



Chapter 5  
Housing





## Introduction

In its basic form, housing satisfies our most rudimentary needs for shelter and survival. The type, location and attainability of housing, and vibrancy of neighborhoods, contribute to our local economy and continued growth and livability of our community. Today, the housing supply in Rogers is dominated by single-family detached homes, comprising 87 percent of all residential units across the City in 2016.

Single-family housing will remain in high demand as the City grows. However, the cost burden resulting from rising home values and sales prices and flattening incomes, plus changing community demographics and the existing wage base is driving the need for a greater housing variety. Housing needs to include both owner-occupied and rental units at varying price points and amenities necessary to satisfy the needs of all persons in different stages of life and earning potential. The City is able to provide those options through new construction and preservation of older, existing homes and neighborhoods. Generally, Rogers envisions a true supply of lifecycle housing that enables people to stay or move here in their early wage-earning years, keep them here as they raise families, and remain here after they retire from the labor force. That housing supply should include the following elements:

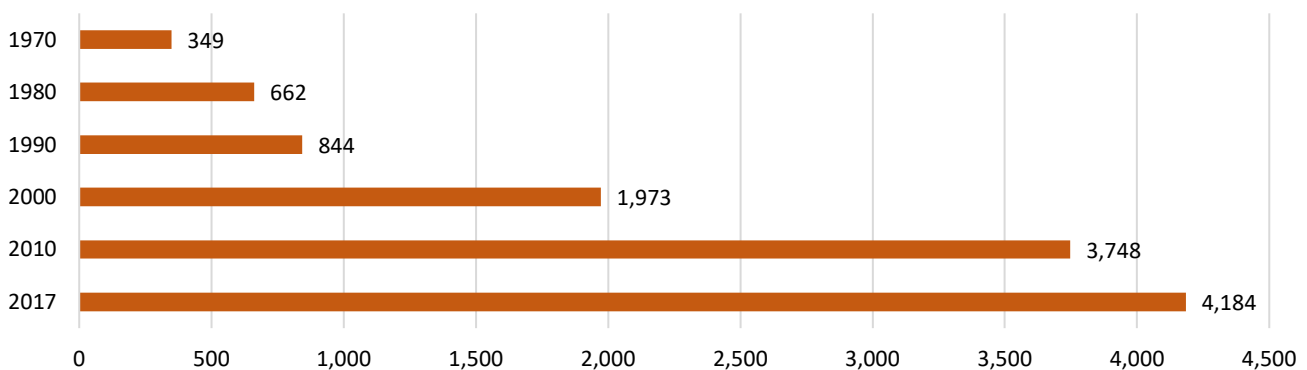
- Attainable workforce housing
- Mixed-use arrangements (live/work options)
- Affordable and amenity-based apartments
- Home prices for first-time home buyers
- High-end single-family homes
- A variety of senior living communities

Whether new development or redevelopment, low-density or high-density, or owner-occupied or rental housing, expanding the quality and supply of housing options will have multiple positive community benefits, such as supporting businesses and creating new job opportunities, strengthening the tax base necessary to support City services, attracting new families with school-aged children, and enriching the overall livability of the community.

## Existing Housing Assessment

Rogers is a growing community with a large amount of new housing construction. According to the U.S. Census Bureau, in 2017, there were an estimated 4,184 units within the City. Nearly 80 percent of these homes are less than 30 years old (**Table 5.1**), with 27 percent of the City’s housing units constructed from 1990 to 2000 (1,129 units); 42 percent of units constructed from 2000 to 2010 (1,775 units); and 10 percent of units constructed from 2010 to 2017 (436 units). The high percentage of newer homes suggests that most of the current housing supply is in good condition.

**Figure 5.1: Total Number of Housing Units (2017)**





### Predominant Housing Types

According to a Metropolitan Council 2016 housing stock estimate, 89.4 percent (3,837 units) of the City’s housing units are defined as single-family. Multi-family apartments comprise nearly 10 percent of all housing units available, and there are relatively few twin homes, triplexes or quadplexes (Table 5.1). In 2016, there were 78 publicly subsidized housing units in Rogers, including 24 senior housing units.

**Table 5.1: Housing Type**

Year	Single-Family		Multi-Family	
	Single-Family Detached	Single-Family Attached	Duplex, Triplex & Quadplex	Multi-Family
2017	3,428	452	44	413
2010	3,037	412	40	413
2000	1,806	137	20	65
1990	756	6	22	79

Single-Family = 3,837 units | Multi-Family = 457 units

### Publicly Subsidized Housing Units

Publicly subsidized housing can refer to housing units that were constructed through public subsidy as well as households which utilize the federal Housing Choice Voucher Program (Section 8). A benefit of the housing voucher program is it gives recipients greater freedom of housing choice. The program provides rental assistance to low-income households, capping their rental payments at 30 to 40 percent of their incomes. The Metropolitan Housing and Redevelopment Authority, of which Rogers is a participant community, pays the remainder of rental costs. In 2016, there were 78 publicly subsidized housing units in Rogers, including 24 senior housing units.

