# Comprehensive Plan 2030



# **HOUSING PLAN**

# INTRODUCTION

creating and maintaining a sense of community is important to the well being of every city. Creating community has many aspects but from a planning perspective it includes reducing turnover in the population and integrating newcomers into the web of community life. Population stability depends on maintaining a high quality of life as compared to other affordable location alternatives and on the availability of housing alternatives for people at all stages of their lives.

Brooklyn Center is a community of well kept single-family neighborhoods with readily accessible parks, filled with affordable, entry-level homes. It is also a community with relatively high foreclosure rates in those single family neighborhoods. Brooklyn Center has great access to downtown Minneapolis but it also has relatively concentrated areas of multiple family housing in need of rejuvenation or, in some cases, redevelopment.

The housing issues that emerged from the subsection profiling existing housing in the City and the community comp plan meetings is one highlight of this section. Another is the Housing plan that has as its focus the production and maintenance of housing that is affordable to the people that want to live here and meets their life cycle housing needs.

This housing section of the Comprehensive Plan includes the following subsections:

- Profile of existing housing
- Housing Issues
- Assistance Programs
- Redevelopment Opportunities in Housing
- Housing Regulations
- Housing Plan

# **BACKGROUND**

Two studies done in the late 1980s continue to provide a good overview and introduction to many of the housing issues in Brooklyn Center. The *Year 2000 Report* (1985) examined many demographic and social trends influencing Brooklyn Center and assessed the most significant City issues. Major trends identified in that report with the potential to affect the City's housing stock included:

- An increase in the number of single-parent households;
- The aging of the population;
- The aging of the infrastructure and housing stock;
- The ability of Brooklyn Center to deal with occasional metropolitan problems;
- The City's overall image and perceptions related to its ability to attract young families.

The second study, *The Brooklyn Center Housing Market: A Study of Trends and Their Impact on the Community* (1989), provide important insights into the City's housing stock, although conditions in the housing market have changed since then. The report notes: "Since [Brooklyn Center] developed rapidly during the 1950s and 1960s and was populated by young families buying their first homes, its stock of single-family housing is, by today's standards, positioned as entry-level."

The report also pointed to problems associated with the City's rental housing:

- An increased need for social services in the community;
- Difficulty in maintaining the aging rental housing stock;
- The danger of allowing rental buildings to become lower-income housing through deferred maintenance.

The report recommended City involvement with rental property owners and an increased City role in developing higher-quality low-income housing.

The City has addressed many of the housing and related issues identified in the two reports and in the *Comprehensive Plan 2020* (2000). It also has new ones to deal with like the foreclosure crisis impacting single-family homes.

# PROFILE OF EXISTING HOUSING

A number of aspects of the existing housing stock are relevant in planning for the City's future. The following sections deal with these various factors of housing age, housing type, housing tenure and affordability.

## AGE OF HOUSING

The majority of the City of Brooklyn Center housing stock was built before 1970. Table 4-4 shows that while the 1950s were the peak decade for housing construction in the City, this was a period in which owner-occupied housing predominated. Most of the City's rental housing -- i.e., most of its multifamily apartments -- were built in the 1960s and 70s. The lack of vacant land has limited housing construction since then, and new construction will mostly take place through redevelopment.

**Table 4-1: Housing by Year Built** 

Year Built	Pre-	1950-	1960-	1970-	1980-	1990-	2000-	Total
	1950	1959	1969	1979	1989	1999	2008	
Owner- occupied	561	4,605	1,448	707	401	76	61	7,859
Renter- occupied	61	266	2,282	788	403	93	10	3,730
Total Units	622	4,871	3,730	1,495	804	169	71	11,762

SOURCE: CITY ASSESSOR

The above chart indicates that more than 91% of the Brooklyn Center owner and renter-occupied housing will be over 30 years old next year. This is a major concern because at 30 years of age exterior components of a building including siding, windows and roofs need to be replaced to protect its structural integrity.

## **HOUSING TYPES**

Single-family detached dwellings are the predominant housing type in Brooklyn Center. The City's housing stock is diversified, however, and includes many multi family units in large structures, some in smaller structure containing less than 5 units, as well as a significant number of single family units attached units.

