

# HOUSING

## HOUSING

### Introduction

The City's single-family housing stock is very diverse in terms of its age, value, style (two story, rambler, 1 ½ story expansion), and condition. The housing units in the City are predominantly single-family homes. In the older sections of town, many duplexes and apartment buildings are mixed in with the single-family homes.

However, there is not a lot of choice with regard to housing options in the City. There are only a few small sized townhouse developments or condominium units and also there are not many areas in the City with higher value single-family homes ("move-up"). Over the last 5 years, the City has made some strides in diversifying the housing stock with new multi-family housing; two market-rate projects offering 108 units and a 56-unit affordable senior apartment building were developed.

A 60-unit affordable senior apartment building is planned for development with construction anticipated in 2010. Encouraging the maintenance and reinvestment in the housing stock, through remodeling programs and through code enforcement, as well as, developing more choice with regard to "move-up" units and housing for seniors will continue to be the focus of the City through 2030.

### Age and Condition of Housing Stock

#### Housing Stock

The primary housing type in the City is the single-family home. There are a number of duplexes and other rental property that blend in with the surrounding single family homes. Rental properties, especially in the older parts of the City, are not segregated from the single family homesteaded properties. The total number and type of housing stock are as follows:

(TABLE 4.01)

<b>South St. Paul Housing Stock</b>		
<b>Housing Type</b>	<b>Number of Units</b>	<b>Percent</b>
Single Family (1 unit detached)	5,730	70.5
Townhouses/SF attached	256	3.2
Duplexes	455	5.6
Apartments, Condos, Triplex (3-4 units)	226	2.8
Apartments, Condos, Etc. (5-19 units)	721	8.9
Apartments, Condos, Etc. (20+ units)	679	8.3
Mobile Homes	58	0.7
<b>TOTAL</b>	<b>8,125</b>	<b>100.00</b>

Source: 2000 U. S. Census

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### Age of Housing

South St. Paul has a number of homes that were built prior to 1895, while there are also new single-family homes, townhouses, and condominiums being constructed in 2008.

Of the City's 8,125 housing units, 23 percent of the units were constructed before 1939. These dwellings are concentrated above the bluff (west of Concord Street), between 1<sup>st</sup> and 10<sup>th</sup> Avenues and 5<sup>th</sup> Street South and Congress Street. A number of homes in this age range were also constructed in the area north of Butler Avenue. The remaining 77% were constructed after 1939 (**Map 4**). Just over 56% of the City's houses (4,572) were constructed between 1940 and 1970, mostly the housing boom occurred during the years after World War II.

**(TABLE 4.02)**

### Age of South St. Paul Housing Stock

Year structure was built	1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1994	1995-1998	1999-Mar. 2000	Totals
Owner-occupied	1,498	805	2,011	772	392	180	83	78	46	5,855
Renter-occupied	378	194	388	402	479	237	99	85	8	2,270

Source: 2000 U. S. Census

**(TABLE 4.03)**

### Number of Housing Units Permitted

Type of Residential Permits Issued	Number of Units Permitted					
	1970-79	1980-89	1990-94	1995-99	2000	2001
Single Family (detached)	322	125	51	61	25	30
Townhouses	30	78	0	6	0	0
Duplexes	14	56	4	4	0	0
Multifamily	308	239	0	6	0	0
<b>TOTAL</b>	<b>674</b>	<b>498</b>	<b>55</b>	<b>77</b>	<b>25</b>	<b>30</b>

Source: Metropolitan Council Annual Building Permit Survey

Due to the age of the housing stock, many of the older dwelling units do not provide the same type of amenities that are offered by today's newer units in developing suburbs. However, South St. Paul's neighborhoods offer a comfortable and established climate offering mature trees, landscaping, character, and a sense of place and small community atmosphere that is often lacking in developing suburbs.

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### **Housing Condition**

In 1998, a Housing Condition Study was performed as part of the Comprehensive planning process. The purpose of the study was to provide an assessment of the housing stock in the City and help guide policy to address housing condition. One of the policy recommendations from the City's 1998 Comprehensive Plan was the creation of a Code Enforcement program to address housing and property conditions.

While a formal exterior housing condition study has not been undertaken since 1998, many of the units that would have fallen into the 'below average' or 'poor maintenance' categories (as described in the 1998 housing condition study) have been addressed by the Code Enforcement and Rental Licensing programs. The programs essentially provide an ongoing assessment of housing conditions and also provide the means to correct any identified issues.

