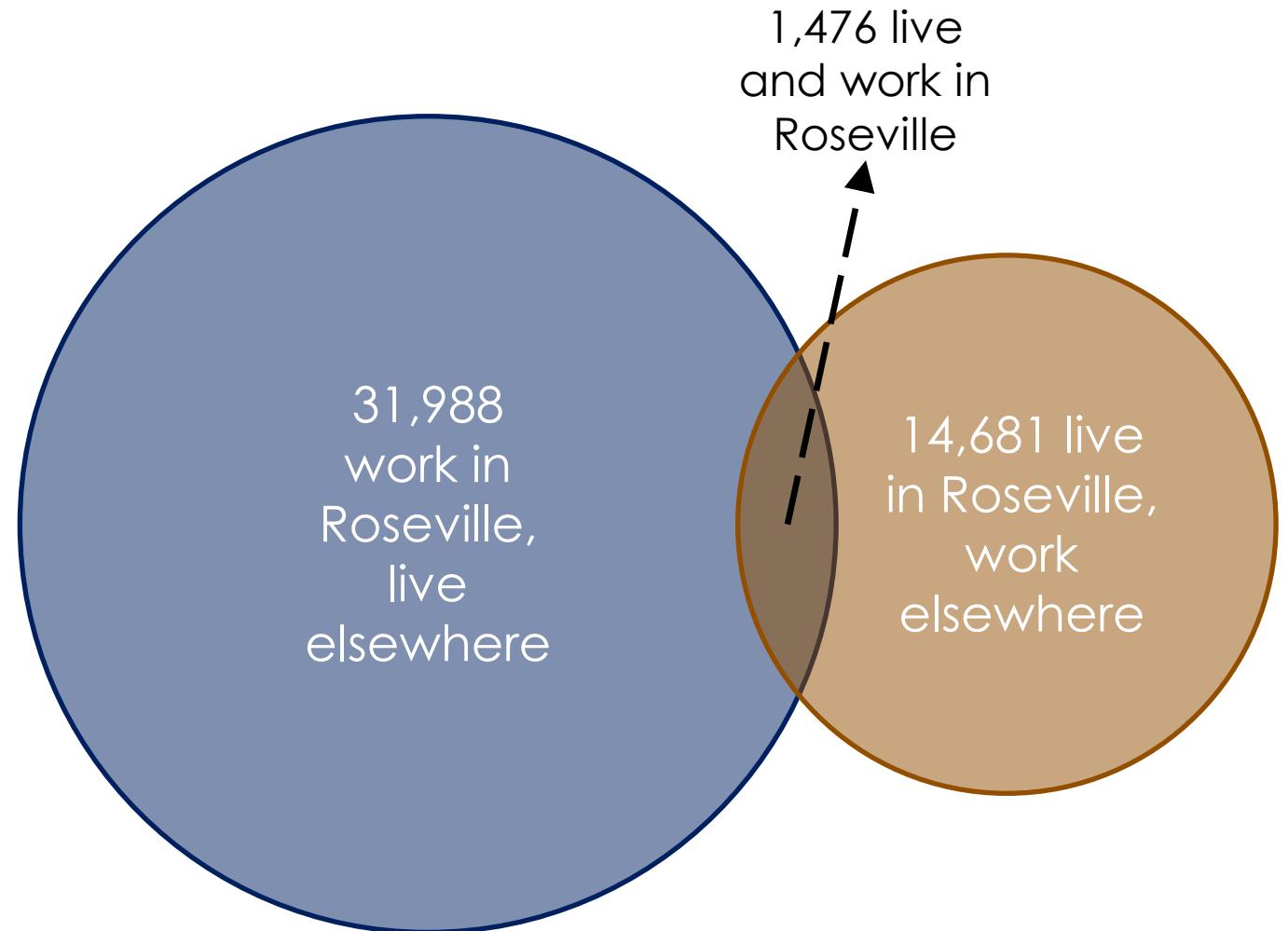
- Fridley, MN
- New Brighton, MN
- Richfield, MN
- St. Louis Park, MN



Economy, Growth Drivers

Commuting Patterns

- Roseville is job rich. The number of people who commute into Roseville to work is over twice the number of people who live in Roseville and commute to jobs elsewhere.
- Only around 9% of Roseville's working residents have jobs in Roseville.
- St. Paul is the leading home for people who work in Roseville. Minneapolis is the leading workplace destination for Roseville residents.



Employment

Analytical Category	NAICS Sectors
New Economy: High Wage	Finance and Insurance Real Estate and Rental and Leasing Information Management of Corporations Professional and Business Services
New Economy: Low Wage	Transportation and Warehouse Wholesale Trade Retail Trade Arts, Entertainment and Recreation Accommodation 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

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.

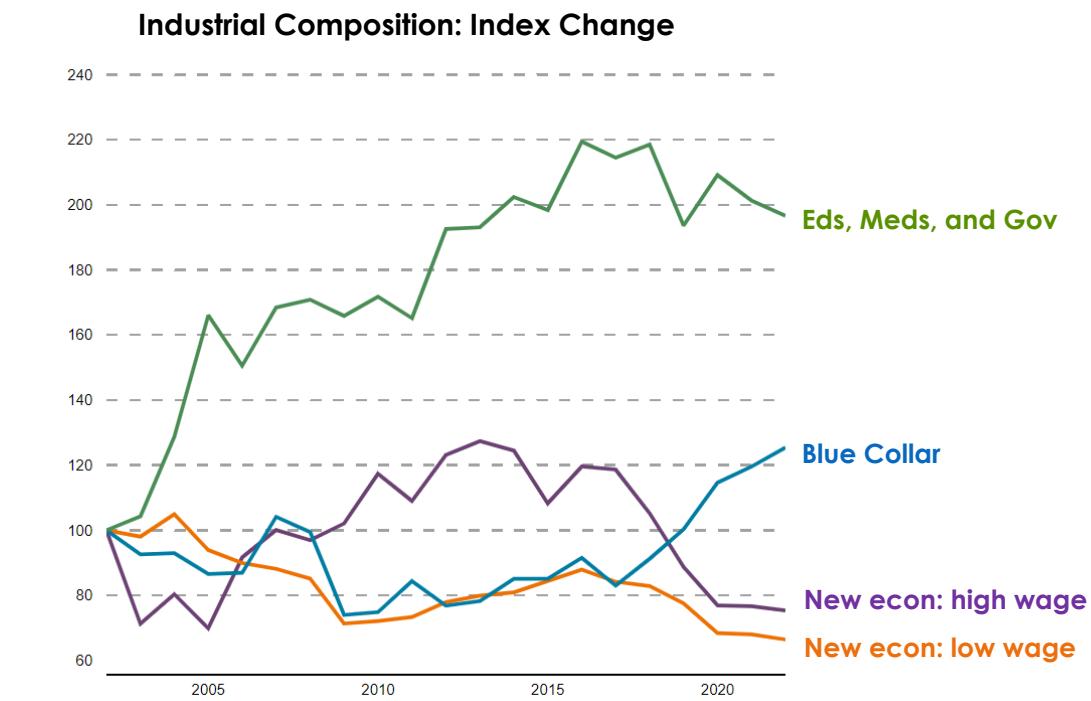
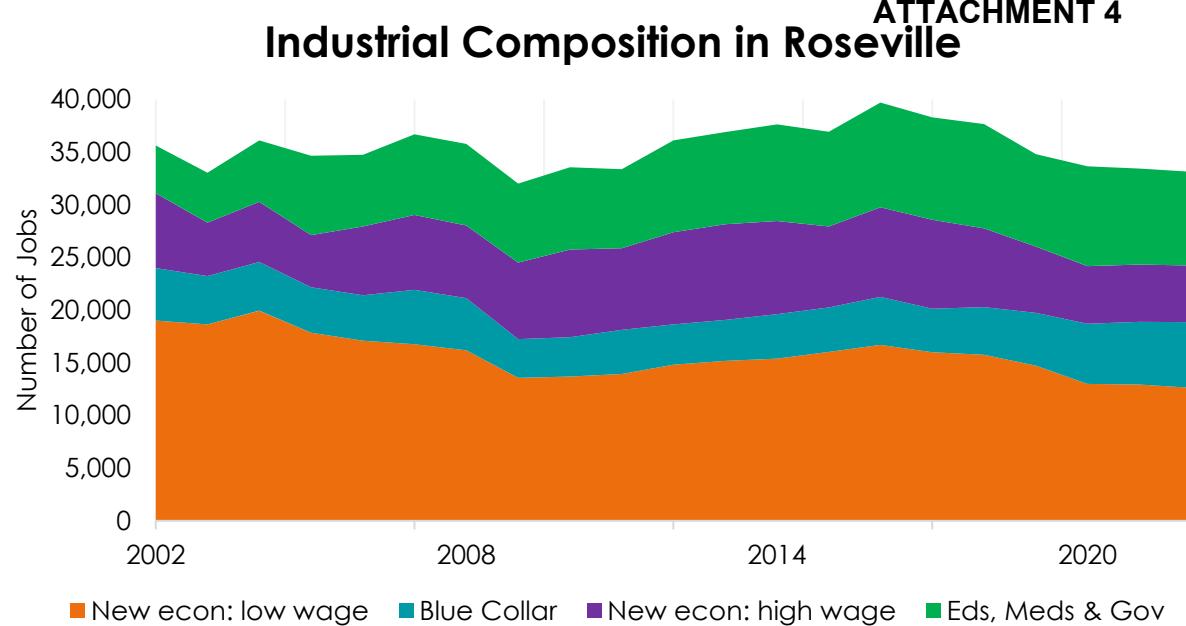
Blue Collar sectors contain industries historically central to a manufacturing-based economy and contain tradeable goods that benefit from economies of scale. Manufacturing – in particular – is less geographically sticky in an era of globalization. These jobs often have lower educational requirements, 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 have 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 (Army Bases or State governance), can drive regional economic development.

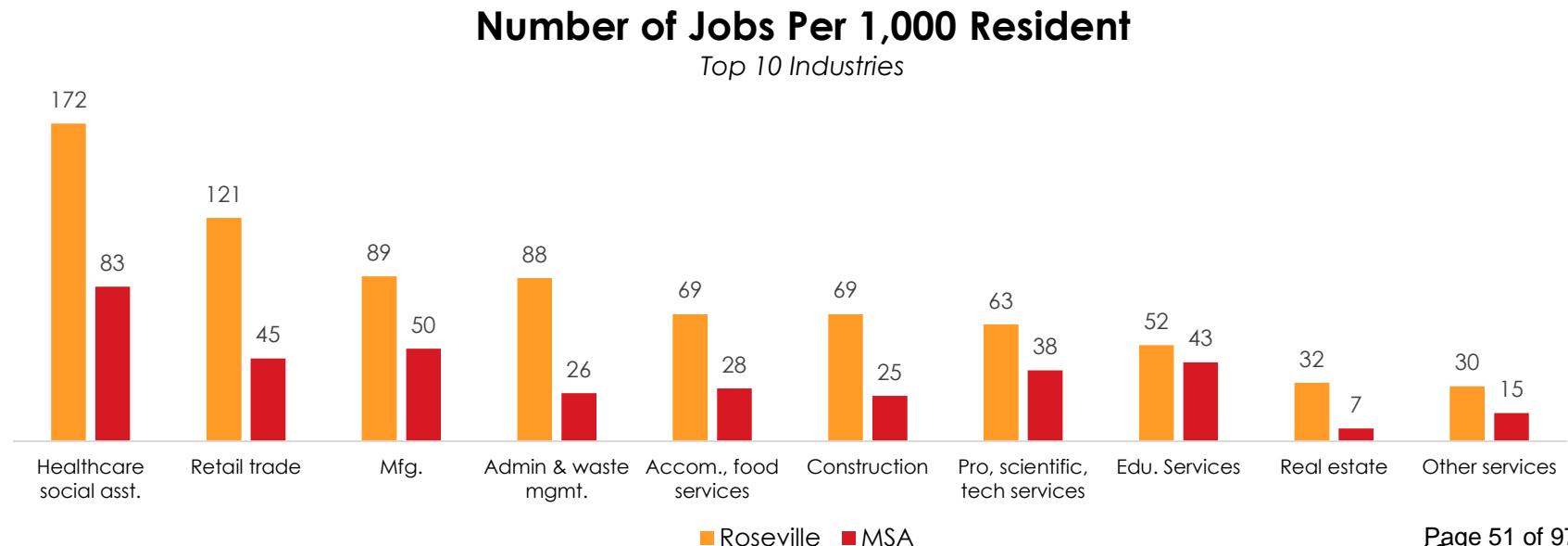
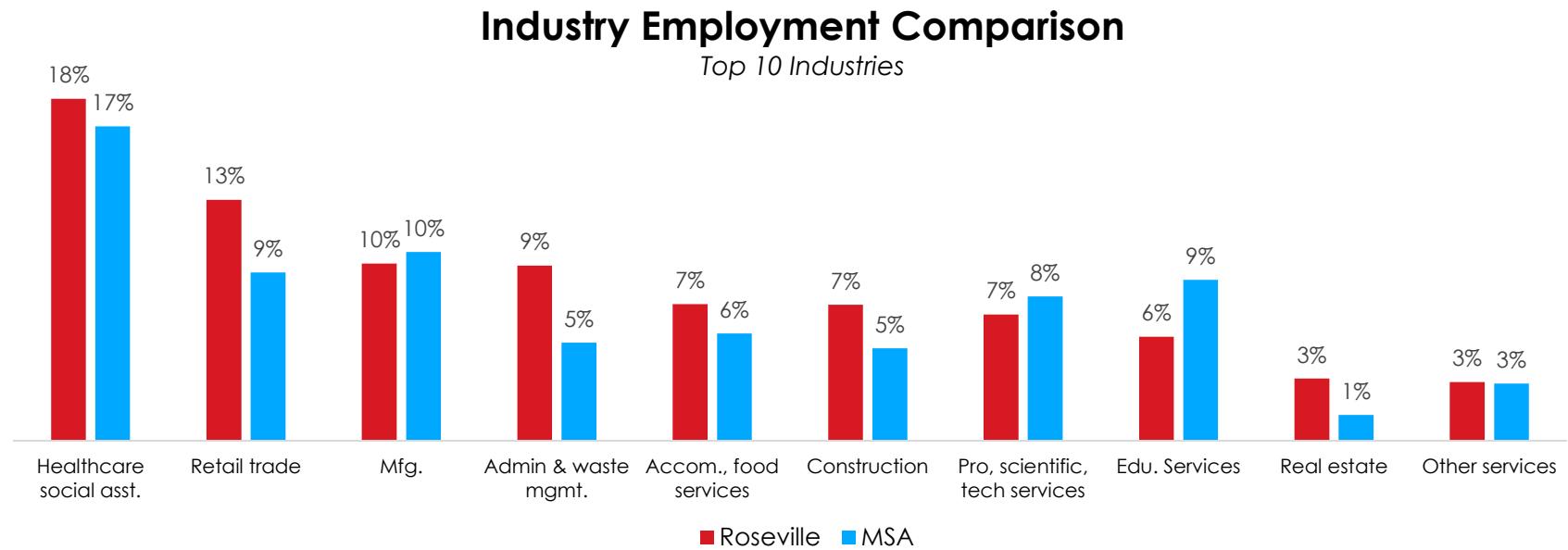
Employment – Overview