Brooklyn Center's housing mix changed very little in the last decade. The number of units in all housing type categories, except 2-units (duplex), declined slightly. Presumably this decline occurred as a result of clearance and redevelopment or conversion to other types. The City Assessor records for 2008 show 106 additional single-family detached units and 260 additional other housing units as compared to the 2000 Census.

**Table 4-2: Housing Type, 1980 – 2000** 

	1980	%	1990	%	2000	%
Single Fam Det	7,248	66.0	7,351	63.0	7,180	63.0
Single Fam Att	497	4.5	953	8.2	929	8.2
2-units	104	0.9	73	0.6	97	.9
3-4 units	205	1.9	174	1.5	142	1.2
5 unit and up	2,915	26.6	3,110	26.7	3,048	26.7
Total	10,969		11,661		11,396	

**SOURCE: CENSUS** 

The rambler with full basement was the home style of choice in the 1950s and 1960s when most of the single-family housing in the community was constructed. At 76% ramblers are the predominant single-family housing structure type in the City. With the living space on one level, these homes are better suited for elderly persons than are other home styles where stairs are required to access some of the space. This housing style allows the elderly to remain in their own home for a longer period of time. Multi-level style homes such as the split entry and split-level became popular in the 1960s and 1970s and, as indicated on the chart below, not many homes of this style have been built in Brooklyn Center. Some 1-½ stories and a few 2 stories have also been built in the City. In recent decades a significant number of town home units and some condominium units have also been built.

**Table 4-3: 2008 Single Family Structure Subtype** 

Structure Type	Number
Rambler	5,526
Split Entry	365
Split Level	398
1 ½ Story	835
2 Story	162
Total	7,286

SOURCE: CITY ASSESSOR

Table 4-3 shows a similar housing mix in neighboring communities. As in Brooklyn Center, single-family detached units predominate, while units in larger multifamily buildings are the second most common. Townhouses are slowly increasing in number.

Table 4-4: Housing Mix in Brooklyn Center and Neighboring Cities, 2000 (percentage of total housing units)

	Single- family	Town- house	Two- family	3-4 units	5+ units
Brooklyn Center	63.0	8.2	0.9	1.2	26.7
Brooklyn Park	60.9	12.5	1.2	1.3	23.9
Crystal	76.2	2.3	1.5	1.6	18.3
Robbinsdale	71.2	5.0	4.5	0.5	21.3
Columbia Heights	64.6	4.9	6.6	2.4	21.2
Fridley	58.2	6.8	2.3	2.4	26.9

**SOURCE: CENSUS** 

## HOUSING TENURE AND HOUSEHOLDER AGE

Characteristics of occupants including ownership versus rental and age of householder are important to consider when analyzing a community's housing.

The City's housing tenure (ownership versus rental) mix changed very little in the 1990s, although numbers in each category increased. At 69/31 (rounded) the ownership-to-rental ratio is well within the Livable Communities Act goal for the city of 64 - 72 percent ownership to 28 - 36 percent rental. The City Assessor counted 328 more renter-occupied units in 2008 than the Census did in 2000 while only 10 rental units were constructed from 2000 to 2008.

**Table 4-5: Housing by Tenure** 

	1990	%	2000	%
Owner-occupied	7,806	69.5	7,855	68.7
Renter-occupied	3,420	30.5	3,575	31.3
Total occupied	11,226		11,430	
SOURCE: CENSUS				

The age distribution of householders -- both homeowners and renters -- is an indicator of the "life cycle" stages that predominate within a community, including renters, first-time home-buyers, move-up buyers, empty-nesters or seniors with various housing needs. As Table 4-6 shows, the largest age groups in 2000 were in the 25-34 and the 35-44 age ranges, which can be characterized as "first-time home buyers" and "move-up buyers." The "under 25" age group is the smallest group because children generally live with a parent(s) "householder" until completing high school and then often leave home to attend college. In general the distribution among the various age classes is fairly even.