Deficiencies in housing condition are addressed by the City through:

1. Rental Housing Inspections; renewed emphasis since 2008
2. Code Enforcement Program; full-time position since 2005
3. Building Permits and Inspections
4. South St. Paul HRA – Housing Rehabilitation Program
5. South St. Paul HRA - Rediscover South St. Paul Program (new housing)

### Code Enforcement

The Code Enforcement program, which was formerly a part-time effort managed by the Fire Department and Building Inspection Department, became a full-time City staff position in 2005. Since then, there have been many property and housing maintenance issues that have been corrected because of the program.

### Rental Licensing

Rental licensing, which had also been a part-time effort managed by the Fire Department, was assumed by other City departments and a new rental licensing policy was adopted in 2008. A temporary part-time position was created to help organize the rental licensing program and get the program started. The program is intended to ensure that rental properties had the necessary inspections and met necessary regulations prior to the City licensing them as rental properties.

### Housing Rehabilitation / Replacement

Finally, the City of South St. Paul partners with the South St. Paul HRA to address deficient properties that cannot or have not been addressed through the two previous mechanisms. The HRA offers

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rehabilitation/remodeling loan programs to assist in improving the condition of existing homes. Through the Rediscover South St. Paul program, the HRA acquires homes that are in poor condition and clears the lot to provide opportunities for new replacement homes.

### **Affordable and Workforce Housing**

The Metropolitan Council defines affordable housing as housing that costs no more than 30% of the household income for a household with a median income of 60% or less of the metropolitan area's average household income. Based on this formula the affordability figure in 2008 is approximately \$158,000 (assuming a 30-year mortgage at 6.125% interest). Affordable housing for a household at 80% of the median income would be \$214,900 for an owner-occupied unit.

The Metropolitan Council defines affordable rental housing as \$910 per month or less for a 2-bedroom unit.

### **Home Ownership**

In the City of South St. Paul, 77 percent of homes that are owner-occupied are considered affordable (**Table 4.04**).

The Southern Twin Cities Association of Realtors showed that the median sales price in 2007 was \$182,000 and in 2008 the median was \$159,000. Average sales prices were \$189,994 and \$157,180 for the two years respectively.

### **Rental Housing**

As with its homeownership, rental units are older, and do not have many of the amenities that newer apartments have that are being built in other communities. Additionally, the rental units are usually located in small apartment buildings (less than 25 units) or as part of duplexes, triplexes, or quadruplexes.

In the City of South St. Paul, 63 percent of rental units are considered affordable (**Table 4.04**).

### **2000 Census**

The 2000 Census indicated that the median rent for South St. Paul was \$566 per month. The City's median rental rate was far lower than the Dakota County median of \$722 per month and somewhat lower than the median rent for neighboring West St. Paul (\$621 per month).

### **Dakota County Rental Market Survey**

Each year, Dakota County conducts a rental market survey. South St. Paul has a majority of units that are considered affordable by Dakota County standards.

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The City's average rent in 2008 was \$696.56, which is lower than the County's average rent for 2008 of \$878.11. The average rent increased by \$9.44 from 2007.

The 2008 average vacancy rate was estimated to be approximately 4.95%, which is a decrease of 2.42 percent from 2007. The City's average vacancy rate is higher than the County's average of 4.27%

South St. Paul's 687 rental units account for approximately 3% of the total number of rental properties in Dakota County. The 3% figure correlates to the City's larger number (622) of 1-Bedroom and 2-Bedroom apartments. However, the Efficiency units (52) in the City account for approximately 9% of the total Efficiency units in the County. The small number of 3-Bedroom units (13) in the City only account for 1% of those units in Dakota County.

### **Cost Burden**

Households are considered cost-burdened when they contribute more than 30% of their gross monthly income to housing expenses. As affordability of the housing stock decreases the cost burden increases. Households that are cost burdened may find themselves struggling to pay for other basic necessities. Information from the 2000 Census indicates that approximately 17% of homeowners in South St. Paul were cost-burdened while 35% of renters were cost-burdened. This is fairly consistent with the average for Dakota County which was 17% for homeowners and 38% for renters. These figures increased significantly between 2000 and 2006 with the County averages in 2006 at 32% for homeowners and 47% for renters.