### Housing Tenure & Vacancy

In 2017, there were 3,431 owner-occupied homes and 687 rental units located within Rogers. Owner-occupied units consist almost exclusively of single-family detached homes. From 2000 to 2017, there was a surge in construction of rental units. Rental units are defined as any housing type (single-family and multi-family) that is occupied by parties other than the property owner through an agreed upon lease. During this period, rental units comprised nearly one-third of housing construction, resulting in the percentage of rental units increasing from 6 percent to nearly 20 percent of the total housing stock. However, most of these units are contained within a few high-density multi-family apartment developments. The vacancy rate for Rogers is consistently around 3.0 percent on average, with a most recent low of 1.9% in 2017.

**Table 5.2: Housing Tenure**

	Owner-Occupied	Renter-Occupied	All Vacant Units	Vacancy Rate
1990	712	132	25	3.0%
2000	1,864	109	60	3.0%
2010	3,096	652	154	4.1%
2017	3,431	687	82	1.9%

Source: US Census Bureau, 2012-2017 American Community Survey 5-year estimates; counts adjusted to better match the Council's 2016 housing stock estimates.



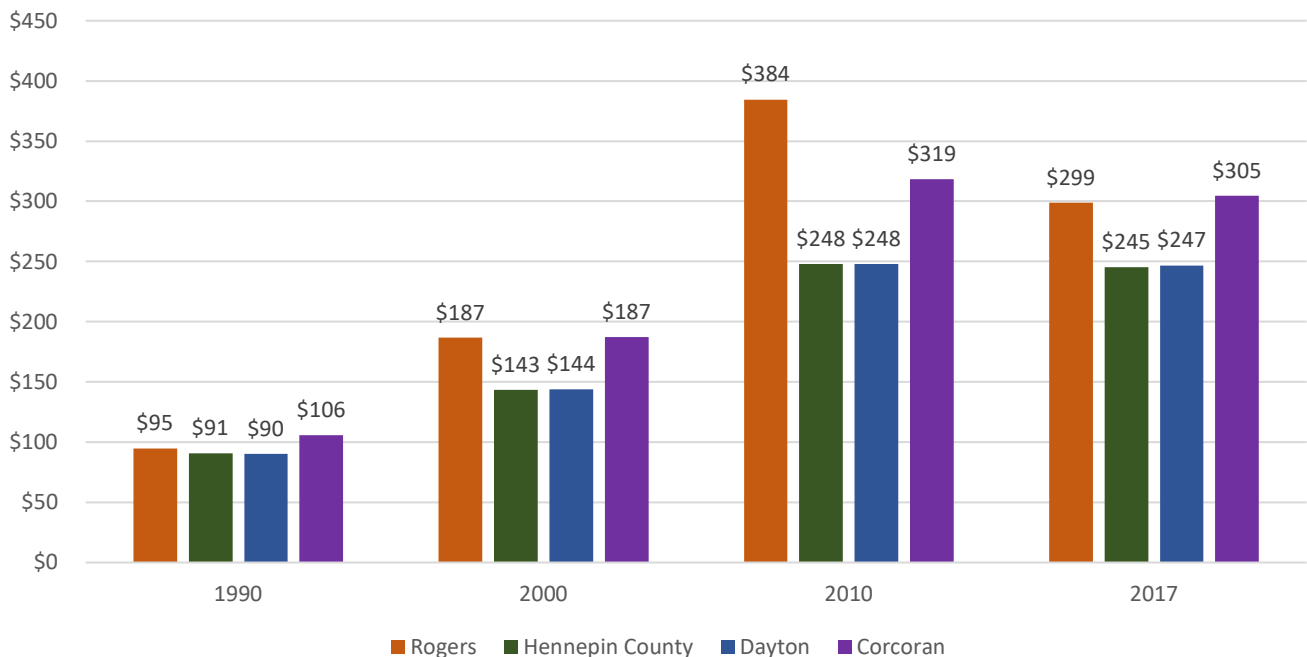
### Housing Costs & Affordability

The ability of people to find quality housing at price points affordable to them is a defining characteristic of a livable community. Affordability is primarily a function of housing prices and incomes. Commuting costs also play a significant role. This section discusses relevant financial characteristics for Rogers’ housing and homeowners.

#### Median Home Values

The median value of owner-occupied units in Rogers in 2017 is estimated to be \$298,700 (**Figure 5.2**). Median values of surrounding communities have grown comparatively to the growth in Rogers, with the nearby community of Corcoran having a higher estimated housing value in 2017. Between 2000 and 2010, the median value of owner-occupied housing increased by nearly \$200,000 in Rogers, more than doubling over the course the decade. That increase reflects the run-up of housing prices prior to the national housing bubble.

**Figure 5.2: Median Value of Owner-Occupied Units**



Source: US Census Bureau, 2013-2017 American Community Survey 5-year estimates.