Householders in one age group cohort move to the next age group cohort the next decade. Significant losses of people in the 45-54 and the 55-64 age groups in 1990 advancing to the 55-64 and the 65-74 age groups, respectively, in 2000 is probably indicative of an inadequate selection of housing for empty nesters looking for alternatives to their single-family detached home.

Table 4-6: Households by Age of Householder, 1990-2000

Age Group	Number	Percent 1990	Number 2000	Percent 2000
Under 25 years	574	5.1	707	6.2
25 - 34	2,567	22.9	2,043	17.9
35-44	2,140	19.1	2,492	21.8
45-54	1,608	14.3	3 1,965	17.2
55 - 64	1,983	17.3	7 1,343	11.7
65-74	1,509	13.4	1,487	13.0
75 +	845	7.5	1,393	12.2

SOURCE: CENSUS

## HOUSING AFFORDABILITY

Housing values and rent levels are analyzed to determine whether housing stock is affordable for families and individuals. Generally Brooklyn Center has an affordable supply of housing but affordability has changed significantly since 1990.

#### OWNER-OCCUPIED AFFORDABILITY

The Minneapolis Area Association of Realtors indicated that though Twin City home prices grew dramatically during recent years of rapid appreciation, low interest rates and modest gains in consumer incomes weren't enough to keep pace. As a result before the recent collapse of the housing market, affordability reached its lowest point in two decades. In the same vein the Twin Cities Builders Association reported in late 2006 that median price grew 161% over the past 14 years while income grew only 51% over the same time period.

As indicated on the chart below the number and percentage of homes in value categories above \$100,000 increased significantly during the 1990s. The City Assessors records show that values have continued to increase during the current decade to a point in 2008 where 80% of owner-occupied units are in the \$150,000-199,999 value category. Census values are based on the homeowner's own estimate, and thus may reflect perception as much as reality. An assessor's value, however, is based on an analysis of sales of comparable housing and, though lagging actual sales in time, is therefore reliable. With the collapse of the housing market home values are likely to decline over the next few years, improving the affordability outlook.

Table 4-7: Values of Single-Family Owner-Occupied Units, 1990 – 2000

	1990	%	2000	%
Less than \$100,000	6,834	94.3	3,383	43.0
\$100,000- 149,999	368	5.0	4,069	51.7
\$150,000- 199,999	32	.4	269	3.4
\$200,000 and up	15	.2	149	1.9
Total	7,249		7,870	
Median value	\$79,400		\$105,600	

SOURCE: CENSUS

As Table 4-8 shows, median values for owner-occupied homes increased in real terms during the 1990s in Brooklyn Center and in all neighboring communities. This reversed a trend in the 1980s where median values for owner-occupied homes declined in real terms. This increase in the 1990s following a decrease in the 1980s was a common pattern in first and second-ring cities as well as in the Twin Cities metropolitan area and throughout the Midwest.

Table 4-8: Median Values of Owner-Occupied Housing, Brooklyn Center and Neighboring Communities, 1990 - 2000

	1990 (2000\$)	2000	Percent change
Brooklyn Center	100,550	105,600	5.0
Brooklyn Park	112,560	131,000	16.4
Crystal	98,761	112,900	14.3
Robbinsdale	97,739	112,000	14.6
Columbia Heights	94,673	103,000	8.8
Fridley	110,004	120,300	9.4

SOURCE: CENSUS

The Metropolitan Council measures affordability of owner-occupied housing in terms of the amount of housing that is affordable by households earning 80% or less of the regional median income, \$62,800 in 2007. In Brooklyn Center 90% of the single family housing stock is valued at \$206,800 or less in 2008, the maximum affordable purchase price for a household earning \$62,800 annually.

Vacancy rates have an affect on housing costs in that housing costs go down as the available housing supply increases. Vacancy rates for owner occupied housing have climbed significantly as a result of the home foreclosure crisis. The reduction in housing cost or value from the increase in vacancy rates is a positive effect of the otherwise gloomy single family housing crisis.