### **Livable Communities Act (LCA)**

The City has agreed to participate in the Livable Communities Act, which promotes a balanced and affordable housing supply. The City has agreed to support the following principles:

1. A balanced housing supply, with housing available for people at all income levels.
2. The accommodation of all racial and ethnic groups in the purchase, sale, rental, and location of housing within the community.
3. A variety of all housing types for people in all stages of the life-cycle.
4. A community of well-maintained housing and neighborhoods, including ownership and rental housing.
5. Housing development that respects the natural environment of the community while striving to accommodate the need for a variety of housing types and costs.
6. The availability of a full range of services and facilities for its residents,

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and the improvement of access to and linkage between housing and employment.

The City has agreed to the following Livable Communities Act goals:

(TABLE 4.04)			
Livable Communities			
	CITY INDEX	BENCHMARK	GOAL
<b>Affordability</b>			
Ownership	77 %	70-77 %	Remain in benchmark area
Rental	63 %	40-45 %	Remain in benchmark area
<b>Life-Cycle</b>			
Type	32 %	38-41 %	35%
Owner / Renter	70 % 30 %	64-72 % 28-36 %	Remain in benchmark area
<b>Density</b>			
Single Family	4.0/acre	2.1-2.9/acre	Remain in benchmark area
Multifamily	29/acre	10-15/acre	Remain in benchmark area

As the table illustrates, the City needs to increase its diversity of housing, type, and reduce its overall density, while maintaining affordability. The City is meeting the benchmarks of the LCA, and proposes to remain within the benchmark levels indicated by the LCA.

With the City’s participation in the Livable Communities Act, it has been determined that 77% of the owner-occupied units are affordable (less than \$158,000), and 63% of all rental units are affordable.

Unlike the outlying second and third ring suburbs, South St. Paul is highly constrained due to its fully developed status. Changes in housing choice will be incremental and would likely require the removal of existing housing to provide sufficient land for redevelopment.

### **Affordable Housing Need in South St. Paul: 2011-2020**

The Metropolitan Council has determined that South St. Paul’s share of the regional affordable housing need will be 104 new affordable units for the period from 2011 to 2020. The City acknowledges their share of the affordable housing need. There is not much available vacant land for the construction of new units so these units will need to be addressed through redevelopment opportunities as they

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present themselves.

### **Foreclosures**

Over the last few years there has been a dramatic increase in the amount of foreclosures throughout the country and in the Twin Cities. The combined effects have caused the dramatic increase in foreclosures which have placed an enormous strain on many metro area cities; the strain has been especially noticeable in South St. Paul.

Dakota County has indicated that in South St. Paul there were 124 foreclosures in 2007 and 179 in 2008. According to the County, South St. Paul had the second highest number of Sheriff Sales per household, the 3<sup>rd</sup> highest number of Notices of Pendency (NOP) [*the official notification that the foreclosure process has begun*], and the 2<sup>nd</sup> largest percent of change from 2007 to 2008 for Sheriff Sales, when compared with other communities within Dakota County. The County also indicates that another wave of foreclosures may occur in 2009 and 2010 because of “Pick-A-Pay” and other adjustable-rate hybrid loans that may have rates adjust up. The City will continue to work with the Dakota County CDA and its Foreclosure Prevention program to attempt to reduce the number of foreclosures.

Additionally, the City has been working on a number of fronts to address the many issues that foreclosed vacant properties can present. The City has been reviewing changes to its ordinances to expedite the process for mitigating dangerous problems at vacant properties.

### **Housing Density**

Housing density is an issue that the Metropolitan Council’s addresses through its policies in its Regional Framework. A majority of South St. Paul’s housing stock was constructed at a density of 7.5 units per acre. Most of the housing stock is located on 40, 50, and 60-foot wide lots. It was not until after 1960 that larger, 75 and 80-foot wide lots were made to be the standard. The Rediscover South St. Paul program continues to utilize existing smaller lots for new home construction. However, there has been increased emphasis on attempting to combine properties or maintain larger sized lots where available. The intent is creating or preserving the larger lot sizes will help facilitate the “move-up” housing that the City is trying to encourage through the Rediscover program.

Environmental issues such as the presence of ravines or steep slopes limit the City’s ability to increase its density in certain areas. While there is still open land in South St. Paul, most of the open land is within ravines, bluffs, other natural features and areas that are not developable. Thus rather than development on vacant land, new high density residential would more than likely be part of a redevelopment within the mixed use zones along Concord Street and Concord Exchange.

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### **Housing Choice**

South St. Paul is considered a fully developed city with only small tracts of land available for new development opportunities. Most of the housing stock is comprised of single family homes built through the 1960's and small apartments built through the 1970's (see **Table 4.02**). Unlike the outlying second and third ring suburbs, South St. Paul is highly constrained due to its fully developed status. The City has identified a need for more diversity in housing choice to allow people to remain in the community as their housing needs change.