#### Owner-Occupied Costs & Affordability

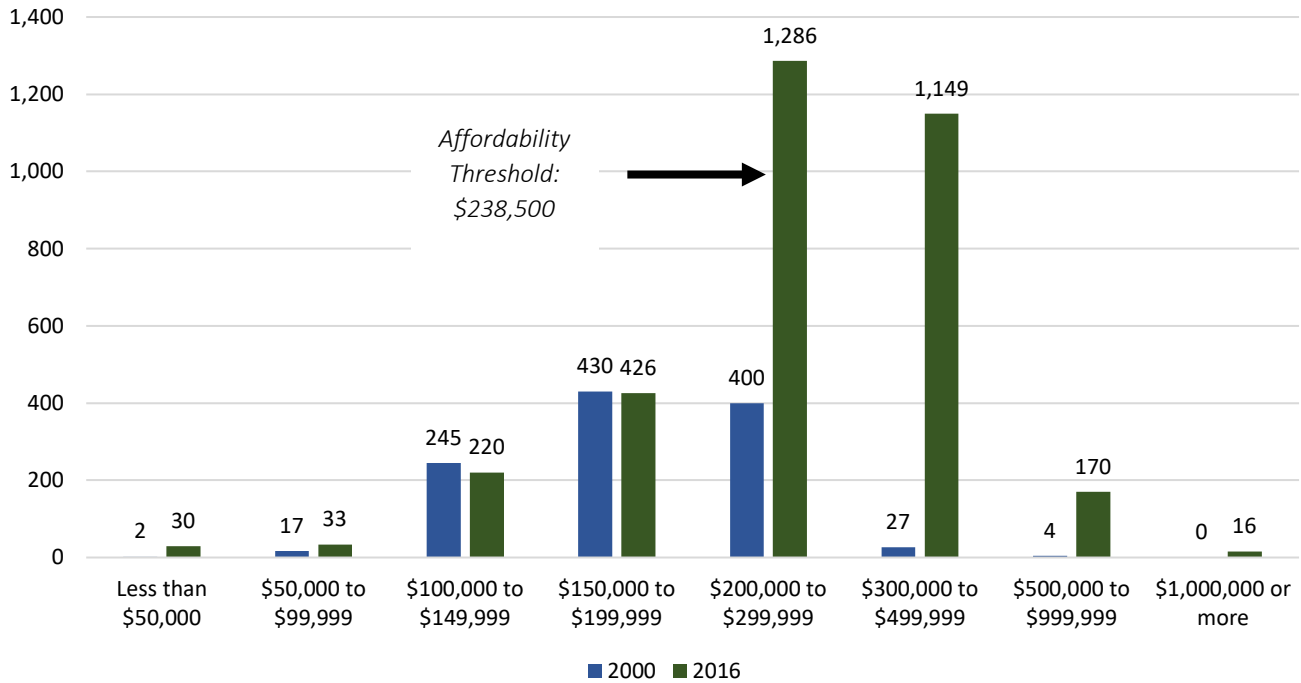
What the median value does not capture is the variability of housing prices. From 2000 to 2016 the City experienced a significant jump in the number of homes valued in excess of \$200,000. During this time, the number of units priced at \$200,000 to \$299,999 jumped from 400 to 1,286. Likewise, the number of units valued between \$300,000 and \$499,999 jumped from 27 to 1,149. Natural appreciation is one explanation. New construction is another. All owner-occupied homes constructed during the two decades were priced starting at \$200,000, with the majority of those new homes listed or selling in excess of \$300,000. Housing sales prices vary throughout the community; however, many of the residential subdivisions include housing units that range from \$243,500 to \$450,000.

Long-term this presents a challenge to Rogers. The Metropolitan Council has defined a housing affordability threshold of \$238,500. That threshold equates to 85 percent of the median value of owner-occupied homes in



Rogers in 2016 (\$279,600). If home sales prices and property values rise too high, potential residents wanting to live in the community may be priced out of the Rogers market. Thus, there is a need for some additional single-family housing options that are constructed and marketed at a lower price point for persons with lower incomes.

**Figure 5.3: Value of Owner-Occupied Units in 2000 and 2016**



Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates.

### Owner-Occupied Housing Values

The median household value of the existing owner-occupied housing units within the City of Rogers is shown in **Figure 5.4**. The housing values vary throughout the different areas of the City. However, many of the residential subdivisions include housing units that range from \$243,500 to \$450,000.

### Rental Costs & Affordability

The median gross rent for Rogers in 2017 was \$1,256 per month (**Figure 5.5**), compared to \$1,067 in 2010. That cost is higher than City of Dayton and Hennepin County, in general, but less than the City of Corcoran. Two factors for the higher median gross rent for Rogers is because of a limited supply of rental housing and a minimal amount of rental housing classified as affordable. Much like home prices in Rogers, rental costs are expected to continue increasing as there is equal demand for market rate and high-amenity rental housing in addition to lower rent workforce and affordable housing units.