- Roseville provides a lot of employment, and the number of jobs has remained pretty constant over the last couple of decades.
- New Economy Low Wage** jobs, centered on Roseville's retail sector, and **Eds, Meds and Gov** jobs are predominant in Roseville
- Retail jobs have declined over the period. Eds and Meds jobs have increased over the period. Blue collar jobs are also more prevalent than average.



Top Employment Categories

- Healthcare and social assistance is the most common employment sector in Roseville, accounting for 18% of all jobs.
- Per capita employment is a more accurate representation of job density. Through that lens, all of the top ten industries are represented in greater numbers than average compared with the overall Metropolitan area.



There is an abundance of employment opportunities in Roseville.

- Roseville is job rich. The people who are in-commuting to Roseville for work are more than double the Roseville residents that are commuting to jobs outside of Roseville.
- The abundant service sector 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

Demographics



ATTACHMENT 4

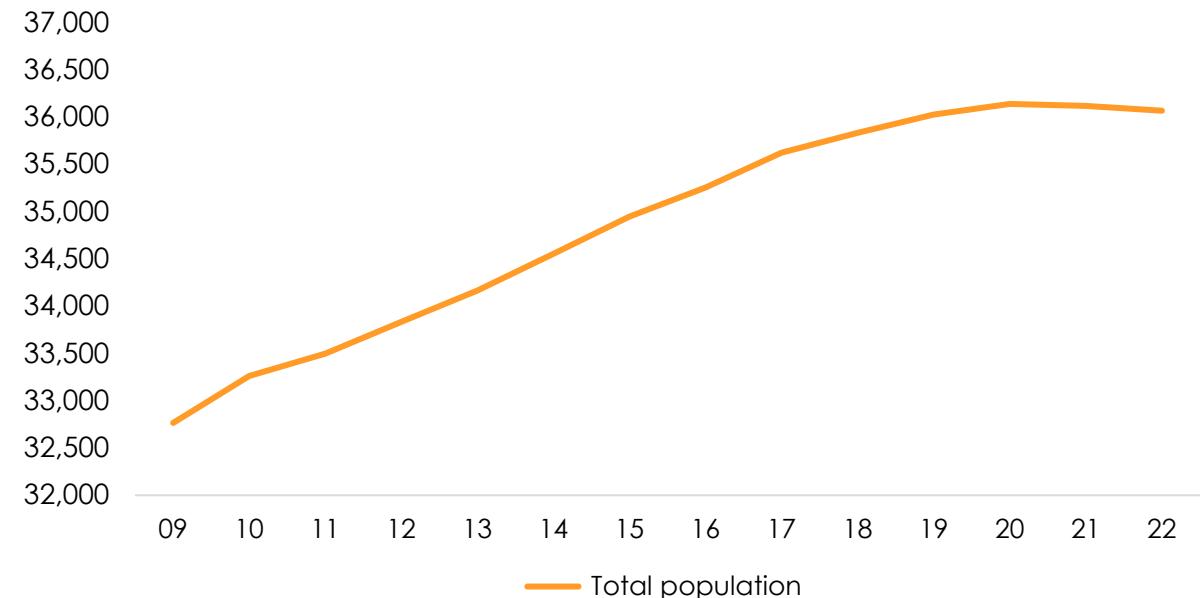
Population and Household Growth

- Household and population in Roseville have shown steady growth over the past 15 years, but have plateau-ed in the last few years.

Total Households

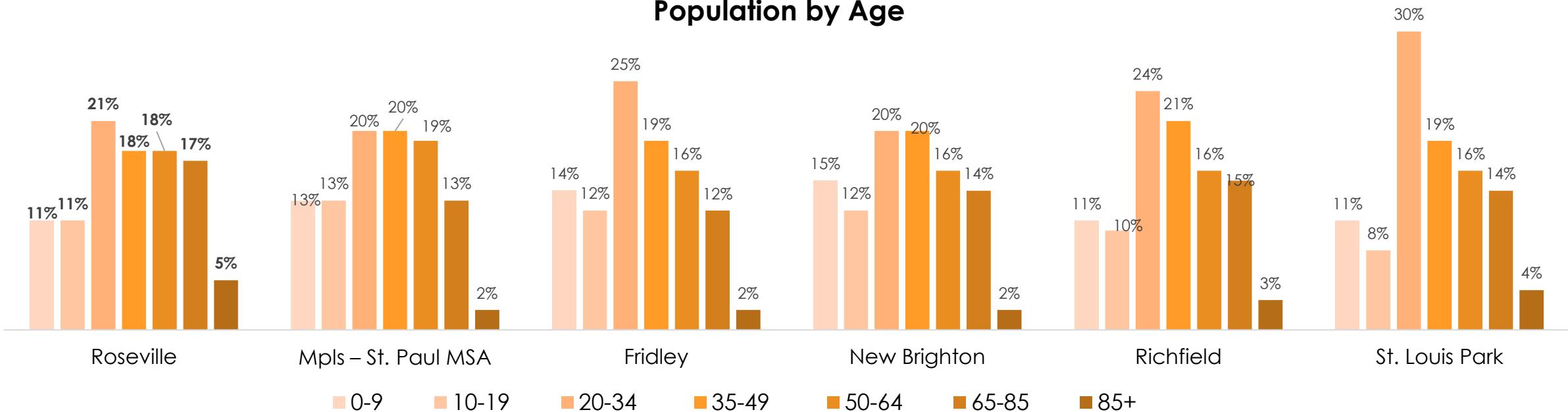


Total Population



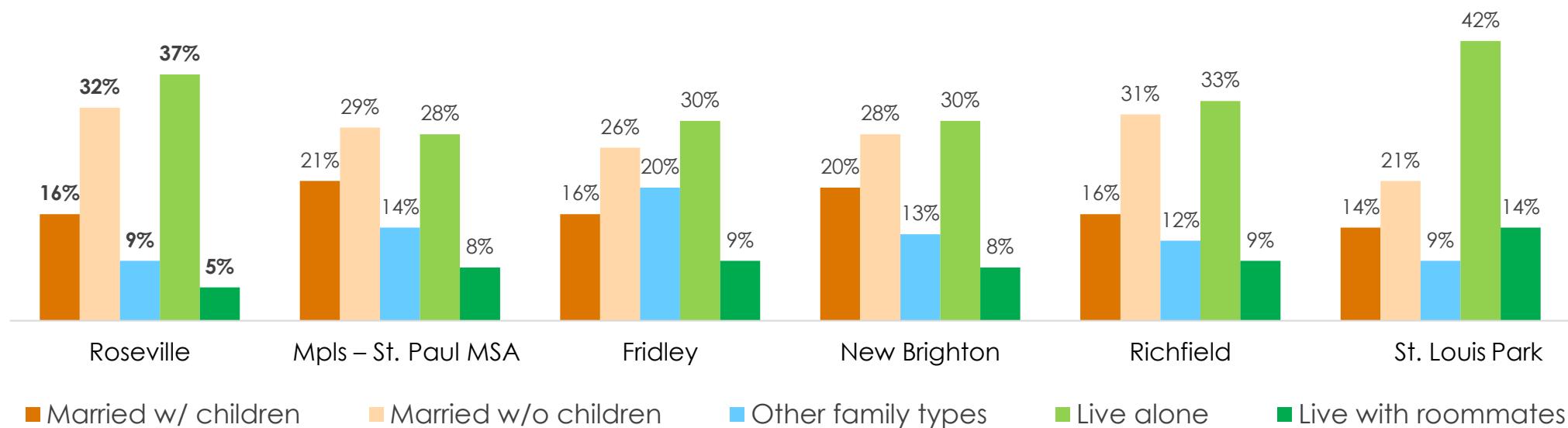
- Roseville's median age is the highest among the comparable cities.
- The age profile is skewed toward older households, especially among the 50-85 age range. At the same time, 42% of the population is under age 35. So children, young adults and young families are present.

Population by Age

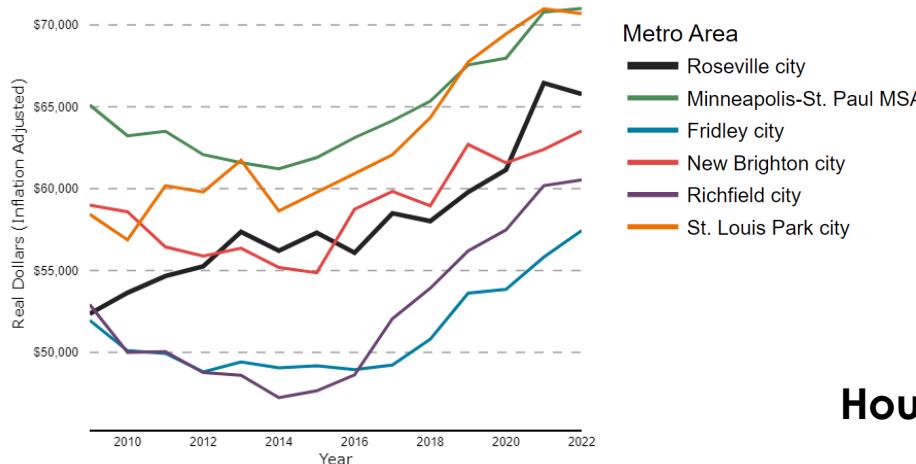


- Roseville has a significant number of households without children, with a combined 69% of residents either living alone or as married couples without children.