Changes in housing choice will be incremental and would likely require the removal of existing housing to provide sufficient land for redevelopment.

### **“Move-up” Single Family Housing**

While the City's housing stock provides plenty of affordability, there are very few dwellings valued at \$250,000 or above (“Move-up”) in the City (**Map 5**), and no large tracts of vacant land available for their construction. Without this type of housing, residents would have to move out of the City to developing suburbs. The City will continue to explore opportunities for move-up housing as they become available.

In 1996, the South St. Paul Housing and Redevelopment Authority (HRA) created the “Rediscover South St. Paul” program to provide opportunities for development of new and “move-up” style residential units in the City's established neighborhoods. Under the program, the HRA acquires properties that have become blighted, and facilitates redevelopment of the properties for new single-family homes. Since the program's inception the HRA has facilitated the redevelopment of just under 100 new and “move-up” homes through this effective tool. While the Rediscover program provides a fantastic tool to facilitate new home construction, Rediscover is only able to provide a handful of lots for development per year and the lots are typically scattered throughout the community.

There have been a few single family redevelopments over the last 10 years. Three modest sized areas have been redeveloped to accommodate approximately 41 “move-up” style single family homes: South Bluff, Wentworth Hollow, and Wilson Heights.

Approximately 13 acres is vacant or under developed and is guided for residential development. Within the remaining amount of developable residential land only 5 acres has the potential to be developed for “move-up” single-family homes.

### **Townhouses and Multifamily Housing**

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### Multifamily Housing

Over the last 10 years infill development and redevelopment have helped to provide new types of units in South St. Paul. Two separate infill developments of townhouses provided approximately 32 townhouse units (Southview Estates and Lincoln Park Townhomes). Additionally, a commercial site was redeveloped with a 36 unit condominium building (Wakota on Fourth) and a large single family property was redeveloped as a 56 unit condominium building and 18 townhouses (LeVander Estates). These developments have helped increase housing choices in South St. Paul.

The area around Southview Boulevard and Marie Avenue is guided as High Density Residential but is already developed, primarily with single family homes and duplexes. Redevelopment of these areas could provide new opportunities for high density residential housing but would require land assembly and undoubtedly there would be some conflicts with existing neighboring residential uses. Redevelopment of more defined sites within the area could provide opportunities for a mixture of higher density and commercial property, potentially for transit oriented development. Additionally, the City has guided many areas along Concord Street and Concord Exchange for mixed use. These areas are the most likely areas where the City would be able to have additional high density residential.

### Senior Housing

The Dakota County CDA, responding to a need for affordable senior units, constructed a 57 unit senior apartment building (Dakota Heights) in 2006 which provides affordable units that are age restricted. This was the 2<sup>nd</sup> senior apartment building that the CDA has built in South St. Paul. Even with the construction of a 2<sup>nd</sup> senior apartment building, there was still a clear need for more affordable senior units in South St. Paul and the 2 existing buildings had long waiting lists. A third CDA building that would provide an additional 60 units is currently planned on a former school site at the northeast corner of 15<sup>th</sup> Avenue North and Thompson Avenue. This third CDA senior apartment building is planned to begin construction in 2010. These units will continue to be in demand in the future as the senior population of South St. Paul is expected to grow through 2030.

### Housing Programs

The housing programs provided by the HRA are diversified and include Federal, State, and local programs. Housing programs include: Federal Programs such as Housing Choice Voucher (HCV) and CDBG (Community Development Block Grants), and local programs such as Rediscover South St. Paul. Some additional housing programs are provided by the Dakota County Community Development Agency (CDA).

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### Federal Housing Programs

#### *Housing Choice Voucher (HCV)*

The HRA administers a program that provides rental assistance for over 300 families via the HCV program. Applications for the program are taken by HRA staff. Unit inspections and certifications are completed annually to insure livability of rental units.

#### *Community Development Block Grants (CDBG)*

The South St. Paul HRA is a sub-grantee of the Dakota County Community Development Agency (CDA) for the CDBG program. CDBG funds are used primarily for the acquisition of blighted properties. These properties are acquired voluntarily and demolished. The vacant lots are then sold for the construction of new single-family homes. These new homes are considered affordable to households earning 80% of the median income or less, the metropolitan area threshold for affordability. The HRA also utilizes CDBG funds to provide home rehabilitation loans to residents with incomes at or below 80% of median income.