#### RENTAL AFFORDABILITY

The cost to rent a housing unit in Brooklyn Center increased significantly between the last two census years. In 1990 40.6% of the rental housing units in the City cost less than \$500 per month and by 2000 only 15.6% of the rental housing cost less than \$500. According to the Metropolitan Council, however, 46 percent of the City's rental housing met the Livable Communities Act standard for affordability in 2006 -- higher than the regional benchmark and City goal of 41 to 45 percent. (For a rental housing unit, "affordable" is defined by the Metropolitan Council as monthly rent/utility payment level that does not exceed 30% of the income of a household at 50% of the median income, \$39,250 in 2007 for a family of four.)

According to GVA Marquette Advisors Apartment Trends at <a href="www.gvamarquetteadvisors.com">www.gvamarquetteadvisors.com</a> average rents for studio/ efficiency, one bedroom, two bedroom and three bedroom units are all below monthly rent affordability levels established by the Metropolitan Council.

**Table 4-9: Rental Costs (Units by Monthly Rent)** 

Monthly contract rent	2000 Number	Percent
Less than \$300	193	5.6
\$300 to \$399	82	2.4
\$400-to \$499	262	7.6
\$500 to \$599	847	24.5
\$600 to \$699*	808	23.4
\$700 to \$799*	434	12.6
\$800 to \$899	467	13.5
\$900 to \$999	143	4.1
\$1,000 to \$1,249	157	4.5
\$1,250 or more	61	1.8

**SOURCE: CENSUS** 

Vacancy rates for rental housing in the City averaged about 4.2% in mid-2007, slightly lower than the 5% rate suggested for ideal balance between supply and demand. This vacancy rate has increased somewhat since mid-2007 due to economic conditions.

#### PLANNING FOR AFFORDABLE HOUSING

Communities within the Metropolitan Council's jurisdiction are required to plan for sufficient existing and new affordable housing production to meet their local share of the region's total affordable housing need. In order to meet the housing needs of the region, the Metropolitan Council estimates that 30% of the new housing stock to be added in coming decades needs to be affordable.

The estimated need for affordable housing has been allocated amongst communities in the region connected to the regional wastewater collection and treatment system based on certain factors. Those factors are as follows:

- Proximity to job growth;
- Shortage of existing affordable housing; and
- Proximity to public transit services.

City's are not required to construct or even finance construction of the allocated affordable housing units. Rather land to accommodate multi-family housing of at least as many units as allocated needs to be properly designated. Zoning or plan designation in place to allow construction of multi-family housing meeting or exceeding the number of allocated units with only a building permit would suffice.

Brooklyn Center has been allocated 163 affordable housing units or 40% of the additional 400 units projected by the Metropolitan Council for the City during the 2011 to 2020 time period. The City's Zoning Ordinance contains seven residential districts, which permit a complete range of housing types. Densities range from approximately four units per acre in the R1 single-family district to as

many as 30 units per acre in the R7 multiple family district (buildings of 6 or more stories). Townhouses are permitted in the R3, R4 and R5 districts; multifamily apartments are permitted in the R4 through R7 districts. Most residential neighborhoods are zoned R1, the R2 districts are located close to the City's southern boundary, and the higher-density districts are generally contiguous with areas of townhouses or multifamily housing. Between current zoning and proposed planning designations there is enough land planned for multi-family housing to provide 163 units.

# HOUSING ISSUES

As implied in the profile of existing housing above and as indicated in community analysis and visioning that were part of the comprehensive planning process the City of Brooklyn Center faces a number of challenges in the future in the area of housing. This section deals with these challenges.

## **MULTI-FAMILY ISSUES**

As indicated above, 3,048 or 27% of the housing units in the City were in multi-family structures with more than 5 units. Most of this multi-family housing is rental and as indicated above the vast majority of the rental housing stock was built before 1980. This housing stock is at least 30 years old and in need of significant reinvestment. The City has sold revenue bonds and secured financing for a number of multi-family structures but deferred maintenance continues to be a problem with much of this housing.