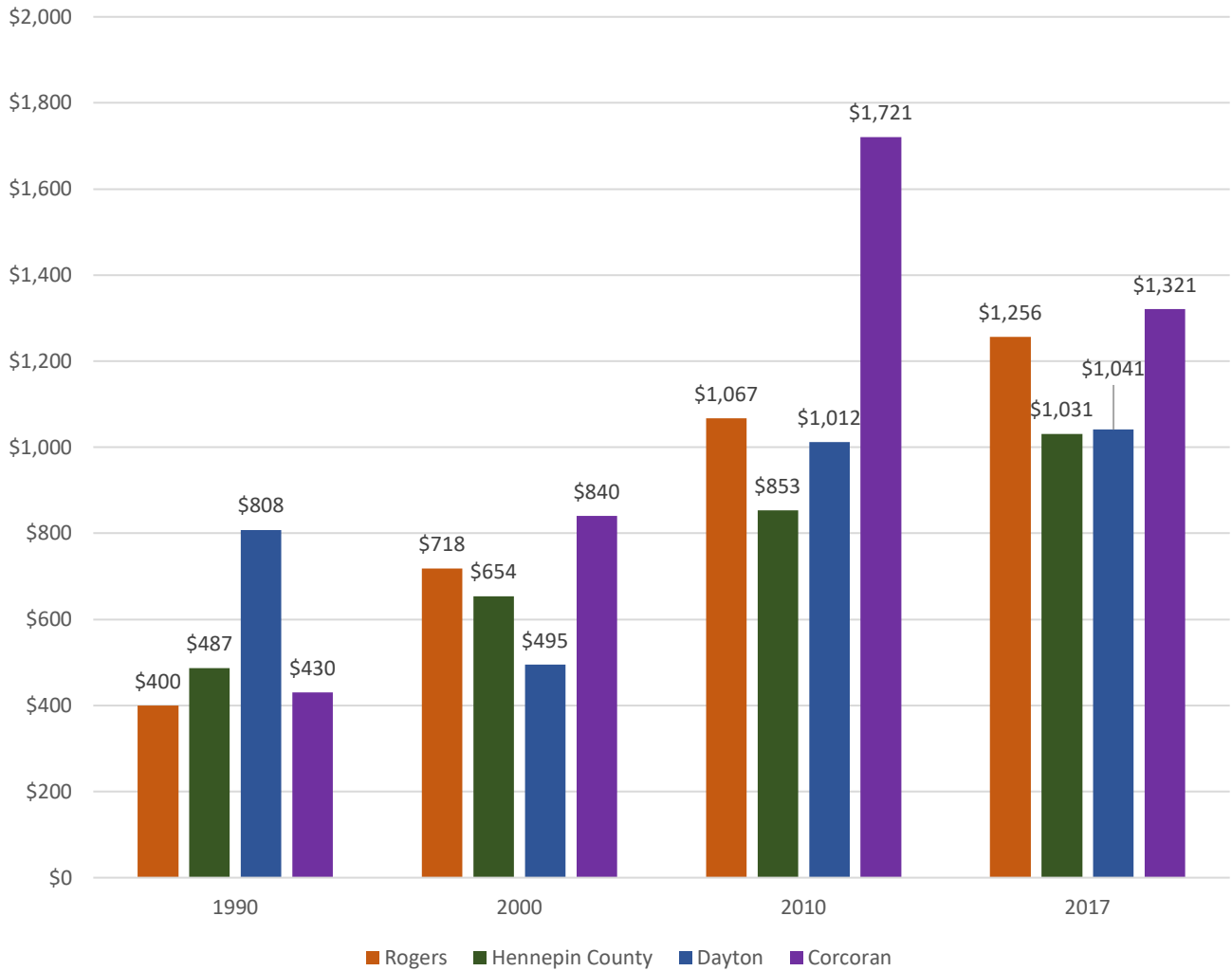
Based on this information a household in Rogers would need an annual income of \$50,404 to afford a median rental unit. While there are many employment opportunities outside of the community that provide incomes at or above the median gross rent for Rogers, the City lacks the housing necessary to satisfy the rental housing needs for current wage levels within the community.



Figure 5.4: Owner Occupied Housing by Estimated Market Value



**Figure 5.5: Median Gross Rental Costs**



Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates.

**Affordability Thresholds**

Housing affordability criteria varies depending on the size of the housing unit (**Table 5.3**). For a standard 2-bedroom unit, an affordable monthly rental cost is \$579 at 30 percent AMI and \$966 at 50 percent AMI.

**Table 5.3: Affordable Rent Thresholds**

Number of Bedrooms	Affordable Rent (w/utilities) at 30% AMI	Affordable Rent (w/utilities) at 50% AMI	Affordable Rent (w/utilities) at 80% AMI
Studio	\$450	\$751	\$1,201
1-BR	\$483	\$805	\$1,288
2-BR	\$579	\$966	\$1,545
3-BR	\$669	\$1,115	\$1,784
4-BR	\$749	\$1,245	\$1,992

Source: Metropolitan Council



The Metropolitan Council provides a range of affordable purchase prices for owner-occupied housing. The thresholds for 2015 are used in the Comprehensive Plan (Table 5.4). They are:

**Table 5.4: Affordable Home Purchase Prices**

30% AMI	50% AMI	80% AMI
\$84,500	\$151,500	\$238,500

**Affordable Housing Supply**

As noted in the existing housing assessment, the housing affordability is important to the quality of life and economic vitality of the City. The number of existing affordable units can be tracked by the income level that can afford each unit. A total of 1,670 (38.9 percent) of the housing units are affordable to households with an income of 80 percent or lower of the AMI (Table 5.5).