Household Structure

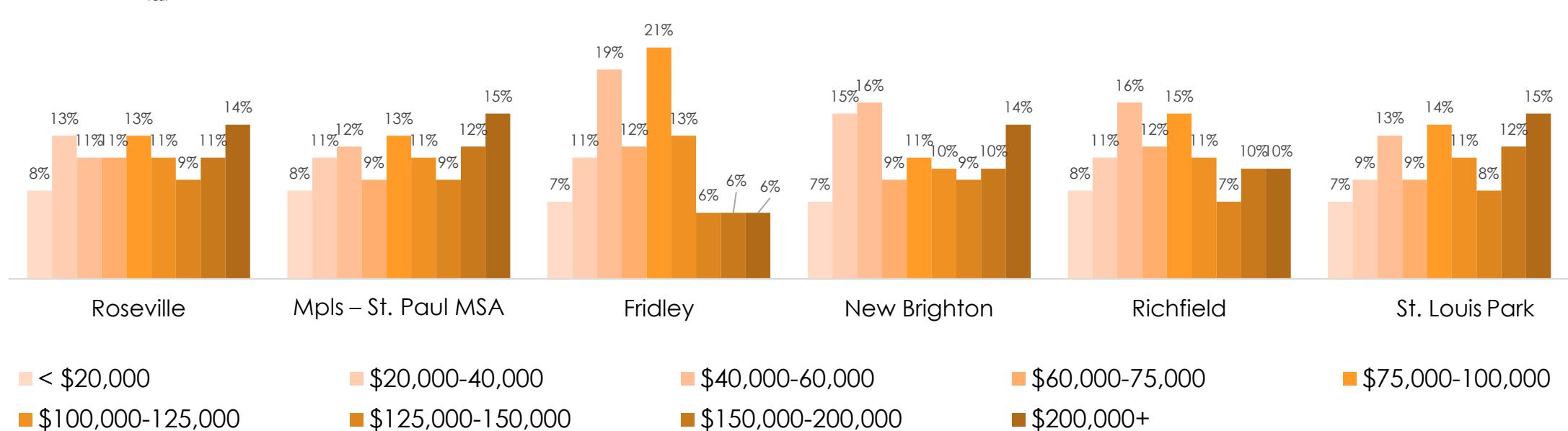


Median Income



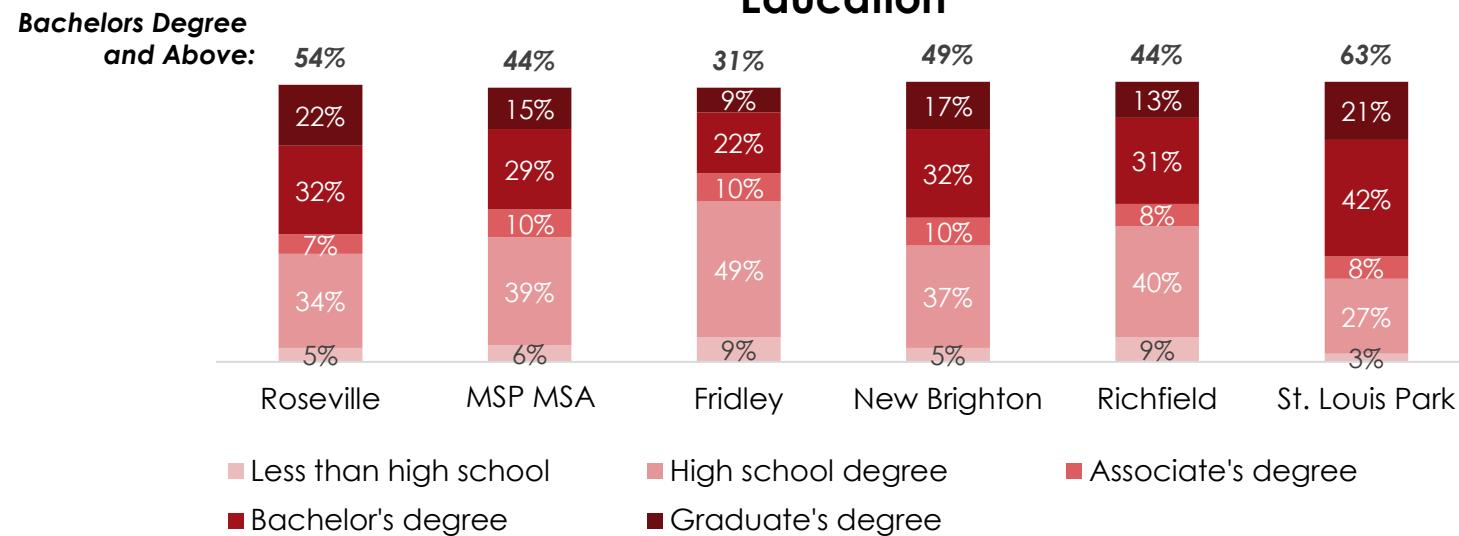
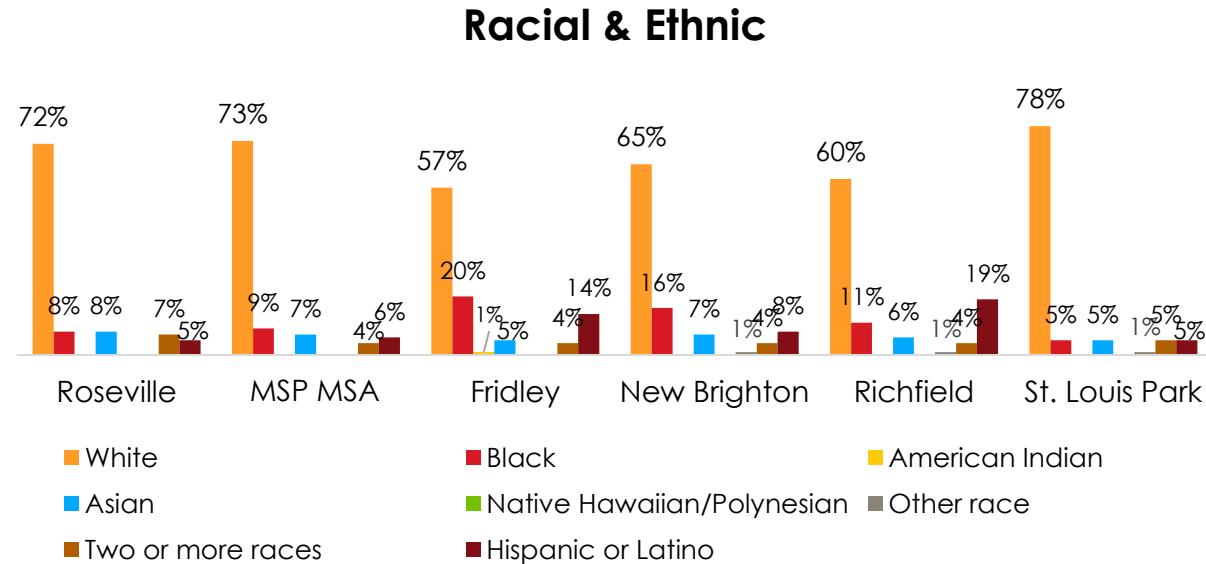
- Roseville has a broad income mix, similar to that of the Metropolitan region as a whole
- Roseville's median income is a bit higher than several of the comparison cities, and has risen more than average over the last fifteen years.

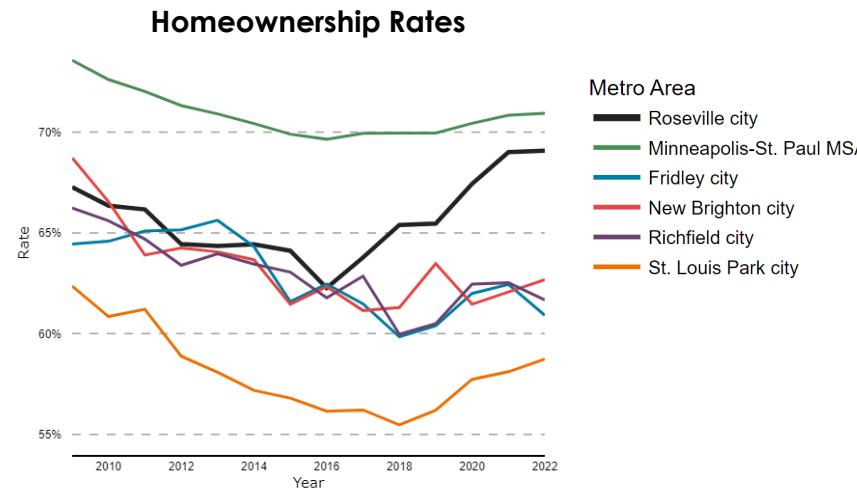
Household Income Profile



Education, Racial & Ethnic Diversity

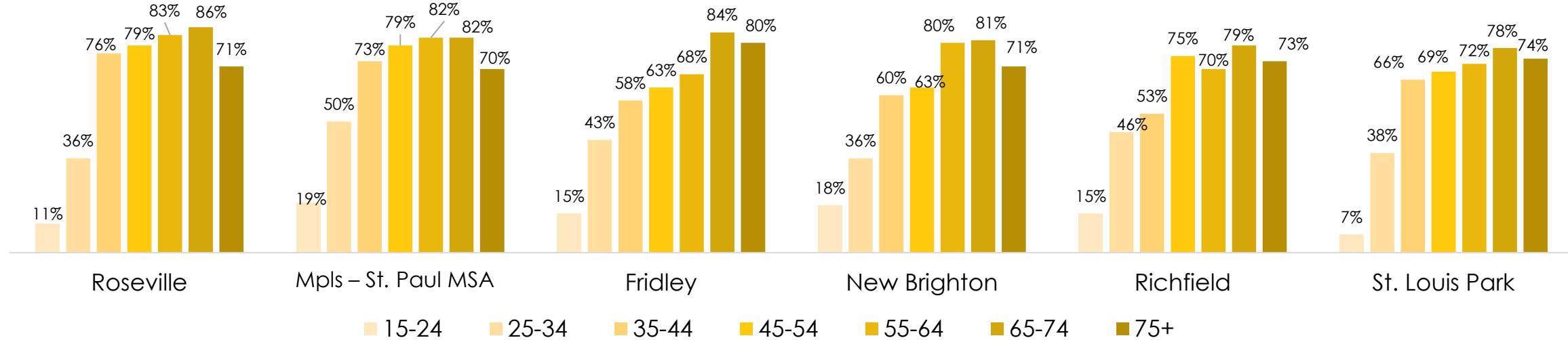
- The racial composition in Roseville is similar to the MSP metropolitan area as a whole, and is less diverse than most of the comparison cities.
- More than half of the population in Roseville holds a bachelor's or post-graduate degree, a rate higher than most of the comparable communities—including the metropolitan region as a whole.





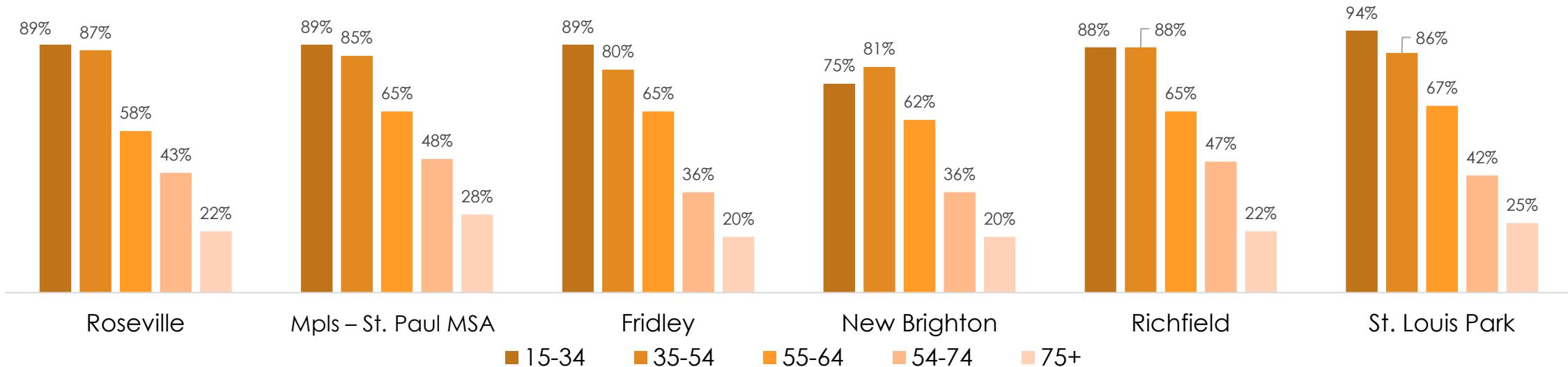
- In general, Roseville has high rates of homeownership.
- Homeownership rates have been rising in Roseville since the mid-2010s, suggesting single family homes are being converted from rental properties to owner-occupied properties.

Homeownership by Age of Householder



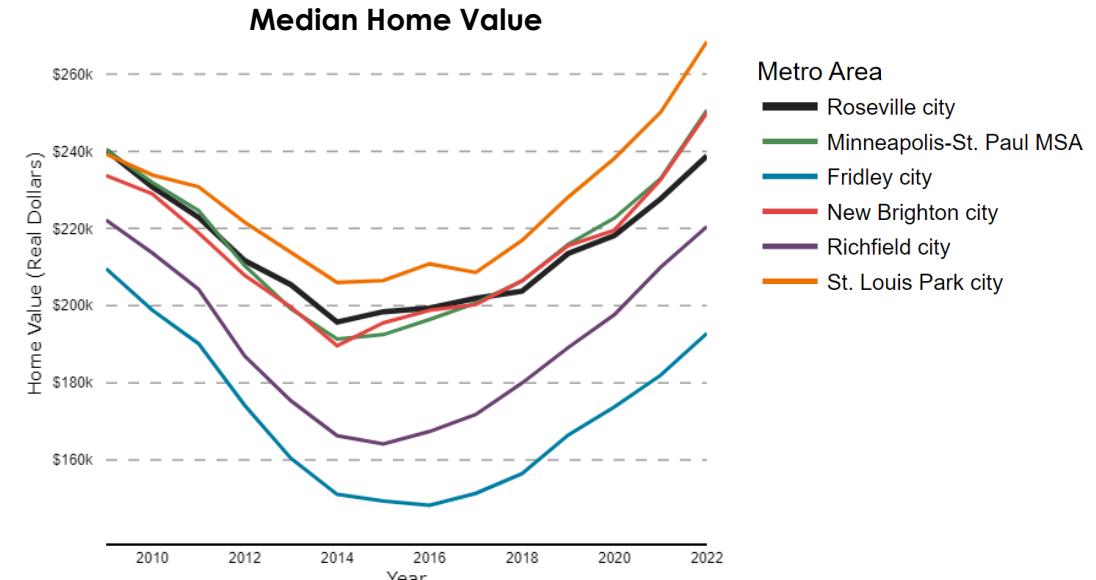
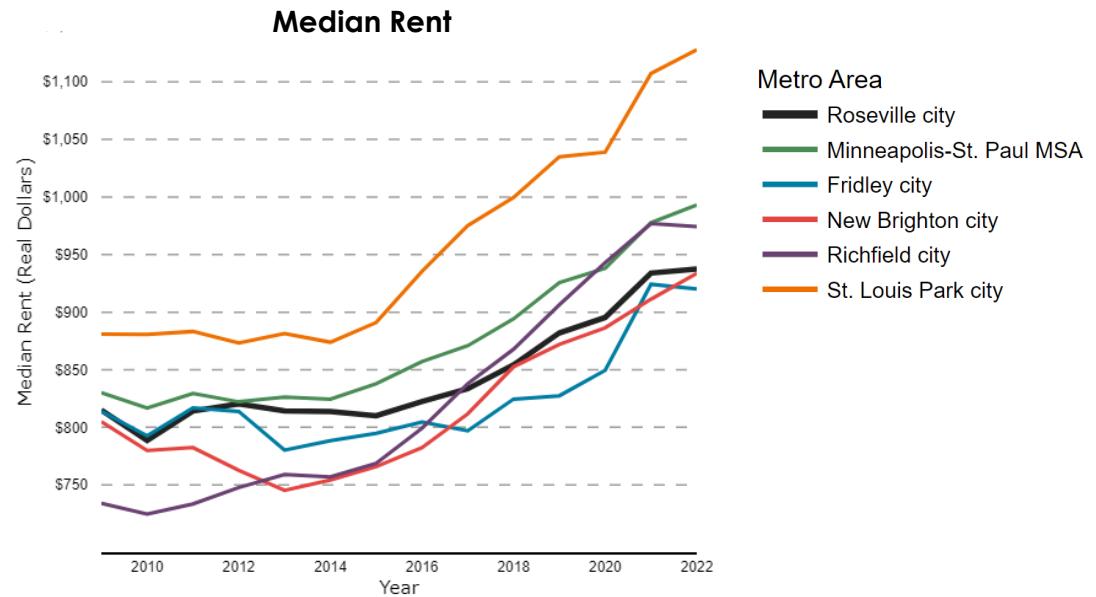
- Mortgages patterns largely mirror metro averages for younger homeowners.
- Roseville's 55+ age group have paid off their mortgages at a higher rate than average for the metropolitan area.

