

### 3.1 INTRODUCTION

Champlin is expected to have approximately 10,000 housing units by 2030. With an additional 1,500 housing units expected over the next 20 years, the need for viable and diverse housing is important. Furthermore, as housing accounts for the largest portion of land use city-wide, every effort should be made in continuing and enhancing local preservation efforts.

The Housing element of the Comprehensive Plan is a blueprint to meet existing and projected housing needs for Champlin residents. Its composition requires an analysis of the City's current housing conditions and consideration of policies for the development of life-cycle and affordable housing and the maintenance of neighborhoods and housing stock.

### 3.2 HOUSING INVENTORY

Knowing the current housing supply is important in determining unmet housing needs. Hennepin County Assessor's data provides us a "snap-shot" of current housing data. The Assessor's data provides comparisons to 2000 Census data.

#### *Housing Mix*

Life-cycle housing is defined as housing that meets the needs of all residents in various phases in life. It ranges from housing for young adults establishing new households to homes for growing families with children and housing for seniors. The tables below illustrate Champlin's housing mix and how it has changed since 2000.

*Table 3.1: Residential Housing Units by Type, 2000 to 2008*

	2000		2008	
	Number	Percent	Number	Percent
Single Family Detached	6,046	81.4 %	6,541	77.0 %
Duplex	63	0.8 %	177	2.1 %
Townhome / Condominium	669	9.0 %	1,010	11.9 %
Apartments	647	8.8 %	763	9.0 %
<b>Total</b>	<b>7,425</b>	<b>100 %</b>	<b>8,491</b>	<b>100 %</b>

*Table 3.2: Housing Tenure, 2000 to 2008*

	2000		2008	
	Number	Percent	Number	Percent
Owner Occupied	6,586	88.7 %	7,319	86.2 %
Rental	839	11.3 %	1,172	13.8 %
<b>Total</b>	<b>7,425</b>	<b>100 %</b>	<b>8,491</b>	<b>100 %</b>

*Table 3.3: Housing Tenure by Housing Type, 2000 to 2008*

	2000		2008	
	Owners	Renters	Owners	Renters
Single Family Detached	5,968	78	6,285	256
Townhome/Condominium	537	122	843	106

In 2000, Champlin was predominantly a community of single family detached housing units. Since 2000, the City has seen development of a significant number of townhome/condominium projects widening the range of housing opportunities for homeowners and renters. The current housing mix is supported by current residents according to a 2007 resident survey.

#### *Housing Values and Affordability*

The Metropolitan Council, through the comprehensive plan process, requires cities to provide opportunities for affordable housing. Owner-occupied housing is defined as affordable if it is priced at or below 30% of gross income of a household earning 60% of the Twin Cities median family income (\$48,540). In 2008, an affordable owner-occupied housing unit costs \$158,000 or less.

For affordable rental units, the Met Council uses the maximum monthly rents permitted in the metropolitan area for low-income housing tax credits serving households at 50 percent of the median income. Affordable rents in 2008 are as follows: \$707 – Efficiency, \$758 – One Bedroom, \$910 – Two Bedroom, \$1,051 – Three Bedroom and \$1,172 – Four Bedroom.

The following table outlines Champlin's affordable housing stock in 2008. An astounding 67 percent of rental housing in Champlin is considered affordable, while nearly 4 percent of owner-occupied housing is affordable. In total, just over 12 percent of the City's housing stock is defined as affordable.

*Table 3.4: Affordable Housing Stock*

	TOTAL NUMBER	NUMBER AFFORDABLE	PERCENT AFFORDABLE
Owner-occupied	7,319	272	3.7 %
Rental	1,172	783	66.8 %
<b>Total</b>	<b>8,494</b>	<b>1,055</b>	<b>12.4 %</b>

In determining the need for affordable housing through the year 2020, an Advisory Council to the Metropolitan Council staff produced a 2006 report outlining how many newly-constructed affordable units will be required in each community to meet the forecasted demand for affordable housing. The report allocates 179 new affordable units to Champlin.

Met Council staff acknowledges the difficulty in building affordable housing. In today's market, affordable housing usually requires increases in density and/or financial subsidies. The Met Council's expectations do not require that cities commit to building affordable housing but instead, require cities to provide adequate land uses (i.e. medium and high density) for affordable housing to occur.

With the 2008 Comprehensive Plan update, the City must identify medium and high-density residential sites supporting 179 affordable housing units by the year 2020. Affordability goals beyond 2020 will not be available until just prior to the next Comprehensive Plan update. The table below translates affordable housing goals into acreage estimates.