**Table 5.5: Affordability in 2016**

Units affordable to households with income at or below 30% of AMI	Units affordable to households with income between 31% and 50% AMI	Units affordable to households with income between 51% to 80% of AMI
47 units	292 units	1,331 units

**Housing Cost Burden**

From 2010 to 2016, median monthly costs fell slightly for owner-occupied households, while their incomes grew by 3.6 percent annually. In contrast, gross rental costs increased by about 2.6 percent per year, but the median income for renter-occupied households dropped precipitously from \$41,818 to \$29,640. With rental costs increasing and median household income decreasing and considering current wages for the existing employment base in Rogers, affordable housing has become a larger issue for the community.

**Table 5.6: Housing Costs versus Household Incomes**

		2010	2016	Annual Change
Renters	Median Gross Rent	\$1,067	\$1,251	+2.6%
	Median Household Income	\$41,818	\$29,640	-5.6%
Owners	Selected Monthly Owner Cost (Median)	\$2,089	\$1,978	-0.9%
	Median Household Income	\$98,220	\$123,774	+3.9%

Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates.

In 2016, cost burden affected 569 households in Rogers, including:

- 123 very-low income households (income less than 30 percent of AMI)
- 278 low income households (income 31 to 50 percent of AMI)
- 168 moderate income (income 51 to 80 percent of AMI)

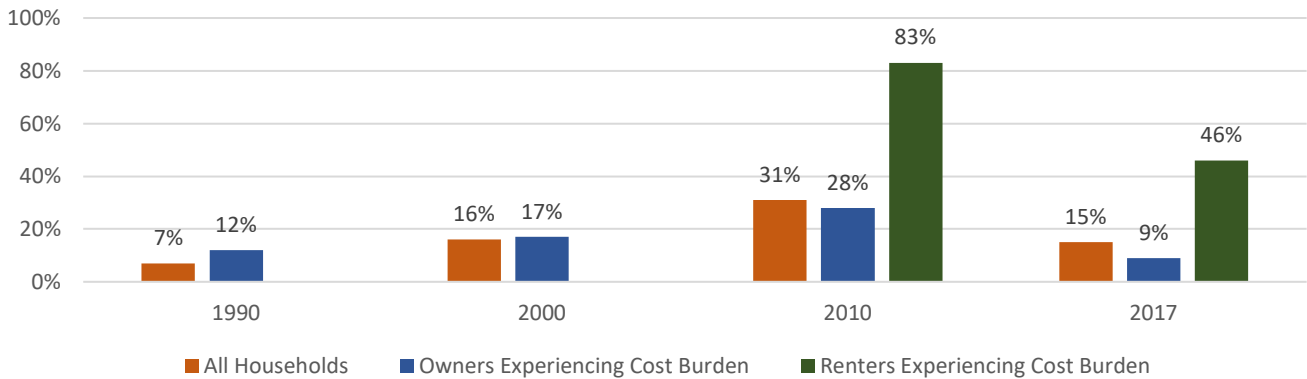
*Cost burden is defined for low- to moderate-income (LMI) households as households earning less than 80 percent of the area median income and spend more than 30 percent of their household income on housing expenses. LMI households which spend more than 50 percent of their incomes are severely cost burden.*





The nature of cost burden in Rogers has changed from 1990 to 2017 (**Figure 5.6**). The number of cost burden households peaked at the height of the recession, when 83 percent of renters and 28 percent of homeowners were affected. The economic recovery brought some relief, yet 46 percent of renters and nearly one in 10 homeowners still experience housing cost burdens in 2017.

**Figure 5.6: Housing Cost Burden**



Source: US Census Bureau, 2013-2017 American Community Survey 5-year estimates.

**Area Median Income (AMI)** represents the household income for the middle household in a region. It is used to determine housing affordability needs of a community, as well as eligibility of persons for certain types of federal housing programs. The AMI quoted is typically for a family of four.

## Existing Housing Need

A review of the characteristics of the existing housing stock identifies the strengths and weakness (or need) for housing within the community. Overall, Rogers has a quality housing stock, with a median housing value that has increased since the 1990s. However, median rent within the community has remained higher than surrounding communities. Resulting efforts should focus on maintaining the existing quality housing stock to ensure a diversity of housing options and access to amenities and resources that satisfies the needs of all persons in different stages of life and earning potential.

As the community has grown and resident needs evolved housing types within the community have also diversified. That diversity has included an increase in the number of multi-family units since 2010. The increasing mix of housing varieties provides more options for lifecycle housing and creates opportunities that attract a greater diversity of people and business. Continued support of housing investments that promote a diversity of housing options will support the needs of current and future of residents, from individuals to young families to senior citizens.