% of Homeowners with a Mortgage



Rent Levels and Home Values

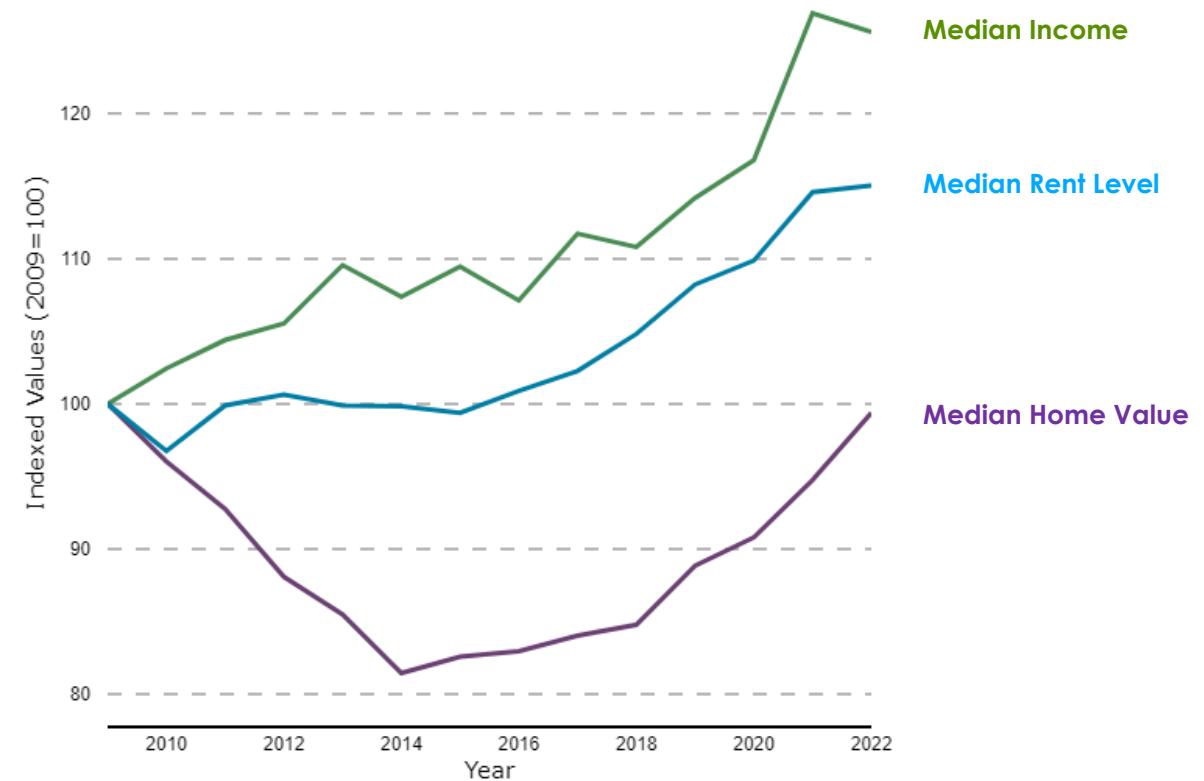
- This rent chart is based on ACS survey data, so they reflect the rent that people pay for all housing types, including single family homes.
- Rent rates in Roseville were flat in the first half of the 2010s. They have risen in real dollar terms since then, at rates that are similar to those of comparison cities.
- Over the same period, home values declined in the wake of the foreclosure crisis until around 2015. Since then they have recovered their inflation-adjusted value.



Income vs Housing Cost

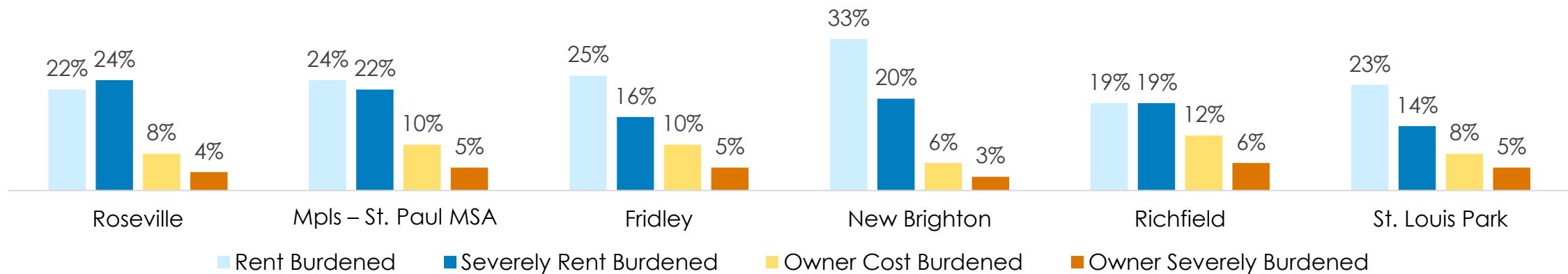
- Construction costs have increased sharply, particularly after 2020, reaching about 120% above baseline.
- Median rents have shown upward growth over the past decade, increasing gradually to approximately 110% above baseline.
- Median home values followed a U-shaped pattern - declining until around 2014, remaining low until 2018, surging sharply post 2020 and reaching close to baseline in 2022.

**Median Home Value, Rent, and Income
2010 to 2022**



- Households who are housing cost-burdened pay more than 30% of their income on housing costs. Severely cost-burdened households pay more than 50% of their income on housing costs.
- In Roseville, almost half of renter households are cost burdened—which indicates that many households are financially stretched and fragile. It is also a similar level to the rate of housing cost burden for rental households in comparison cities.
- The number of cost-burdened homeowner households is relatively low in comparison.

Cost-Burdened Households



Roseville's residential community is very diverse across a broad range of characteristics.

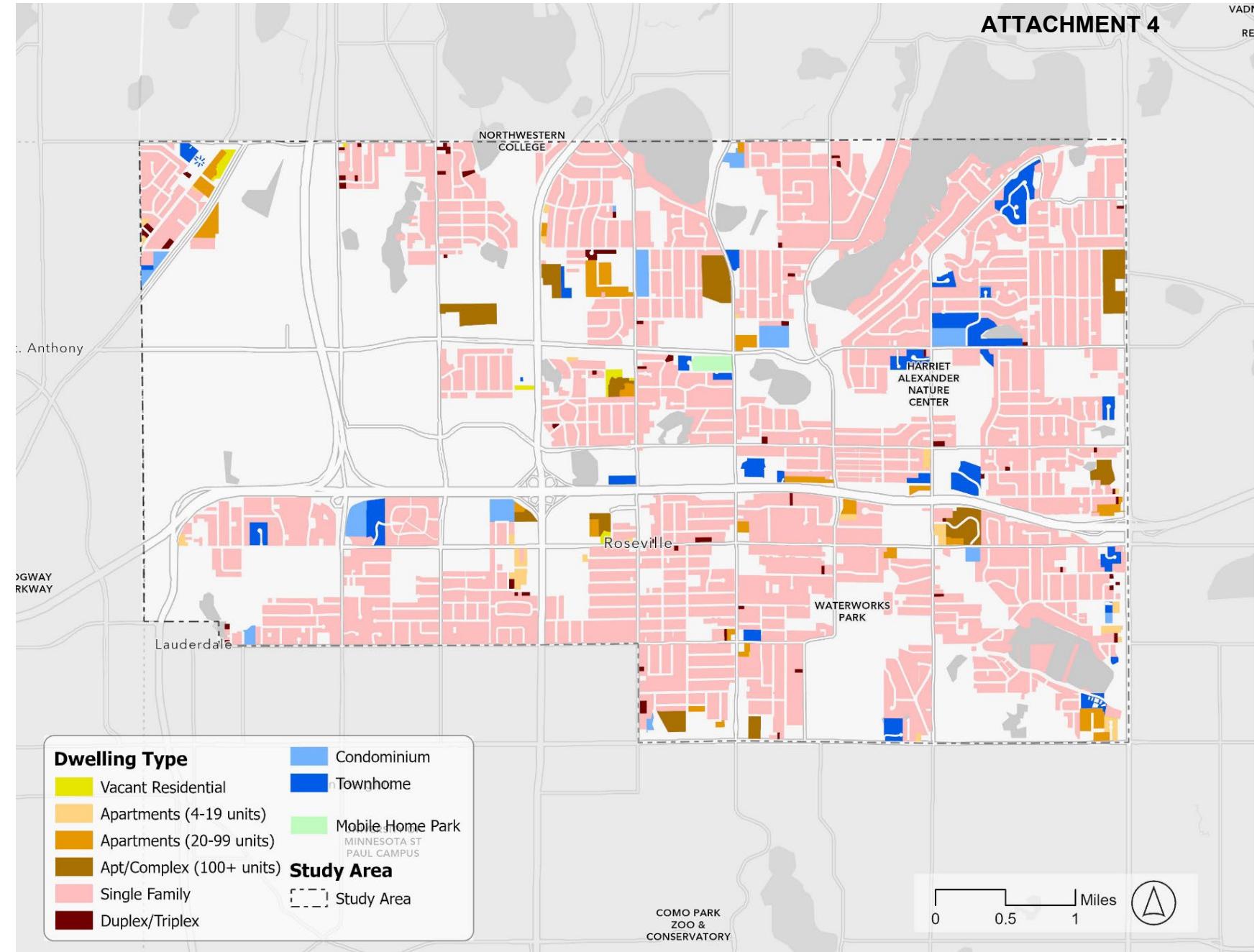
- In age it skews a bit older, as evidenced by both the age profile, and the percentage of households that are single person households or married without children.
- It is an educated community. Over half of its age 25+ residents have earned a bachelors degree.
- A pattern of longstanding home ownership is evident in the low rate of mortgages among older households.
- The household income profile mirrors that of the Twin Cities metro, and 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 Inventory