*Table 3.5: Affordable Housing Needs, 2010 - 2020*

TIME PERIOD	NUMBER OF AFFORDABLE UNITS	MEDIUM DENSITY ACREAGE (6 UNITS PER ACRE)	HIGH DENSITY ACREAGE (18 UNITS PER ACRE)
2010 – 2020	179	30 acres	10 acres

The following is a summary of sites that are guided or could be guided as medium- or high-density residential.

*Existing Vacant Sites Guided Medium or High Density Residential*

There are two sites already guided for medium- or high-density residential land use and two sites previously supported for medium or high density residential land use not currently guided as such. In combination, these sites permit the opportunity for Champlin to meet its affordable housing goals.

- 48 units     Mill Pond Gables (Phase II) – A 2.5-acre area adjacent to the 48-unit Mill Pond Gables is guided for high-density residential land use and is anticipated as a 48-unit second phase.
- 10 units     Dayton Road Park & Ride - The City owns a 1.5-acre parcel adjacent to the Dayton Road Park & Ride lot guided for medium density residential. No plans have been discussed regarding the property, though attached townhomes may fit well.
- 64 units     Emery Village – Located in Emery Village is a 2.2-acre parcel originally planned for a high-density senior cooperative. Though not yet formally guided for high-density residential (presently guided Industrial), the vision of the Council and Centex for this site is high-density residential.
- 58 units     Gateway Redevelopment Area – The Champlin EDA has adopted a preferred concept plan for a 3.5-acre area adjacent to the Champlin-Anoka Bridge. The plans include 58 residential units. In anticipation of redevelopment, the City acquired an 18-unit and 12-unit apartment building and relocated tenants. The City may want to consider replacing these affordable units with future redevelopment.

*Potential Sites for Medium or High Density Residential Use*

There are also sites that could be guided for medium- or high-density residential land use. They are:

- 60 units     Northwest Area Visioning Plan – The adopted plan envisioned 25 – 35% of the housing units to be townhouses or twinhomes, which are typically medium density. Based on Land Use Plan revisions, the Northwest Area Plan shall be amended to say that the City may support up to 60 medium density housing units or approximately 10 acres of medium density land use. The location of the land use change will be considered on a case-by-case basis based on a project's attributes and how it meets the community's needs.

### 3.3 HOUSING MAINTENANCE AND PRESERVATION

Nearly 70 percent of housing in Champlin was built after 1980. However, Champlin did partake in the housing boom of the late 1970's as it started to gain popularity as a suburban bedroom community. In addition, many of Champlin's apartment units were constructed in the 1960's and 1970's.

The condition of Champlin's housing stock closely reflects the age characteristics. Many of the homes built between 1960 and 1980 are seeing rehabilitation and renovation work. A number of the rehabilitation projects have utilized Community Development Block Grant (CDBG) funds for assistance. The biggest challenge for Champlin will be when the housing built in the 1980's require repair work. Programs fostering housing maintenance will become increasingly important as the community ages.

*Table 6: Year Structure Built*

	PRE- 1939	1940– 1949	1950– 1959	1960– 1969	1970– 1979	1980– 1989	1990– 1999	2000 – PRESENT	TOTALS
Owner-occupied	160	94	201	472	1,253	2,583	1,681	1,082	7,526
Renter-occupied	19	0	29	178	267	170	157	145	965
<b>Totals</b>	<b>179</b>	<b>94</b>	<b>230</b>	<b>650</b>	<b>1,520</b>	<b>2,753</b>	<b>1,838</b>	<b>1,227</b>	<b>8,491</b>

### 3.4 HOUSING POLICY PLAN

The purpose of the Housing Policy Plan is to set a course of action for the City to ensure the availability of quality housing to those who reside and those who seek to reside in Champlin. The housing goals and policies set forth approach housing in a comprehensive manner. Provisions within this Plan include stipulations for existing housing development and the conservation of existing neighborhoods, guidelines for modest cost housing and market rate housing along with provisions for protecting the environment. The Housing Policy Plan serves as a guide in establishing housing programs.

Housing Availability:

- Goal. The City recognizes the value of its affordable housing stock and will pursue programs and plans that support and preserve these opportunities.

- Goal. The City is committed to pursuing affordable housing opportunities for all populations.
- Goal. The City acknowledges the high merits of providing lifecycle-housing opportunities for current and future residents and will provide for a balanced housing market meeting the needs of all individuals.
- Policy: To promote housing for those of all ages and needs.
- Policy: To support fair housing laws and programs designed to eliminate discrimination in the sale or rental of housing.
- Policy: To encourage equitable property tax treatment by enforcing uniform appraising standards citywide.
- Policy: To investigate opportunities to improve special assessment methods so as to increase incentive for construction of affordable housing.
- Policy: To discourage unnecessary delays in subdivision review by streamlining the review process.
- Policy: To encourage innovative zoning and land use approaches to encourage development of more affordable housing.