### Local Housing Programs

#### *Single Family Home Rehabilitation Loans*

Deferred loans of up to \$25,000 are available to South St. Paul home owners to cover improvements or repairs such as roof replacement, furnace replacement, insulation, electrical and plumbing repairs. The loans do not require monthly payments and the interest on the loans is forgiven if the loan is repaid within the first five years.

#### *Remodeling Advisor*

Technical assistance is available for homeowners considering home remodeling. The Remodeling Advisor offers homeowners advice on cost estimating, contractor selection, and financing. There is no cost to the homeowner for this service.

#### *CAP Agency Energy Assistance and Weatherization Programs*

The Energy Assistance Program provides grants to help income qualified homeowners pay for their heating bills. The program is administered by the Scott-Carver-Dakota CAP Agency. The Weatherization Program, which is administered by the CAP Agency and Dakota County CDA, provides income qualified homeowners a grant to help make their home more energy efficient.

#### *Rediscover South St. Paul (New Construction Program)*

The Rediscover South St. Paul Program hopes to replace severely blighted affordable housing with newer housing that provides similar amenities to newer housing available in developing communities. Lots are available for sale to families committing to build a new single-family home valued at more than \$250,000 (*target replacement value*).

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### ***Rental Rehabilitation***

The Center for Energy & Environment provides technical assistance and financing for rental property owners. The Dakota County Community Development Agency (CDA) administers a Rental Rehabilitation Loan Program to help improve the safety, integrity, accessibility and curbside appeal of affordable rental housing in the County.

### **East Roosevelt Neighborhood Strategy Area**

While South St. Paul HRA housing programs are used City-wide, one area of the City has received more attention than others. This area is the East Roosevelt Neighborhood Strategy Area, as shown in (**Map 3**). The housing stock in this area is some of the oldest in the City and was identified (beginning in 1970) as an area that needed assistance. Housing programs in this area have been successful in improving the livability of this part of the City. For example, since the inception of the Rediscover South St. Paul program over 50 new homes have been built through this program in the East Roosevelt Neighborhood Strategy Area.

### **Housing Goals and Policies**

All of the City's Goals and Policies are listed in the Policy Plan element of the plan. A copy of the City's Housing goals and policies are listed below:

**Goal: Adopt subdivision and zoning regulations that require interconnected local streets, sidewalks on at least one side of all local and collector streets, and trees along all streets.**

#### **Policies:**

1. Use regulations and incentives to produce new infill neighborhoods that are attractive, diverse and have lasting value.

**Goal: Maintain and improve the existing housing stock in South St. Paul.  
Promote ongoing maintenance of owner occupied and rental housing:**

#### **Policies:**

1. Continue to recognize homeowners and rental property owners that maintain or improve their homes in an extraordinary manner.
2. Continue the Time of Sale housing inspection program.
3. Continue to provide technical assistance to homeowners renovating their homes.
4. Continue existing home improvement programs by the City, Housing and Redevelopment Authority, Dakota County CDA, and local banks.
5. Evaluate the housing condition every five years.
6. Evaluate and provide an Annual Home Improvement Show.
7. Develop and implement an aggressive housing maintenance code.
8. Continue the systematic code enforcement program.
9. Develop and implement procedures expediting the hazardous building condemnation process.
10. Continue partnership with realtors and rental property owners in order to better

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enforce ordinances.

**Goal: Provide opportunities for new single-family housing:**

Policy:

1. Continue to identify, up to 5 annually, vacant, boarded, obsolete, uneconomically repairable, or blighted properties for voluntary acquisition and demolition.
2. Continue to require new housing in the Rediscover South St. Paul program to have a value in excess of \$250,000.
3. Identify and acquire vacant lands owned by public and private organizations for housing opportunities.
4. Evaluate the use of vacant and underutilized lands for housing opportunities.
5. Consider redevelopment of existing residential areas where density is low, amenities plentiful, and housing condition poor.

**Goal: Encourage different forms of housing types, including more opportunities for life cycle housing and move-up style single family housing, in order to provide housing that meets a variety of needs:**

Policies:

1. Identify areas in the City appropriate for diverse housing types: attached and detached townhouses, cottage homes, cluster developments, senior housing developments, and mixed-use housing developments.
2. Assist and encourage developers of diverse housing types to develop available land within the City.
3. Maintain zoning and subdivision ordinances allowing for the construction of diverse housing types.
4. If necessary make changes to the zoning regulations to accommodate these goals.
5. Identify opportunities for increasing lot sizes in order to reduce density and provide sites for the construction of larger homes or multiple units.
6. Expand the range of housing options in and around the Southview and Marie area.
7. Identify areas suitable for dwellings for higher income families.
  - a. Explore the potential of the North Stickney Area (west of Stickney Avenue, north of Wilson Avenue, south of Bircher Avenue) to accommodate new larger homes for higher income families.
  - b. Explore the potential of the Butler Avenue area (west of 19<sup>th</sup> Avenue along Butler Avenue to Highway 52) to encourage single family housing development. Explore whether zoning changes would be appropriate for this area.
8. Explore residential housing opportunities at redevelopment sites.
  - a. The Miracle Center, former Jefferson School site, offers a potential area for single family home development.
  - b. The redevelopment of the Thompson Heights School also offers opportunities for single family and the City recently approved a plan for the site that included a senior apartment building and single family home lots.
    - c. The redevelopment of the Dawn Way Landfill offers an opportunity for

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residential development at the northwest corner of the site. Existing residential uses west adjacent to the site should be buffered from other non-residential uses.

9. Explore opportunities for Mixed-Use Housing. Concord Exchange, Southview & Marie, North and South Concord Street, and the areas east and west of Central Square Park are possible locations for this type of development.
10. Explore opportunities for High Density Residential uses at the northeast corner of 5<sup>th</sup> Avenue South and South Street, and on Bryant Avenue hill west of Concord Street.

**Goal: Keep neighborhoods safe, attractive, and vital and improve their livability:**

Policies:

1. Identify neighborhoods where increased lighting would improve safety and livability.
2. Identify vacant parcels too small for development that could become pocket parks or neighborhood green space to be adopted and beautified by neighborhood groups.
3. Evaluate existing programs relating to neighborhood beautification and determine possible change or improvements (i.e. tree trimming and planting).
4. Evaluate implementation of a neighborhood specific streetscape theme (neighborhood identification signs, replacement trees specific to a neighborhood, etc.)
5. Encourage responsible property ownership; owners are responsible for the property maintenance and upkeep of their properties.
6. Implement improved rental housing regulations, ensuring that rental properties exhibit proper maintenance.
7. Continue with the systematic code enforcement program to ensure proper maintenance and upkeep of properties.
8. Continue the Graffiti Abatement program.
9. Utilize the tools available, such as City codes and the Rediscover South St. Paul program to remove blighted properties from neighborhoods.
10. Develop new design guidelines for properties along 5<sup>th</sup> & 7<sup>th</sup> Avenues, between Southview Boulevard and Interstate 494, to enhance the image of the City.

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**Goal: Continue to lead the Metro Area in meeting the benchmark goals established by the Metropolitan Livable Communities Act:**

(TABLE 4.04)			
Livable Communities			
	CITY INDEX	BENCHMARK	GOAL
<b>Affordability</b>			
Ownership	77%	70-77 %	Remain in benchmark area
Rental	63 %	40-45 %	Remain in benchmark area
<b>Life-Cycle</b>			
Type	32 %	38-41 %	Remain in benchmark area
Owner	70 %	64-72 %	Remain in benchmark area
/ Renter	30 %	28-36 %	Remain in benchmark area
<b>Density</b>			
Single Family	4.0/acre	2.1-2.9/acre	Remain in benchmark area
Multifamily	29/acre	10-15/acre	Remain in benchmark area

Policies:

1. Identify apartment buildings eligible for rehabilitation and restoration.
2. Encourage housing rehabilitation and modifications that increase housing value.

**Housing Implementation Plan**

The housing element of the South St. Paul comprehensive plan summarizes the programs and fiscal tools that the City will use to implement the housing plan. Following is a summary of these programs and tools:

Affordable housing

South St. Paul’s goals and policies acknowledge the City’s share of affordable housing need and indicate the City is committed to achieving those goals. Current market conditions, financial resources, and the need for land assembly in order to develop property in South St. Paul will play crucial roles in the City’s efforts to achieve this goal.

Housing Maintenance

The City’s Code Enforcement and Rental Licensing programs ensure that properties are properly maintained. Additionally, City enforcement of building, plumbing, electrical, and fire codes helps to preserve existing housing units. Proper administration of these aspects of housing maintenance also helps to preserve housing affordability in South St. Paul as much of the existing housing is considered affordable.

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### Fiscal Tools

CDBG funds and HRA funds for the Rediscover South St. Paul are ways that the City will implement housing projects. Tax Increment Financing (TIF) could be utilized to implement housing projects although traditionally it has only been utilized for commercial and industrial projects in South St. Paul.