Roseville Housing Stock

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

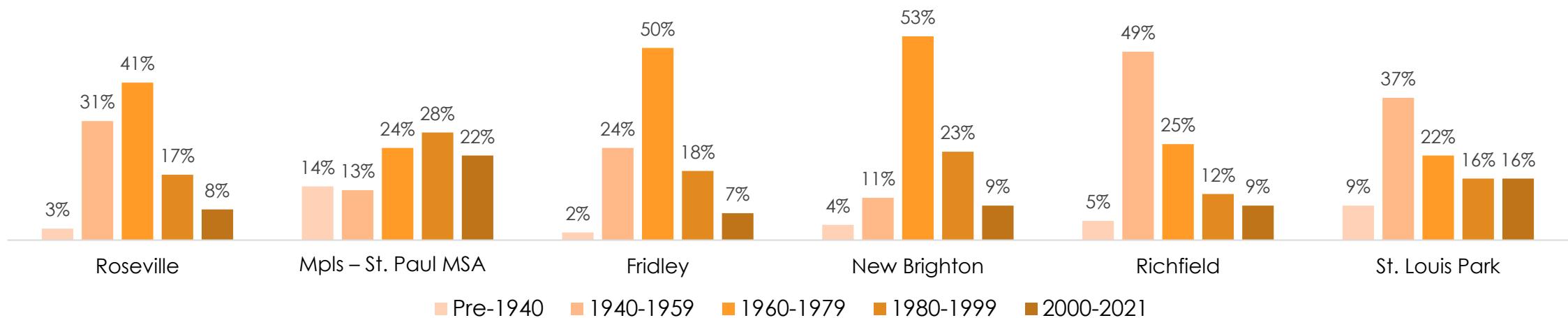


ATTACHMENT 4

Residential Structures by Year Built

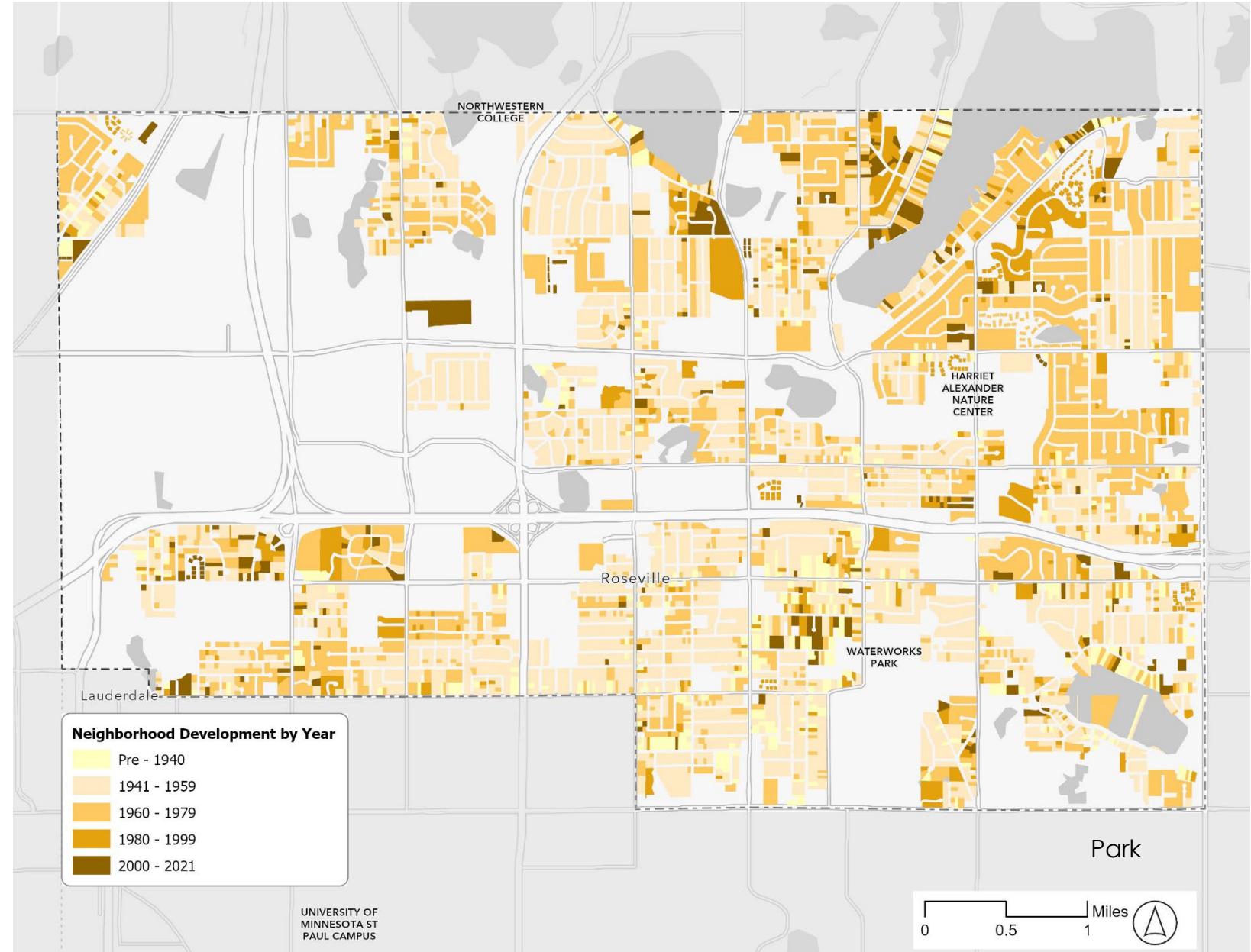
- Roseville's housing stock is aging, with 75% of housing units built before 1980.

Residential Structures

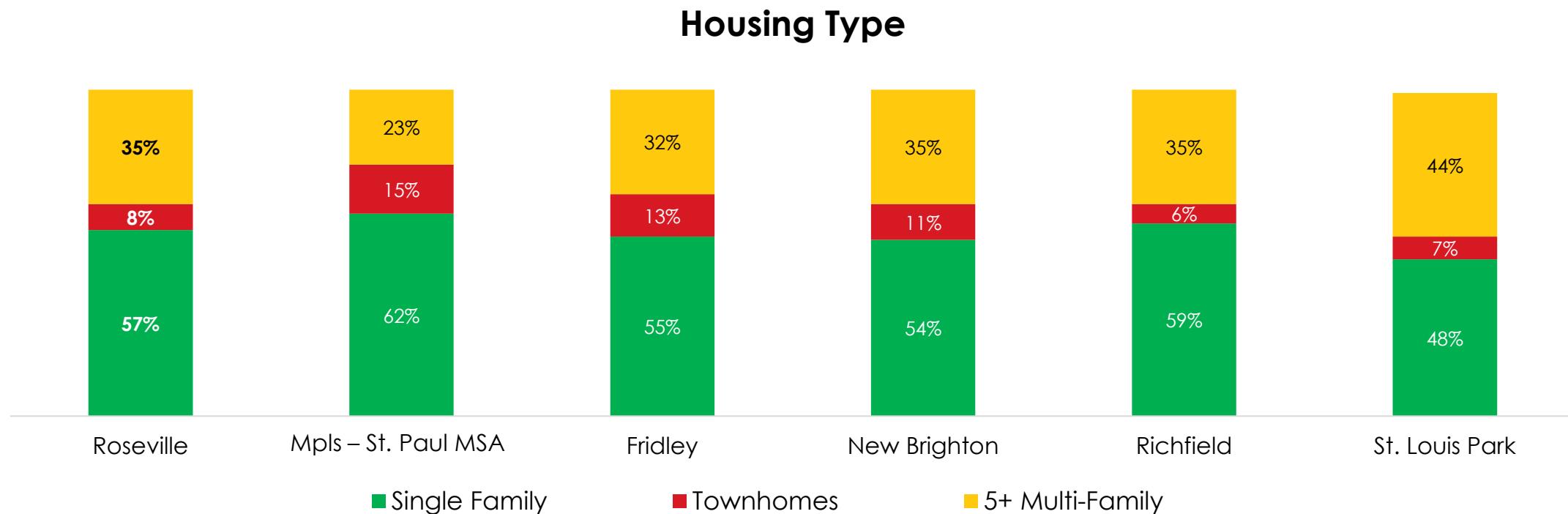


Residential Structures by Year Built

- Roseville's first wave of housing was the widespread production of homes in the Post-war period before 1960. These neighborhoods were built in most sections of Roseville.
- Home-building continued at a rapid pace up until 1980, filling in neighborhoods across the City, but with a concentration of construction in the northeast part of the City.

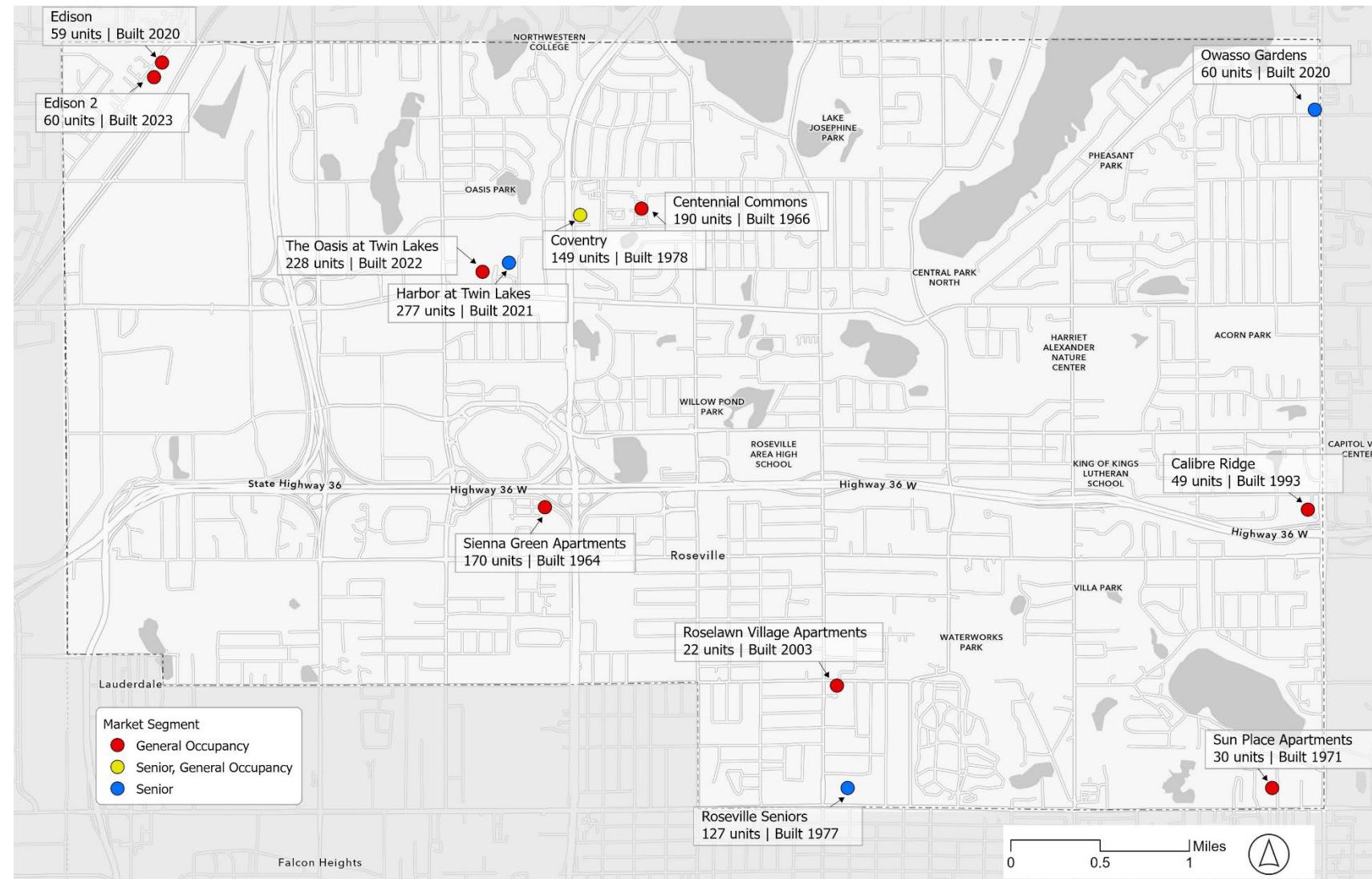


- Roseville has more multifamily housing than average for the metropolitan area, but it has a similar mix compared with the peer cities.



Affordable Housing

- 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 affordable to households earning anywhere from 30% to 80% of the area median income.

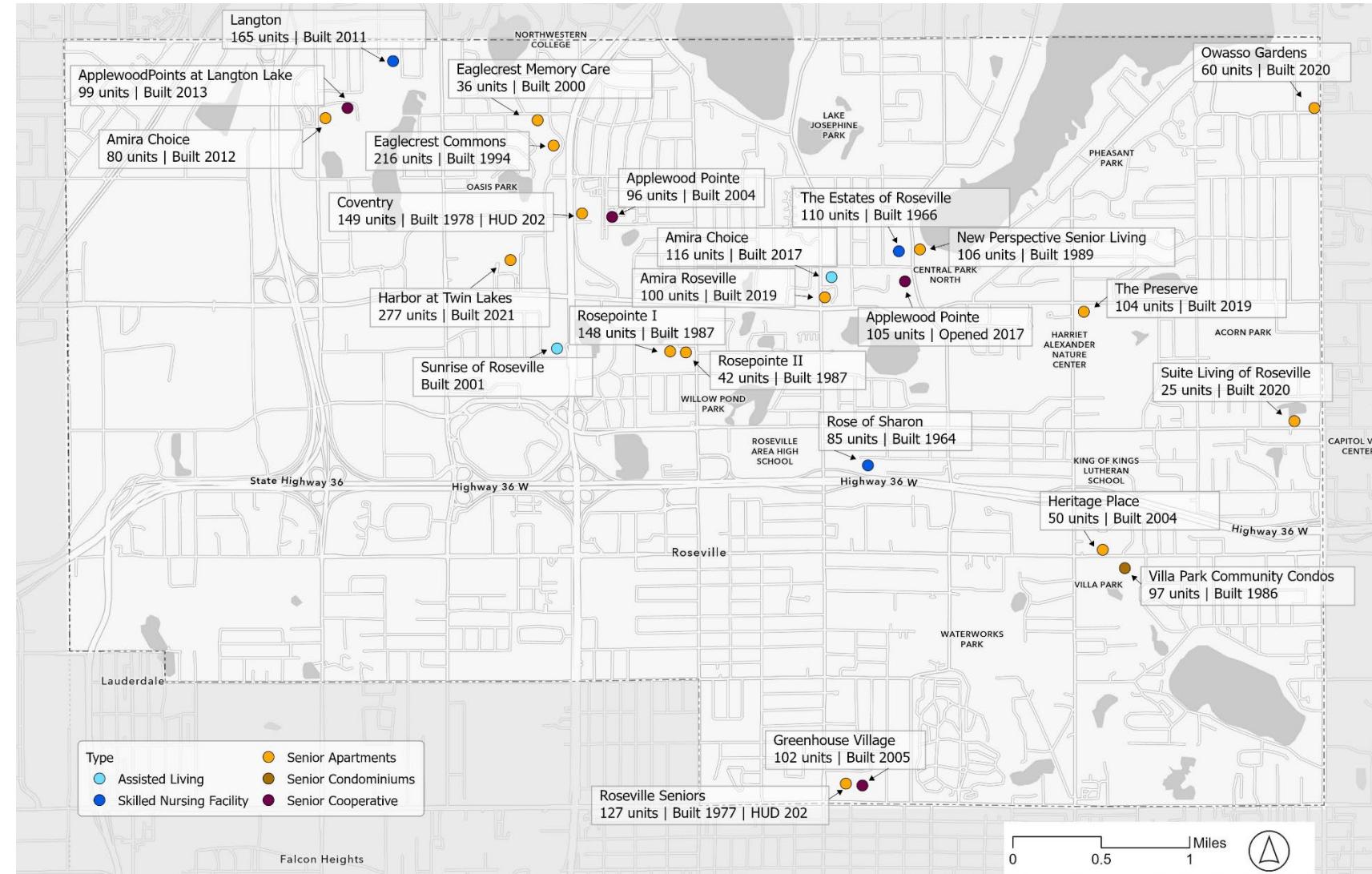


Affordable Housing

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

- Roseville has a wealth of senior housing options, including:
 - Rent restricted and rent subsidized rental apartments.
 - Market rate rental apartments
 - Housing co-ops
- Levels of care include independent living, assisted living, memory care, and nursing care



Senior Housing

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	104
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

Senior 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 provides a broad diversity of housing options.