#### Housing Quality:

- Goal. The City is supportive of orderly and planned community development.
- Goal. The City will encourage quality housing construction throughout the community.
- Goal. The City will encourage the preservation and rehabilitation of its housing stock to protect the integrity and long-term viability of neighborhoods.
- Goal. The City is committed to the protection of environmentally sensitive areas.
- Policy: To provide financial assistance to low and moderate income persons for repairs and improvements made to substandard housing.

- Policy: To ensure that industrial, commercial and other types of development are designed compatible with housing in existing neighborhoods and residential areas.
- Policy: To restrict housing development on wetlands, floodplains, steep slopes and other environmentally or culturally sensitive areas.
- Policy: To encourage residential development to coincide with the development of urban facilities and services.
- Policy: To take all reasonable steps to protect the residential community from adverse environmental impacts of air, noise, dust and odor pollution by enforcing conformance with applicable state and federal laws.
- Policy: To ensure neighborhood safety and security through good design.

### **3.5 IMPLEMENTATION**

The Housing Implementation Plan identifies steps the City of Champlin will take to implement the Housing Policy Plan. To be effective, the Housing Implementation Plan will include a wide range of integrated functions and activities in which the City will be involved. These functions include establishing housing objectives, developing housing programs, designing development regulations, implementing administrative procedures and establishing adequate feedback systems to monitor the applicable housing program. Implementation emphasizes maintenance of present housing conditions and the expansion of life-cycle housing opportunities.

#### *Rehabilitation and Neighborhood Preservation*

Since the majority of Champlin's owner-occupied housing stock is generally in good condition and is relatively new, a mandatory preventative maintenance program is not necessary. However, a voluntary disclosure program could be considered for all owner-occupied units. Under this type of program, all owner-occupied housing units would be examined for code violations at the time of sale or lease.

For rental units, the City should continue with its Rental Licensing Program to ensure property maintenance and livability standards are met.

#### *Develop Innovative Projects Under the Livable Communities Act*

In 1995 the City of Champlin elected participation in the Livable

Communities Act (LCA). LCA was enacted by the State Legislature to encourage communities to invest in local economic revitalization and affordable housing initiatives. Livable Communities goals were established by comparing city numbers to benchmarks set by the Metropolitan Council. The benchmarks are based on numbers compared with surrounding communities with similar issues and profiles. The Metropolitan Council awards funding to communities that develop unique models achieving their LCA goals. The City of Champlin should evaluate and study potential projects that could take advantage of this program to help Champlin attain its housing goals.

### *Education*

The City should become acquainted with the array of established housing programs and funding sources available to facilitate affordable housing. The City should use programs offered by the Minnesota Housing Finance Agency (MHFA), the Department of Housing and Urban Development (HUD), as well as local initiative funds that may be available to develop housing opportunities. Local initiatives for consideration include:

- Housing revenue bonds. Tax exempt bonds can be used to fund multi-family development providing 20 % of the units for families earning 50 % or less of median income.
- Tax increment financing (TIF). TIF can be used to write down land costs for a housing project.
- HOME program. HOME is a federally funded program providing funds to rehabilitate existing rental properties.
- CDBG program. The City of Champlin receives an annual allocation of CDBG funds. These funds can assist in housing rehabilitation or for development of affordable housing.

### *Zoning*

Land use and zoning regulations are among the primary tools the City can use to guide housing development. These regulations must be designed to protect the health, safety and welfare of existing residents with excluding any group due to age or income. To encourage a diversity of housing in the City, the following provisions should be evaluated:

- Zero lot line development or other innovative site planning techniques
- Allowance of Planned Unit Developments
- Reduce surfacing width or depth requirements for residential streets

- Implement flexible land-clearing ordinances that protect the environment
- Establish criteria that ensure the fees are related and fairly proportional to the need for facilities and services generated by the proposed development
- Exempt or reduce fee schedules for affordable housing
- Implement a simplified and streamlined permit process
- Provisions for density bonuses if desirable objectives of the City are met such as environmental protection or affordable housing.

#### *Role of the Champlin EDA*

The City established an HRA in January of 1981 to advise the City Council on matters pertaining to urban development, redevelopment, housing rehabilitation and affordable housing issues. In 1994, the HRA was abolished in favor of an EDA. The EDA is essentially the HRA with expanded development powers provided under law. The role of the EDA should continue to be encouraged. Future projects and roles include:

- Monitor the City's progress in implementing the Housing Element of the Comprehensive Plan
- Form partnerships with other organizations involved in the development and preservation of affordable housing