The previous pages discuss the many factors of housing affordability within Rogers, particularly related to housing costs for households earning 80 percent of the AMI or less. These statistics provide insight into the housing affordability of the community and help to identify future focus areas for housing-related issues, whether development-specific and/or the possible need for public policies and programs that sustain long-term



housing investments in the community. While only 15 percent of all households experienced housing cost burden in 2017, 46 percent of all renters experienced burden.

Based on the review of these current characteristics, the following items are identified as the existing housing need for Rogers.

<p><b>Affordable Housing</b></p>	<p>Housing is a defining quality-of-life contributor of a community. In an effort to provide access to a desirable high-quality of life, along with welcoming a more diverse group of residents, affordable housing options must be attainable. The City shall continue to monitor affordability levels for both owner-occupied and renter-occupied housing within the community. Particular focus should be placed on the provision of housing options affordable to households earning 80 percent or less of the area median income.</p>
<p><b>Preserve Housing Stock</b></p>	<p>Rogers is home to a quality housing stock that is well maintained and defines the community character. Efforts to preserve this quality housing stock will help the City maintain its neighborhoods, character, housing diversity and affordability.</p>
<p><b>Lifecycle Housing</b></p>	<p>As residents move through the various stages of life, their housing needs evolve. To welcome new and retain residents at all stages of life, the City should consider diversifying its housing stock to improve housing options available all persons in different stages of life and earning potential.</p>
<p><b>Connected Housing</b></p>	<p>When choosing a place to live, the characteristics of a community and neighborhood, and type of home, are important considerations for home buyers and renters. Access to goods and services, and transportation options are equally as important. When planning housing investments throughout the community, the City, its partners and development community should also consider access to currently available and future amenities to allow all residents the opportunities to discover the type of quality of life and living experiences they desire.</p>

### Housing Demand & Tools

Current and future housing demand is driven by a variety of factors, including population and job growth, changing demographics, consumer preferences, and age of the housing stock. Rogers’ location and urban and natural amenities make it a desirable place to live. While there is an ample supply of housing, additional housing units will be needed accommodate population growth, evolving lifestyle preferences, and housing for workers. This Plan recognizes a specific need for workforce and more attainable housing options in the form of multi-family living and preservation of existing homes and neighborhoods, which is based on the existing Rogers employment base and surging market for apartments and affordable housing throughout the Twin Cities metropolitan area.

### Population & Household Growth

The Metropolitan Council estimates a more consistent growth pattern for Rogers during this planning continuum than previously experienced by the community. The number of households are expected to more than double between 2017 and 2040, prompting the need for an additional 4,566 housing units. The City has assembled a Future Land Use Plan (**Chapter 4**) to guide 5,442 acres of land for residential development necessary to accommodate that growth. Land guided for residential uses comprise 35.8 percent of the total land area in the



City. It is the goal of the City to use those areas to satisfy the specific and individual housing preferences for location, and access to services and amenities amongst other issues.

### Affordable Housing Allocation

To address the need for more affordable housing units throughout the region, the Metropolitan Council requires each community in the Twin Cities metropolitan area to provide a fair share of affordable housing units and identify how the housing will be provided in the Comprehensive Plan. Each community’s affordable housing share is calculated from income data prepared by the Department of Housing and Urban Development (HUD).

Rogers has created the structure in its 2040 Land Use Plan to exceed its required affordable housing goals of 630 new units by 2030 for households earning 80 percent of AMI or below (Table 5.7). The specific Land Use areas where affordable housing is most likely to occur are High-Density Residential, Mixed-Use Regional and Mixed-Use Downtown. The staging plan identified in Chapter 4 identifies 44.0 acres of High Density Residential, 11.8 acres of Mixed Use Regional and 7.1 acres of Mixed-Use Downtown development at densities of at least 8 units per acre. If developed at a minimum density of 11 or 8 units per acre, respectively, the total of 630 units would be constructed by 2030. Other residential land use categories also allow for residential development at a density of 8 units per acre or greater (e.g., Medium Density Residential and Mixed Residential), providing additional opportunities for the City to meet the affordable housing allocation by 2030.

**Table 5.7: Regional Allocation of Affordable Housing Need**

Income Range	Affordable Housing Need (2021-2030)
At or Below 30% AMI	354
From 31 to 50% AMI	207
From 51 to 80% AMI	69
Total Affordable Units	630

Metropolitan Council staff estimates for 2016 based on 2016 and 2017 MetroGIS Regional Parcel Datasets, 2010-2014 Comprehensive Housing Affordability Strategy data from HUD.

The City knows that providing land for high-density residential development does not guarantee affordable development. Additional tools will likely be needed, such as continued involvement with the Housing Choice Voucher Program. Another strategy is to encourage some mixed-income developments, where development of above-market-rate housing might be used to offset the creation of affordable units without the need for public assistance. This arrangement could conceivably be accomplished in the Mixed Residential land use category. The Planned Unit Development process could facilitate mixed-income development; however, the City is mindful of additional costs that may be imposed through development review. Streamlining review can help reduce the soft costs of housing development, which are passed on to consumers. The City may also evaluate regulatory barriers to affordable housing, including zoning codes and building codes, which establish minimum parking requirements, minimum dimensional requirements, and other standards that increase the cost of supplying housing.