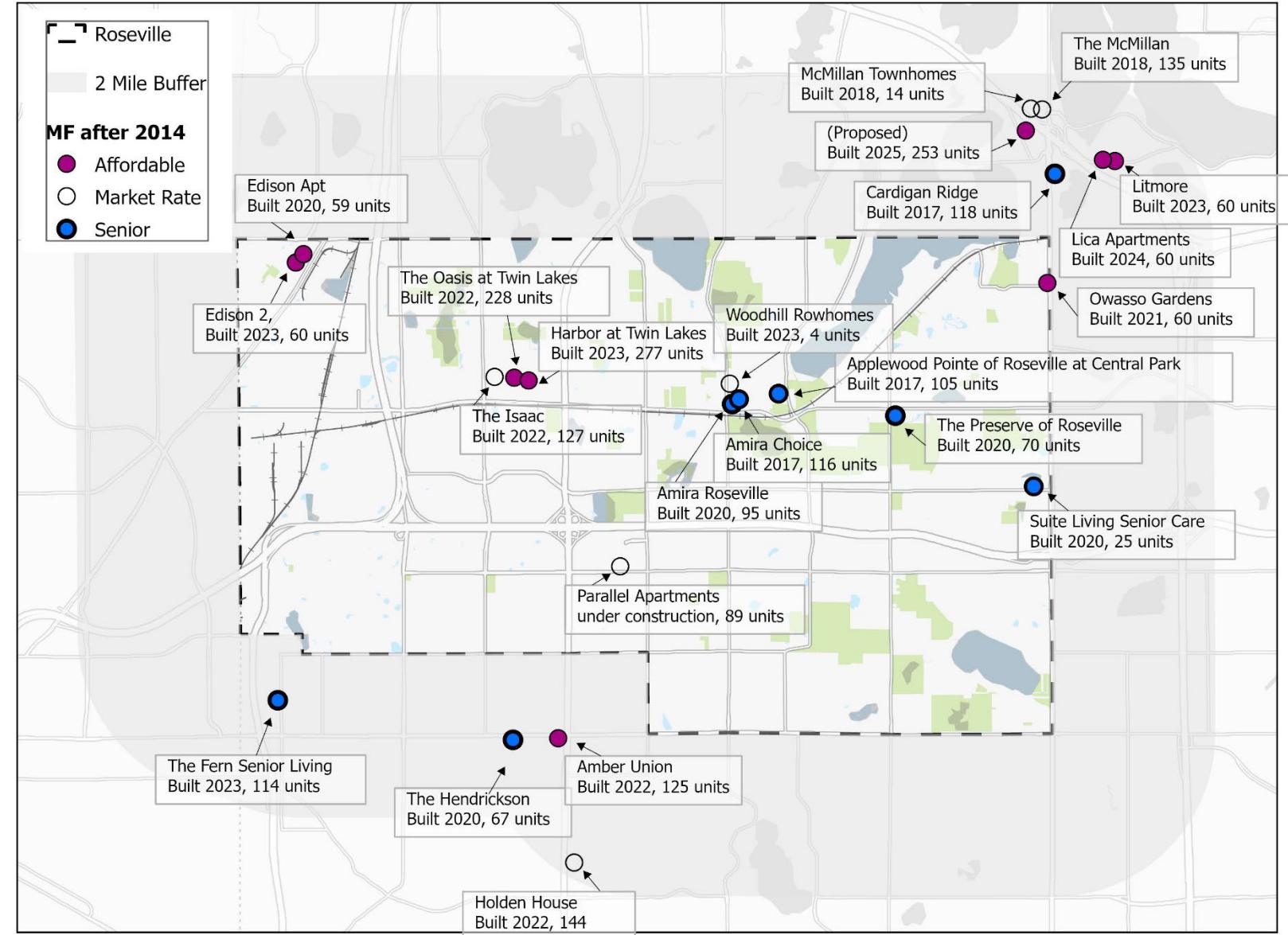
- The housing inventory encompasses a broad mix of housing formats, from single family homes of different eras to a range of multifamily formats, both newer and older. 43% of all housing units are in multifamily housing formats.
- The housing inventory includes quite a few affordable housing options. Ten developments are either rent restricted or rent subsidized. Those include five newer projects built in the past five years. A set of older apartment buildings are not rent restricted but are affordable in that they charge modest rents. (These are sometimes referred to as NOAH—naturally occurring affordable housing—developments). Roseville's manufactured home park—MH Village—is an affordable community of owned and rented 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).

Market Demand Context



Multi Family Housing After 2014

- The strongest indicator of demand for a development product is the development that is 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 area is clearly seen as desirable for senior housing as well. Five projects have been built since 2017.



	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	70	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]
Studio units						
Units			3	25		
Avg Rent		Price varies	\$1,670	Price varies		
Floor area (S.F.)		\$503	\$617	234 to 339		
1-bed units						
Unit			34		40	10
Avg Rent		Price varies	\$2,729		\$2,433	\$919
Floor area (S.F.)		837	1,025		650	718
2-bed units						
Unit	105		54		30	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
3-bed units						
Unit			4			19
Avg Rent			\$4,030			\$1,269
Floor area (S.F.)			1,522			1,418

	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	89
# 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
Studio units						
Units			1			44
Avg Rent			\$1,350			
Floor area (S.F.)			\$557			
1-bed units						
Unit	40	82	94	43	30	45
Avg Rent	\$1,067	\$1,081	\$1,601	\$1,345	\$1,017	
Floor area (S.F.)	694	711	753	723		
2-bed units						
Unit	20	116	22	118	20	
Avg Rent	\$1,131	\$1,481	\$2,458	\$1,611	\$1,218	
Floor area (S.F.)	934	1,029	1,217	1,052		
3-bed units						
Unit		79	10	67	10	
Avg Rent		\$1,479	\$2,975	\$1,857	\$1,406	
Floor area (S.F.)		1,416	1,452	1,335		

Roseville's market context for housing is strong, although new housing production faces the challenges inherent in a fully developed suburb—i.e. the scarcity and cost of development sites.

- Roseville is situated in a healthy housing submarket within the modestly but steadily 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 preexisting developments.
- Demand for ownership housing is seen in the rising trend of home values since the mid-2010s.

Gap Analysis and Measures of Housing Need

Housing Gap

- This analysis directly compares the households in Roseville at different income levels with the housing units that are affordable at those incomes.
- This analysis assumes optimal allocation of housing by income. And even so there is a clear shortage of rental housing affordable to lower income households.
- Note that the apparent deficit of ownership housing for high income Roseville households is not a concern. Those households simply occupy housing that costs less than 30% of their income.
- The apparent abundance of mid-priced homes is impacted by the slow turnover of those homes.

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

*Monthly housing costs include rent plus utilities

Owner Occupied Housing

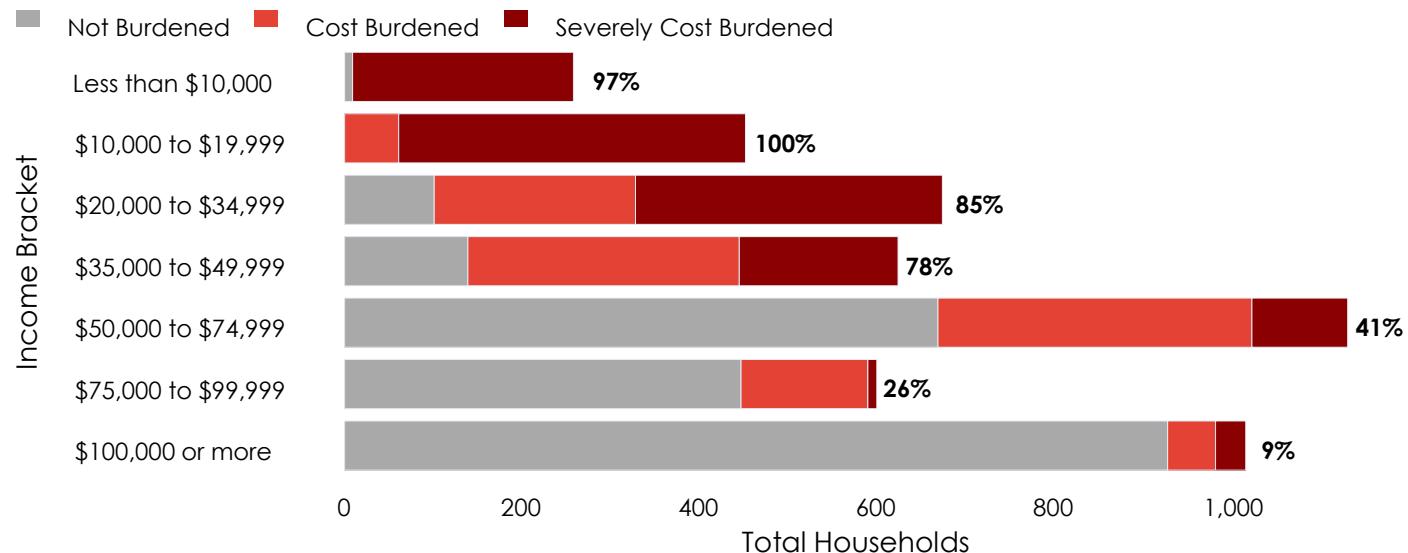
Household Income Range	Affordable Range for Owners (Purchase Price)	# of Households	% of Households	Housing Units	Owner Occupied Housing Gap
\$0-\$24,999	<\$101,000	487	5%	387	-100
\$25,000-\$34,999	\$101,000-\$142,000	448	4%	521	73
\$35,000-\$49,999	\$142,000-\$202,000	784	7%	700	-84
\$50,000-\$74,999	\$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

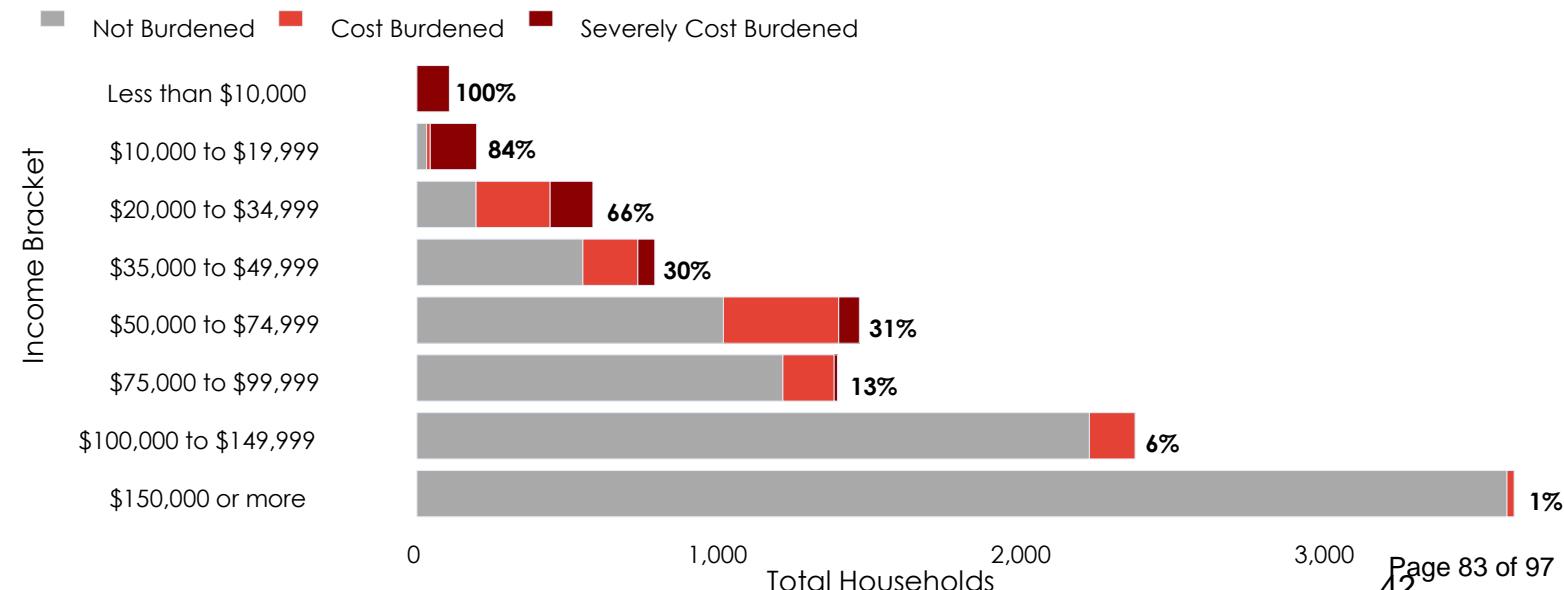
Housing Cost Burden

- In real life, housing is not allocated by need, so housing cost burden provides a more accurate look at how many households in Roseville are straining to pay for their housing.
- 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 ATTACHMENT 4