A few areas in the City's Northeast Neighborhood contain concentrations of low-cost and substandard housing, which has resulted in difficulties in maintenance and upgrading of these units and an increased demand for social services by tenants. These areas are:

- The area surrounding Humboldt and 69th Avenues North, which contains approximately 330 multifamily units in some 20 buildings, most of them occupied by low-income households under the Section 8 program. This area has been identified as a problem for the City due to the increasing functional obsolescence and/or deferred maintenance of these buildings.
- Multifamily complexes on both sides of Trunk Highway 252, from Willow Lane at the southern end to 73rd Avenue. Along the eastern side in particular, these complexes are adjacent to the City's most desirable residential areas along the riverfront, with single-family homes that generally exceed \$300,000 in market value.

Most of the City's other multifamily complexes are scattered in and around City Center and along Brooklyn Boulevard. One of these, Twin Lakes Manor (referred to above under "Housing Development and Rehabilitation Programs") is large enough to constitute a "concentration" of lower-cost units.

## SINGLE-FAMILY ISSUES

Single-family detached housing makes up 7,180 housing units or 63% of the City's housing stock. Most of the owner-occupied housing in the community is single-family detached and 84% of the owner-occupied housing was built before 1970. This housing is 40 years old or older and generally after 40 years of age major exterior investments are required to maintain structural integrity.

Brooklyn Center's housing stock, like that of its immediate neighbors, Crystal, Robbinsdale and parts of Brooklyn Park, is comprised largely of older entry-level homes purchased mainly by first-time homebuyers. This general profile applies to many of the first-ring suburbs in the metropolitan area, such as Richfield, St. Louis Park, West St. Paul, Columbia Heights, and others. All these cities face the challenges of maintaining an older housing stock and addressing the needs of their elderly residents and single-parent/single adult households.

The City's primary competition for the market segment of entry-level homebuyers comes from the second-ring suburbs such as Anoka, Champlin, Brooklyn Park, Coon Rapids or Maple Grove, where newer affordable starter homes are available. The City recognizes that it must address this competition, along with its first ring neighbors, by emphasizing the benefits of buying homes in older, established neighborhoods (i.e. mature trees, convenient access to the central cities) and the potential for renovating *the* older suburban detached home to meet today's needs.

Single-family home foreclosures are a major issue that the community is addressing. There is potential for homes that go into foreclosure to remain vacant for an extended period of time and to be purchased by investors and reoccupied as rental housing. As of October 2008 192 single-family properties in Brooklyn Center were vacant. An ordinance has been put in place by the City that requires owners of buildings that are vacant for 30 days to register the building with the City and to provide the City with a plan for re-occupancy.

# HOUSING FOR EMPTY-NESTERS AND SENIORS

As touched upon in the subsection above on age of householders there is a lack of housing designed for individuals and couples beyond middle age who looking for low maintenance alternatives to their single-family detached home. The lack of housing supply to address this housing need is probably causing people to move out of the community.

At the community comprehensive planning meetings the housing needs of seniors looking to move out of independent living situations and into housing that includes a degree of supervision and support was brought up as a housing issue. A second need of seniors identified was support to do chores for seniors and help them maintain their homes

# HOUSING ASSISTANCE PROGRAMS

The City is involved in a number of programs to meet the housing needs of people living in and people interested in moving to Brooklyn Center.

#### AFFORDABLE FINANCING FOR HOME BUYERS

Though housing prices are declining as a result of the single-family housing crisis, a need for affordable financing for homebuyers remains. The City is continuing its long participation in Minnesota Housing Finance Agency's (MHFA) first time homebuyer programs. The Minnesota Mortgage Program (MMP) provides low interest loans to first time homebuyers making less than \$64,800 for a family of four or less. In addition down payment and closing cost assistance is available to those who qualify for the Homeownership Assistance Fund.

## REHABILITATION ASSISTANCE

The Community Development Block Grant (CDBG)-funded Housing Rehabilitation Program and the MHFA's Fix Up Fund provide grants and loans to low and moderate-income homeowners to home rehabilitation. The CDBG program has been operating for a number of years to serve the needs of very low-income homeowners. The Fix Up Fund is a longstanding MHFA program that provides a low interest loan to homeowners that meet income qualifications for a wide variety of rehabilitation projects. The loans are targeted to a higher-income group than is targeted with CDBG funds, and increases the range of rehabilitation services in Brooklyn Center.