### Official Controls

The City's zoning and subdivision controls (sections 118 and 114 of the City Code) regulate how and where housing can be built in the City.

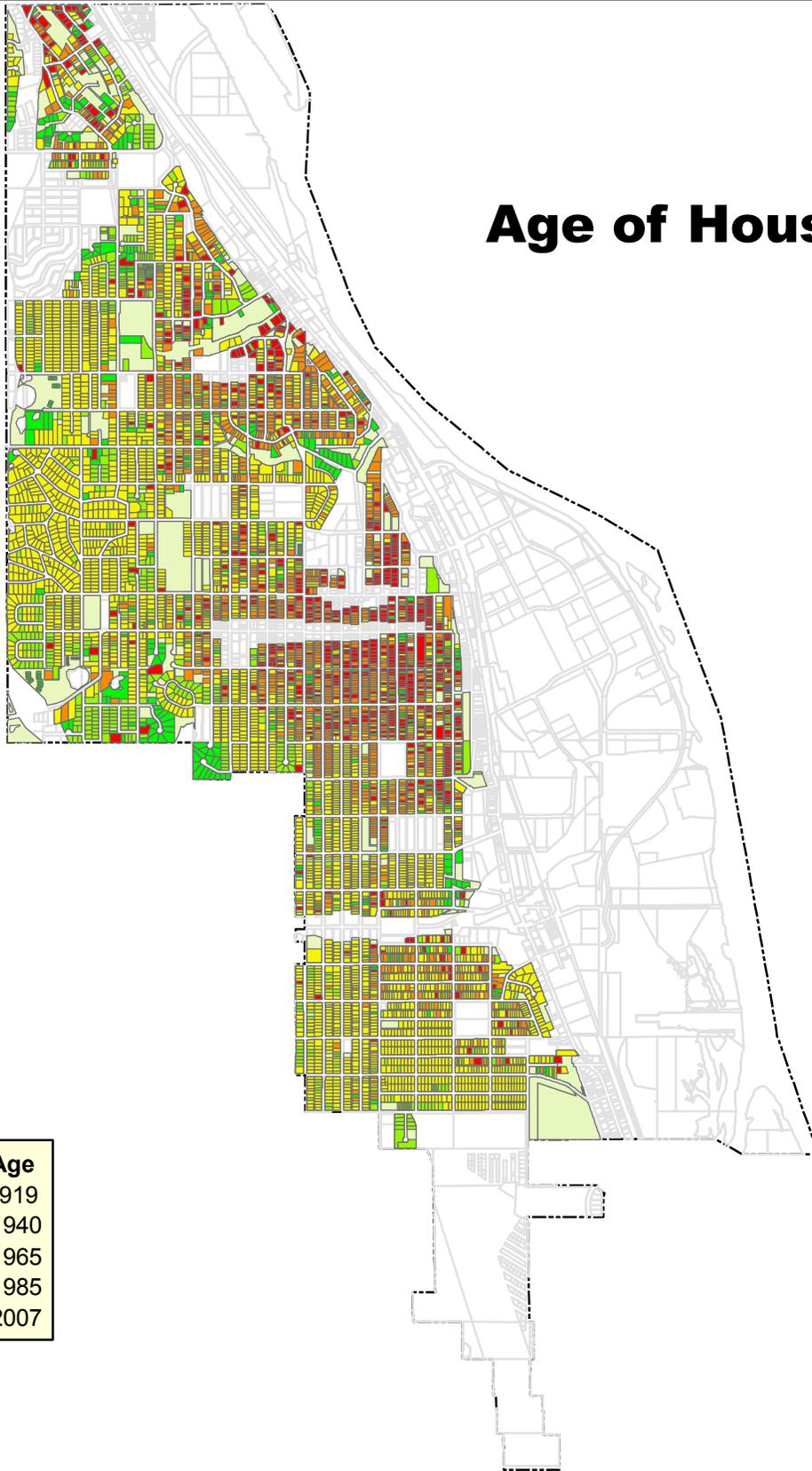
### Housing Density

The standards provide for housing density that meets the Met Council requirements and enable construction of affordable and life cycle housing.

### Housing Programs

The City's housing programs: Housing Choice Voucher (HCV), Community Development Block Grant (CDBG), rehabilitation loans, remodeling advisor program, energy assistance program, weatherization grants, and rental rehabilitation program, all help preserve the livability and affordability of the existing housing stock. Most of these programs are administered by the South St. Paul HRA.