### Preserving Affordable Housing

In addition to relying on new development to satisfy affordable housing goals, the City will also rely on naturally-occurring affordable housing. The value of housing declines as the housing stock ages. Thus, older homes, including single-family homes and apartments, help fill an important lifecycle housing gap. They provide an



affordable option for first-time home buyers and persons at and may qualify other individuals for home ownership with incomes at or below certain AMI thresholds, as well as affordable rental housing options to satisfy the needs of existing employers for workforce housing.

A challenge with older housing is continual need for investment to keep them in good repair so they do not deteriorate or slip into vacancy. Thus, reinvestment in neighborhoods that show signs of distress is necessary to retain their value and contributions to the overall aesthetics of our neighborhoods and community as a whole. Such investment will require proactive zoning and building code enforcement as well as consideration of home investment programs, with potential funding sources from the City or other public or private partners.

**Table 5.8: Life-Cycle Housing Consumer Groups**

Market Group	Consumer Characteristics	Consumer Preferences	Example Housing
Entry-level householders	Early 20s Often single	Limited tenure duration Prefer to rent May distribute costs with other roommates	Basic Apartments
First-time homebuyers and move-up renters	Mid-20s or 30s; Includes single and married/partnered households, some with children.	Prefer to purchase modestly-priced single-family homes or rent upscale apartments	Traditional single-family detached Townhomes and twin homes Upscale apartments
Move-up homebuyers	Late 30s to 40s Many households have children	Typically prefer to purchase newer, larger, and more expensive single-family homes	Traditional single-family detached
Empty-nesters	50s to 60s One- or two-person households with no children	Prefer to own Lower maintenance housing alternatives, including homeowners' associations	Smaller single-family attached and detached; townhomes and twin homes
Younger independent seniors	60s to 70s One- or two-person households with no children	Prefer to own but may consider renting Lower maintenance housing May be seasonal residents	Smaller single-family attached and detached; townhomes and twin homes
Older seniors	Mid-70s or older Generally single-person households (widow or widower)	May need or choose to move out of single-family home due to health constraints or a desire to reduce maintenance responsibilities	May move in with relatives or move to assisted living communities

### Housing & Transportation

In addition to housing costs, transportation costs play a large role in defining the quality of life for those that live and work in Rogers. The **Housing & Transportation Index** provides a snapshot of community transportation costs, which account for the costs of auto ownership, fuel, vehicle maintenance and other costs. The average annual



household transportation costs are roughly \$15,000. When this cost is considered with the cost of housing the affordability picture changes. Factoring in both housing and transportation costs provides a more comprehensive way of thinking about the cost of housing and true affordability (Figure 5.7).

**Figure 5.7: Average Housing + Transportation Costs % of Income**



## Housing Tools & Partners

There are several regional, state, and federal housing finance programs. This section discusses general tools that are currently used in Rogers, as well as programs that may be useful in the future. The Hennepin County Housing and Redevelopment Authority is a major partner in providing funding for housing activities and administering several programs. The City will continue to monitor and evaluate the best tools and practices to manage and preserve a quality supply of housing that best represents Rogers.

A description of each of the tools and resources are defined in the following pages. Additionally, ties have been made to which tools available may be used to help achieve the City’s defined housing needs, along with a description of when the City may consider using that action. These needs are referenced in detail earlier in the chapter and include:

- Improve **affordable housing** options that meet all affordability levels, particularly 80% AMI and lower
- Preserve **existing housing stock**
- Expand availability of **lifecycle housing**
- **Connect housing** with community services and resources, and transportation options



## State and Federal Tools & Partners

### Low-Income Housing Tax Credit Program (LIHTC)

<b>Description</b>	The Low-Income Housing Tax Credit Program (LIHTC), also known as Section 42, is the federal government’s primary means of producing affordable rental housing. Banks buy the credits for a tax benefit, passing the savings on to developers to incentivize the construction of below-market rate housing. To utilize this program, property owners must keep the units affordable for an established period. This program reduces the cost of rent for private developments, helping eligible households live in better-quality units than they would otherwise be able to afford.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	If a development proposal meets the selection criteria and other requirements to secure these tax credits, the City will consider supporting the project if it aligns with Rogers’ Comprehensive Plan and local zoning.	Preserve Stock
		Lifecycle Housing
		Connected Housing

### Contamination Cleanup and Investigation Grant Program

<b>Description</b>	This program through the Minnesota Department of Employment and Economic Development (DEED) helps communities pay for assessing and cleaning up contaminated sites for private or public redevelopment. Focus is on an increase in tax base, social value, job growth, decreased threat to public health, and likelihood that site will be cleaned up without government money. Cost of cleanup and commitment of local authorities to pay the local match is considered. Investigation and Development Response Action Plan (DRAP) grants pay for up to 75 percent of the costs of Phase I, Phase II investigation and/or DRAP preparation.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	Rogers would review and consider a request if such contaminated sites are poised for redevelopment in Rogers that align with the focus of this program.	Preserve Stock
		Lifecycle Housing
		Connected Housing