## HOME REPAIR AND CHORE SERVICES FOR SENIOR RESIDENTS

In cooperation with the City of Brooklyn Center, the Senior Community Service and Community Emergency Assistance program provides household and outside maintenance repair services for the elderly.

## RENTAL ASSISTANCE PROGRAMS

While Brooklyn Center does not directly fund rental assistance programs, these programs are available to persons and families in the City, primarily through the U.S. Department of Housing and Urban Development's (HUD's) Section 8 rental assistance program. The Metropolitan Council Housing Authority administers this program in the City. Rental assistance is also provided in the form of project-based Section 8 assistance, under which the rent assistance goes with the unit ("project") rather than the individual. These renters pay approximately 30% of their monthly household income for rent, with the Section 8 program making up the difference in market rents.

#### REMODELING ASSISTANCE

The City will continue its efforts to assist homeowners in remodeling their single-family homes to meet today's housing standards. Most of the City's single-family housing stock consists of ramblers, built in the 1950s and 1960s. While many are in sound condition, their size and configuration do not meet the needs of today's homebuyers.

## HOUSING REGULATION

# BUILDING MAINTENANCE CODE

Brooklyn Center was one of the first cities in the Twin Cities metropolitan area to adopt a building maintenance code. The code, adopted in 1975, was designed to provide minimum standards for maintenance of existing buildings, and thus to protect the character and stability of all buildings and property within the City. The building maintenance code provides a mechanism to establish and enforce neighborhood and community standards for maintenance of the City's housing stock. Rather than systematic enforcement at the point of sale or based on a schedule this code is being enforced on an as needed basis. The City continues to consider whether to institute systematic enforcement.

#### RENTAL LICENSING ORDINANCE

In 1975, Brooklyn Center adopted a rental-licensing ordinance designed to provide for the continued maintenance and upkeep of all rental property in the City. By requiring biennial licensing of all rental property, the City is able to assure a minimum standard of maintenance and upkeep of rental property, thereby helping to preserve the rental housing stock and thus assist in the preservation of affordable housing.

#### VACANT BUILDING REGISTRATION AND REGULATION

The City adopted an ordinance at the height of home foreclosure crisis in 2008 to require owners of vacant buildings to register that fact and a plan to reoccupy the building within 30 days of the building becoming vacant. If the building is not reoccupied within a one year time period from the date of planned re-occupancy, the owner is required to demolish the building and restore the grounds. The ordinance also requires that the building be secured while it is vacant.

# HOUSING REDEVELOPMENT OPPORTUNITIES

As described in the Land Use, Redevelopment and Community Image Plan (Section 2), several areas offer opportunities for redevelopment with mixed residential, office and commercial land uses at medium to high densities.

- Many areas along the Brooklyn Boulevard corridor that are currently occupied by singlefamily homes or underutilized as commercial sites would be available for redevelopment for high- or mid-density housing or more intensive office and commercial uses. The corridor is well served by transit lines.
- The City Center area, including the Opportunity Site, 57<sup>th</sup> and Logan and other areas near the Brookdale Shopping Center, could be strengthened by the addition of complementary land uses such as mid-density housing, along with structured parking to free up land now in surface lots, improved pedestrian and transit amenities, and improved public or semi-public spaces. Of the 173 acres in this area, 27 acres with 145 units of townhouses and 180 units of multiple family residential are planned in this area See Table 2-1 of Section 2, Land Use)

The City's future redevelopment efforts may also focus on replacement of multifamily housing in the 69th and Humboldt area, either with medium-density housing such as townhouses or with an extension of the adjacent Shingle Creek Industrial Park. Industrial uses, if appropriately landscaped and buffered, could extend as far east as Humboldt Avenue North.

The Mississippi riverfront offers unique opportunities for future redevelopment efforts. Upgrading this area with common amenities could increase housing values and community pride.