# Age of Housing



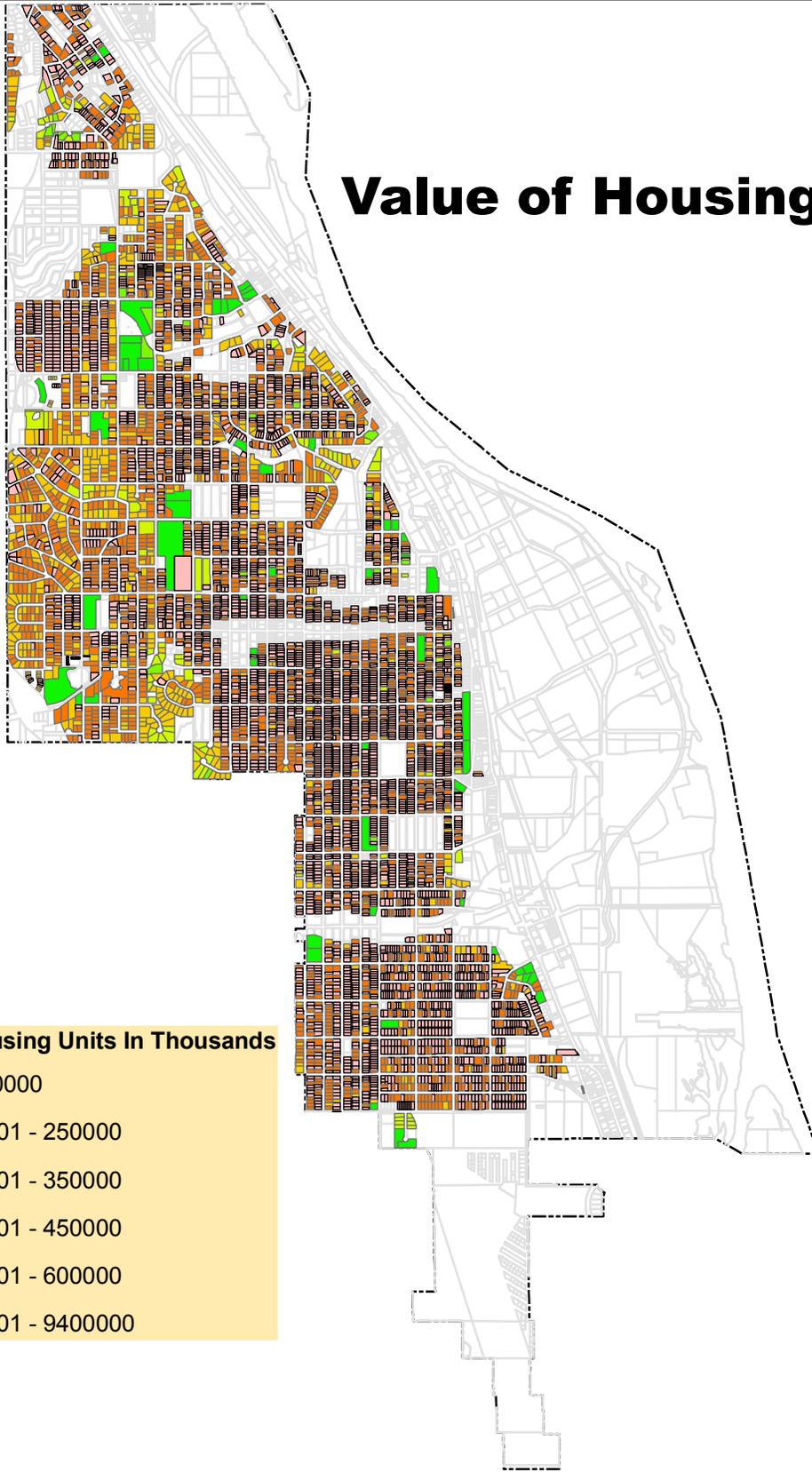
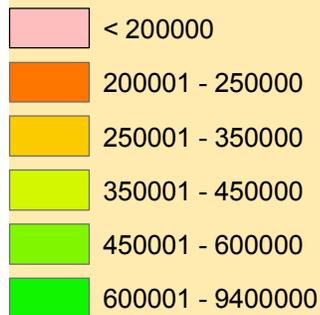
Housing Age	
■	PRE - 1919
■	1920 - 1940
■	1941 - 1965
■	1966 - 1985
■	1986 - 2007

**South St. Paul**  
Comprehensive Municipal Plan



# Value of Housing Units

## Value of Housing Units In Thousands



**South St. Paul**  
Comprehensive Municipal Plan