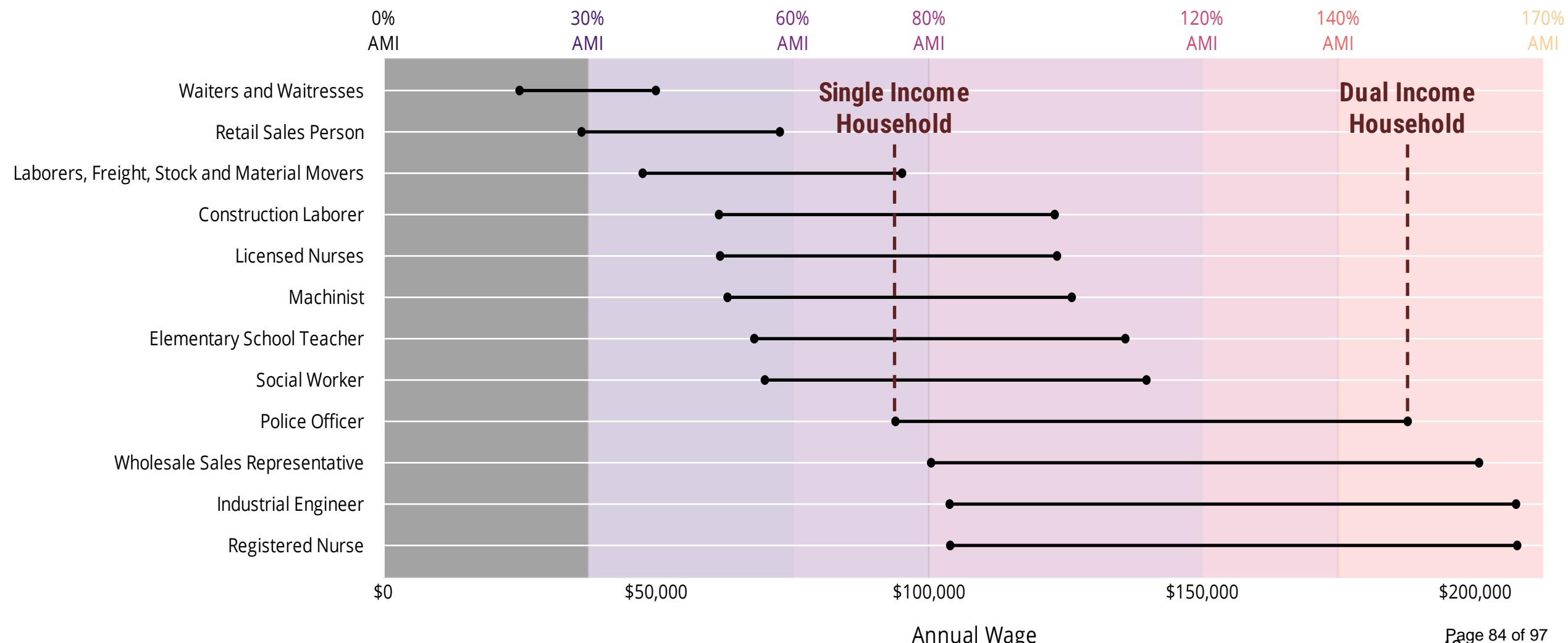


Cost Burdened Owner Households by Household Income



ATTACHMENT 4
**Household Earnings
by Occupation**

To humanize the income measures, this chart shows the average income of Twin Cities households by occupation for a set of common occupations.



Housing Growth Forecast

- A third way of estimating housing need is by forecasting growth and distributing that growth between housing types.
- Based on Metropolitan Council forecasts, Roseville will grow by 511 households in the next ten years.

		Year	7-County Metro Region			ATTACHMENT 4 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%	
Historical Trend Data	Current Estimate	2025	1,286,144	1.06%	1.383%	15,702	1.22%	0.70%	
		2024	1,272,666	1.06%	1.396%	15,644	1.23%	0.36%	
		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%	
	Forecast	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%	
10-Year Household Change	Forecast	2015	1,149,415	0.88%	0.717%	14,717	1.28%	0.00%	
		2014	1,140,593	0.88%	0.717%	14,717	1.28%	0.00%	
		2013	1,131,871	0.88%	0.717%	14,717	1.28%	0.00%	
		2012	1,123,249	0.88%	0.717%	14,717	1.28%	0.00%	
MSP Metro			Roseville						
10-Year Household Change			117,809			511			
						Page 85 of 97			

Housing Growth Forecast

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:

- Almost as many households are looking for rental housing as for ownership housing
- Lower income households are more likely to be looking for rental housing than ownership housing.

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

Housing Growth Forecast

This table provides more detail relative to the types of housing that can meet the requirements details on 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

Housing Growth Forecast

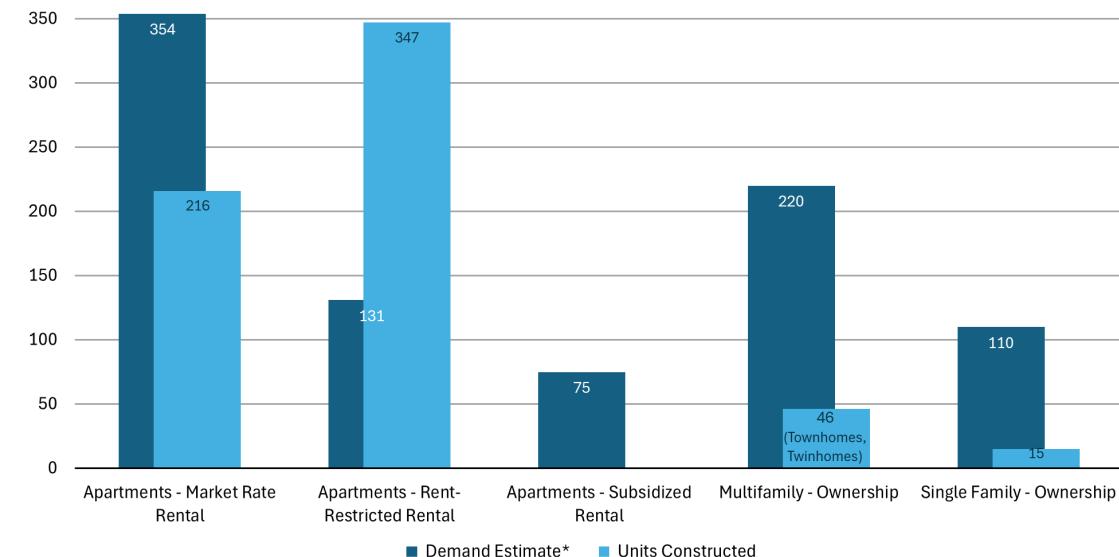
(Previous Housing Study)

Anticipated housing growth can also be distributed among different housing typologies.

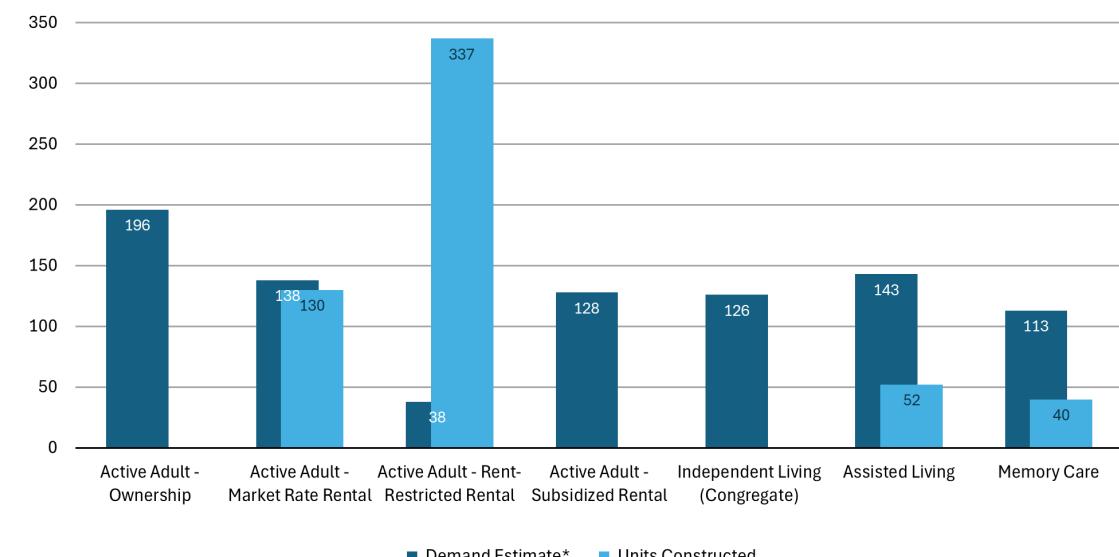
The charts at right document the forecasted distribution of housing growth from the previous housing study among twelve housing typologies. The dark bar shows the number of housing units forecasted. The lighter blue bar shows the development that has occurred after seven of twelve years have elapsed.

- In most cases the housing production significantly trails the forecast, for reasons related to land availability and development viability.
- Rent restricted apartments have greatly exceeded the twelve year forecast for both general occupancy and senior apartments.

General Occupancy Housing Units Since 2018



Senior Housing Units Since 2018



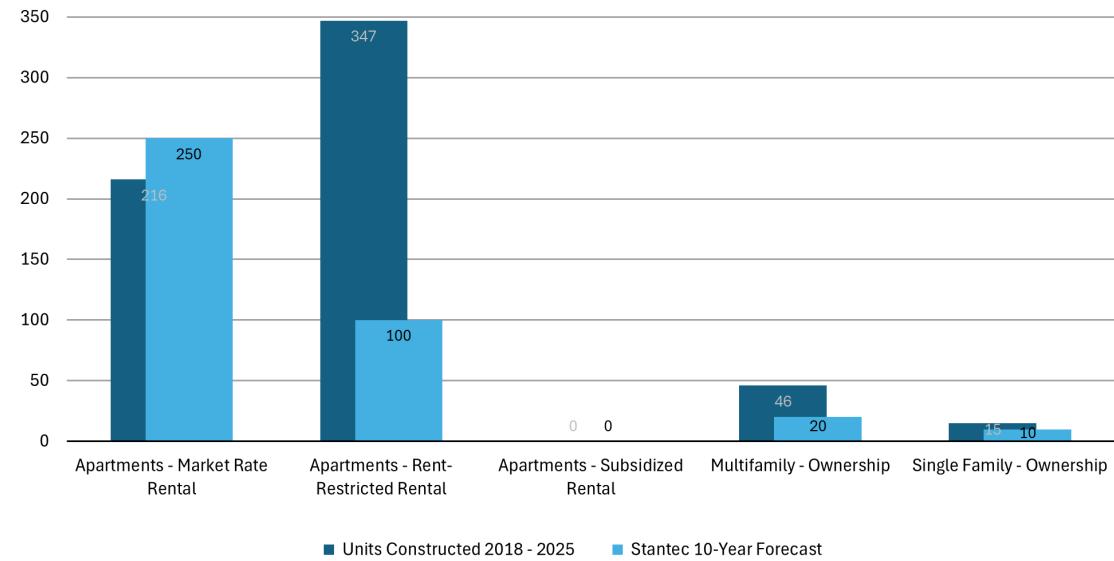
*Estimate of demand between 2018 and 2030

Housing Growth Forecast

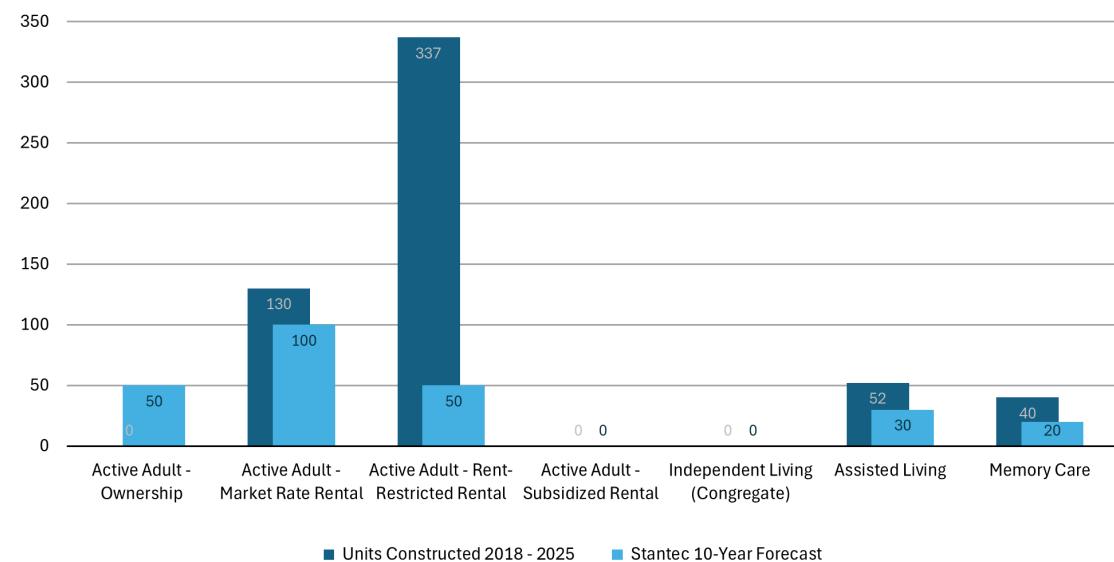
The charts at right and table below represent Stantec's forecast of housing production over the next decade for the same set of housing types. Note that this forecast is much more closely aligned with the housing production that has occurred since 2018. While the forecast takes into consideration Roseville's growing constraints in terms of land availability, it slightly exceeds the Met Council's forecast in terms of total production.