- The area on Lyndale Avenue from 53<sup>rd</sup> to 57<sup>th</sup> along the Mississippi river could be an opportunity for increased residential concentration, supplemental recreation, neighborhood gathering or historic amenities.
- Redevelopment of the area could create a critical link with the 57<sup>th</sup> Avenue trails, housing

opportunities and the existing housing in the Bellevue neighborhood along 53<sup>rd</sup> Avenue. This type of redevelopment would add additional housing opportunities for residents as well as draw new people to the area.

• This sort of use would be consistent with the "Above the Falls" master plan and other appropriate planning proposals from the City of Minneapolis to the south.

# HOUSING PLAN

#### HOUSING PRINCIPLES

As part of participating in the Metropolitan Livable Communities Act's Local Housing Incentives Program, in 1996 the City declared its support for 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 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, and the improvement of access to and linkage between housing and employment.

The City continues to participate in the program and support the above principles. To carry out these principles, the City agrees to maintain levels of affordability, life cycle housing and density that meet the "benchmarks" set by the Metropolitan Council, as shown in Table 4-10.

Table 4-10: Affordability, Life Cycle and Density Standards, 1996

	City index	Benchmark	Goal
Affordability:			
Ownership	99%	77%	77%
Rental	46%	41-45%	41-45%
Life Cycle:			
Type (non-SED)	37%	34-41%	34-41%

Owner Renter Mix	68; 32%	64-72; 28-36%	64-72; 28-36%
Density:			
Single-family	2.9/acre	2.4-2.9/acre	2.4-2.9/acre
detached	2.9/acre	2.1 2.5/4010	2.1 2.574616
Multi-family	11/acre	11-15/acre.	11-15/acre

### RELATIONSHIP TO REGIONAL PLANS AND POLICIES

Metropolitan Council housing policies, as stated in the *Regional Framework* and other policy statements, stresses the need to create affordable, diverse, and convenient housing -- i.e., housing in close proximity to transit - to meet the region's needs. As expressed in the *Livable Communities Act*, Council policies emphasize the need to achieve and maintain affordable and life cycle housing.

Brooklyn Center's housing stock helps to meet regional needs for affordable housing, both owner- and renter-occupied. The City has also done much to foster life-cycle housing, by supporting the creation of townhouse developments and senior housing. However, the City has also been adversely impacted by the over-concentration of low-income housing in certain areas, and has taken steps toward introduction of higher-value housing in certain neighborhoods.

# HOUSING GOALS AND OBJECTIVES

The following housing objectives build upon the goals presented in the first section of this plan. These objectives overlap with the Land Use and Redevelopment objectives listed in Section 2, since housing needs are closely linked to redevelopment.

- 1. Continue the selective redevelopment of targeted commercial, industrial and residential areas to eliminate obsolescent or deteriorating land uses and stimulate new investment.
  - Ensure that redeveloped sites adhere to the planning and design principles contained in this comprehensive plan and special area plans (such as the Brooklyn Boulevard Redevelopment Study, the Brooklyn Boulevard Corridor Streetscape Amenities Study, the Calthorpe Smart Growth Study and the Opportunity Site Master Plan and Dev. Guidelines).
  - Replace inappropriate single-family housing with attractive higher quality residential and non-residential development in a way that protects remaining housing.
  - Assist with spot replacement of housing that becomes deteriorated beyond the point of economic rehabilitation. Ensure that replacement housing fits with its neighbors,
  - Reduce the over-concentration of apartment buildings in certain

neighborhoods by assisting in redeveloping it to housing that has a lower density, a higher rate of owner-occupancy, and a more pedestrian-friendly relationship to the street.

- 2. Work to ensure that the City's housing can evolve to meet the needs and demands of its current and future population.
  - Accommodate changing family and household structure by providing a suitable mix of housing types.
  - Foster a mix of housing values and incomes, including introduction of higher-value housing in lower income areas.
  - Encourage the development of more new high-quality single-family housing (of above the median neighborhood value), to balance the City's large stock of affordable single-family housing.
  - Help owners update their older houses to meet today's market demands through demonstration projects, education and financial assistance.
  - Support outreach efforts to potential homebuyers.
  - Continue to rehabilitate multifamily housing in targeted areas.
  - Institute or continue housing maintenance requirements such as inspection at time of sale and rental housing code enforcement.