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

General Occupancy Housing Units – Ten Year Forecast



Senior Housing Units – Ten Year Forecast



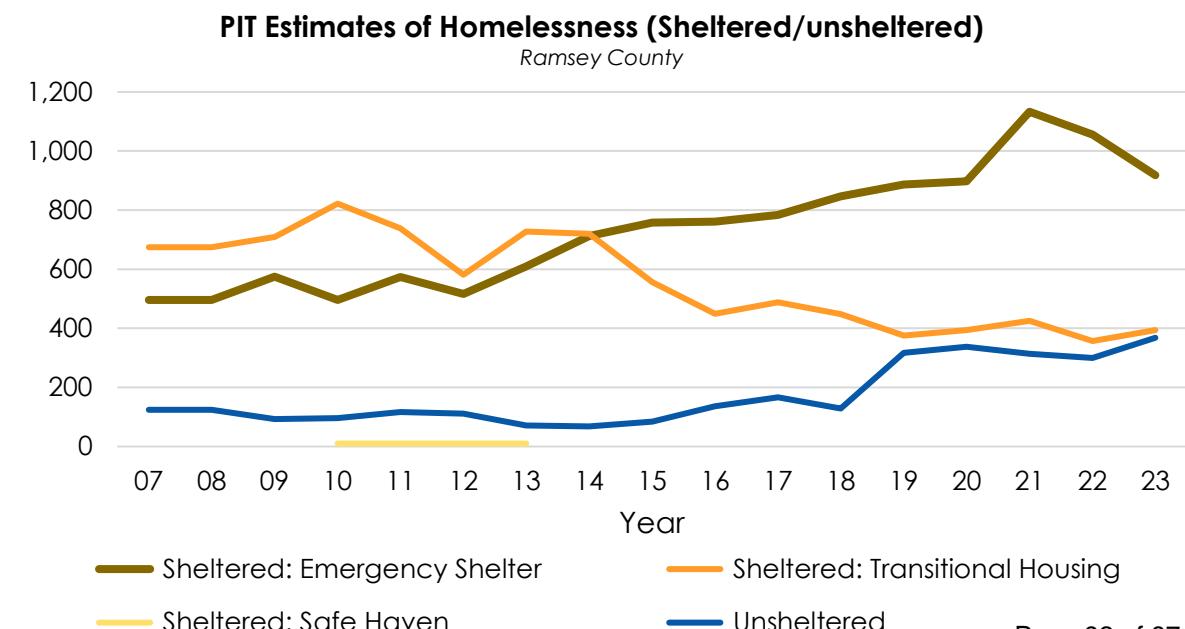
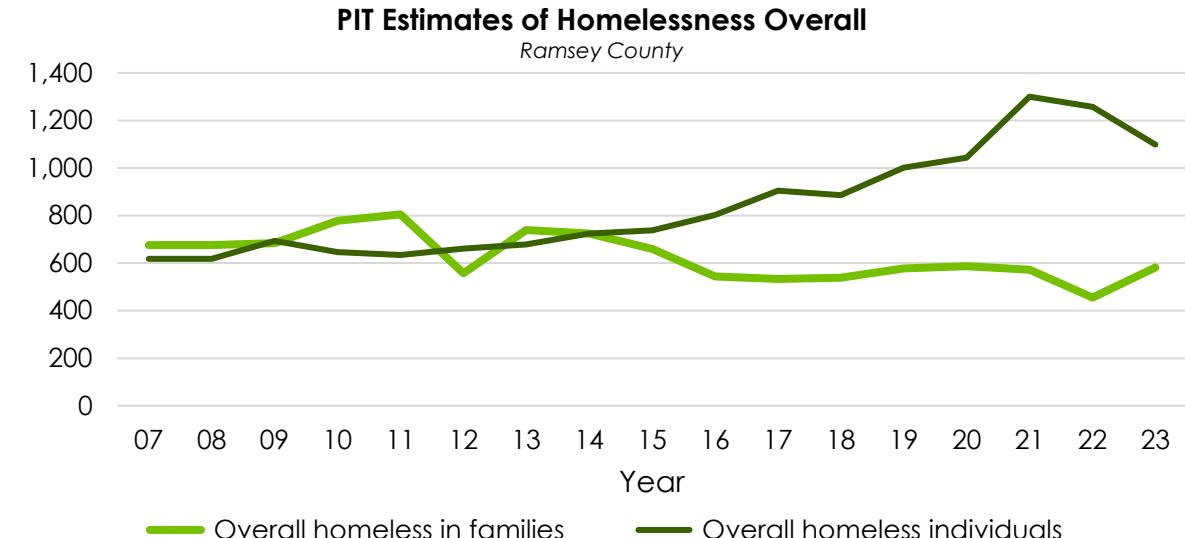
The data underscores the need for housing in Roseville across the household income continuum.

- 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.
- Roseville is forecasted to grow by 511 households over the next ten years. (Stantec forecasts 630 housing units.) The types of housing that are developed will be constrained by two factors:
 - Constraints in land availability will provide more opportunities for multifamily rental housing than for lower density ownership housing.
 - Development financial considerations, and the types of housing subsidy that are available, will shape the housing that is built, including its scale and affordability levels.

Homelessness and Homelessness Prevention

Homelessness in Ramsey County

- The homeless population in Ramsey County has trended upward over the past decade, according to Ramsey County Point in Time (PIT) estimates.
- Homeless individuals have increased in number over that period, while family homelessness has slightly declined over the same period.
- The use of emergency shelter beds has grown over the period, and now accommodates over half of the homeless population counted in the PIT.
- The unsheltered homeless population has also grown significantly, suggesting ongoing and perhaps increasing need for additional housing solutions targeted to the homeless population.

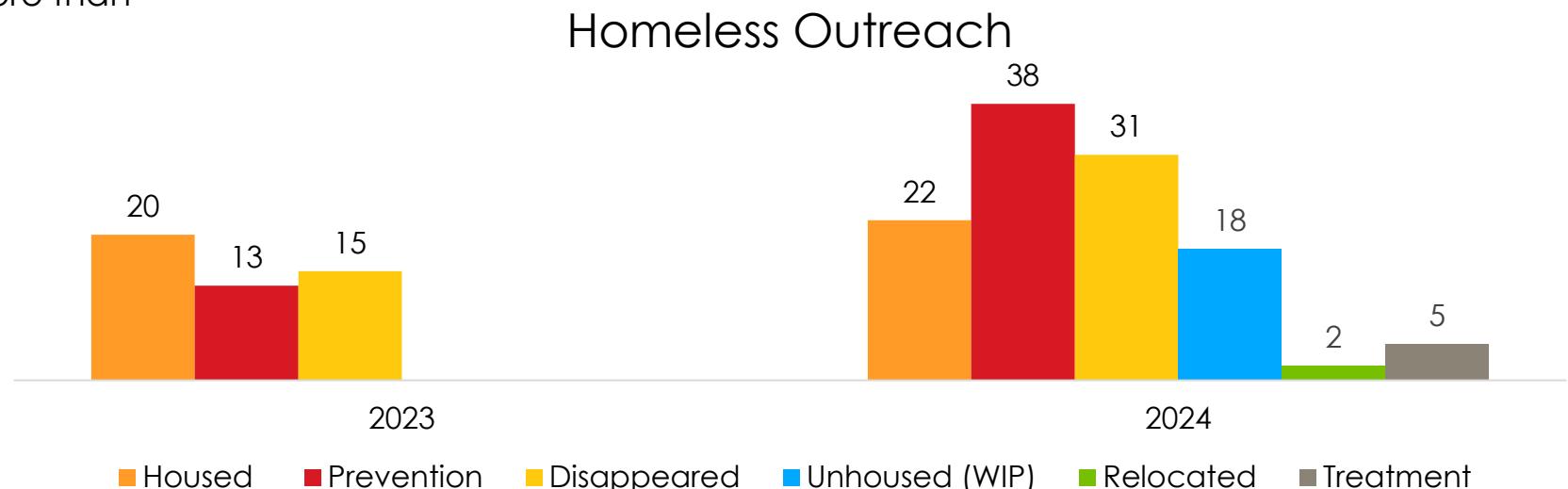


Homelessness in Roseville

- [We are networking with multiple parties who may or may not be able to break out the homeless count in Roseville from Ramsey County's count]

Homeless Outreach in Roseville

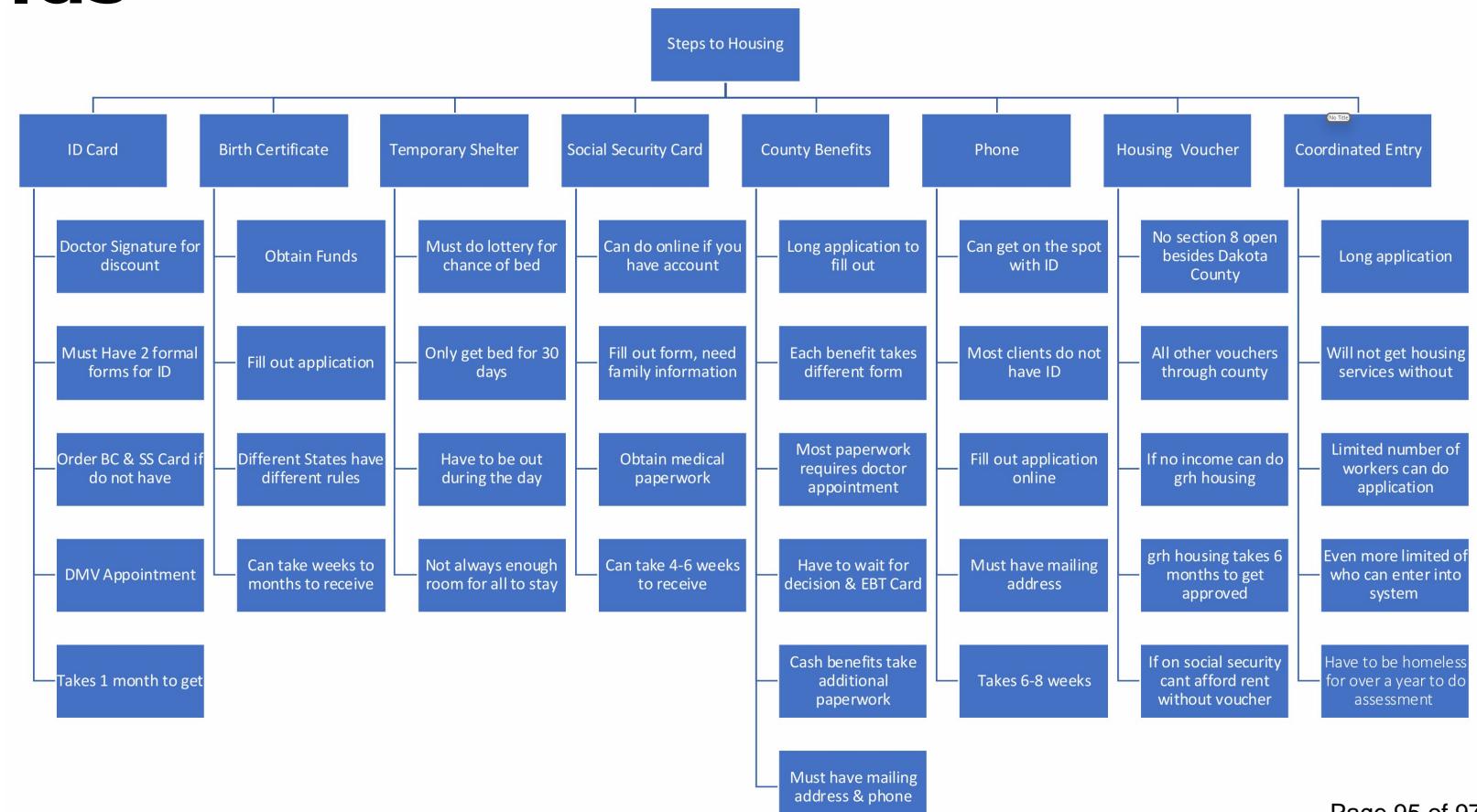
- The chart at right provide a view of the cases and outcomes of Roseville's Housing Navigator, from 2023 to 2024.
- The total homeless outreach number rose from 48 to 116, which is more than twofold of increase.



Effective Support for Homeless or Precariously Housed Households

Effectively supporting homeless or precariously housed households requires:

- A customized approach for each individual or household, based on their particular needs.
- The sustained attention of an individual who can make connections to needed resources and follow up consistently.
- A network of partners with a broad array of resources that can be brought to bear as needed.



Research Interviews



Research Interviews

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
- Dominium: Ryan Lunderby, Steven Bennett
- Sands Development: 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