### Redevelopment Grant Program

<b>Description</b>	The Minnesota Department of Employment and Economic Development (DEED) Redevelopment Grant Program helps communities with the costs of redeveloping blighted sites and putting land back into productive use. Projects given priority when they meet current TIF requirements for a redevelopment district and TIF is contributed, proximity to public transit, multi-jurisdictional projects that use affordable housing and transit, and promote the green economy. Funds land acquisition, demolition, infrastructure improvements, soil stabilization when in-fill is required, ponding or other environmental infrastructure, and adaptive reuse of buildings.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City may consider this grant resource if applicable sites are primed for redevelopment and include affordable housing at 80 percent AMI or below.	Preserve Stock
		Lifecycle Housing
		Connected Housing



Consolidated Requests for Proposals

<b>Description</b>	Many agencies that fund affordable housing have partnered with MHFA to release a single Request for Proposals (RFP) due to projects often meeting shared goals among those organizations.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider reviewing the RFPs released by MHFA and/or other organizations if applicable to the housing needs of Rogers.	Preserve Stock
		Lifecycle Housing
		Connected Housing

Naturally Occurring Affordable Housing (NOAH) Tools

<b>Description</b>	The Greater Minnesota Housing Fund invests in the preservation of existing affordable rental housing in the seven-county metro area that is at risk of becoming market rate.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider reviewing the availability of NOAH properties in Rogers and use of these tools if necessary.	Preserve Stock
		Lifecycle Housing
		Connected Housing

Other Finance Tools

<b>Description</b>	Another example is the FHA 203k program that can be used to facilitate the acquisition of property and finance improvements to homes requiring significant modernization needs or comprehensive repair.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will review this program if such a need arises.	Preserve Stock
		Lifecycle Housing
		Connected Housing



## Regional Tools & Partners

### Local Housing Incentives Account (LHIA)

<b>Description</b>	The Metropolitan Council awards funding from its Local Housing Incentives Account (LHIA) to support the expansion and preservation of affordable housing by covering gap financing costs such as acquisition, demolition, site preparation (i.e. water, sewer, roads), general construction or structural additions, alterations and rehabilitation, interior and exterior finishing, roofing, electrical, plumbing, heating and ventilation.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	If a development proposal meets the selection criteria and other requirements to secure these tax credits, the City will consider supporting the project if it aligns with Rogers’ Comprehensive Plan and local zoning.	Preserve Stock
		Lifecycle Housing
		Connected Housing

### Tax Base Revitalization Account (TBRA)

<b>Description</b>	The Tax Base Revitalization Account (TBRA) program through the Metropolitan Council investigates and cleans up contaminated soil in preparation for redevelopment. It focuses on affordable housing, tax base increases, preserving living wage jobs, expanding the range of housing choices, developing compactly, efficiently using existing transit, sewer, parks, and trails, and supporting redevelopment-ready projects and sites.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will review this funding opportunity if applicable to support a developer in Rogers that could construct housing at 80 percent AMI or below.	Preserve Stock
		Lifecycle Housing
		Connected Housing
		Connected Housing

### Livable Communities Demonstration Account (LCDA)

<b>Description</b>	The Metropolitan Council makes funding available for land acquisition, site assembly, demolition, plazas, parks, street improvements, design, development plans, stormwater management, master plans, utility relocation, reconstruction, market studies, and other implementation techniques.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider sites that could be eligible for this funding if parcels are redeveloped that align with LCDA’s criteria and Rogers’ Comprehensive Plan.	Preserve Stock
		Lifecycle Housing
		Connected Housing
		Connected Housing





**Livable Communities Demonstration Account (LCDA) Transit Oriented Development (TOD)**

<b>Description</b>	The Livable Communities Transit Oriented Development (LCTOD) program through the Metropolitan Council provides funding to promote moderate- to high-density development projects located within walking distance of a major transit stop that typically include a mix of uses such as housing, jobs, restaurants, shops, and entertainment.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City is not likely to explore these grants as transit is not currently available in Rogers.	Preserve Stock
		Lifecycle Housing
		Connected Housing

**Preservation of Low-Income Housing Tax Credit Properties**

<b>Description</b>	Formulating a preservation plan to ensure that housing units remain affordable, even after the expiration of LIHTC’s.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will begin to internally consider and review the potential for a preservation plan to ensure that Pleasant Place remains affordable due to the forthcoming expiration of credits. Pleasant Place is a 24-unit affordable housing complex in Rogers for those earning 30% AMI; however, the credits are estimated to expire as early as 2030.	Preserve Stock
		Lifecycle Housing
		Connected Housing

**County Tools & Partners**

**Community Development Block Grants (CDBG)**

<b>Description</b>	Hennepin County receives federal funding from the Department of Housing and Urban Development (HUD). Annual funding is allocated to municipalities, with consideration given to projects that will serve the greatest community needs. Hennepin County produces an annual action plan to guide CDBG investment priorities. The 2018 draft plan includes a proposal to fund new rental projects in Rogers. CDBG funds may also be used to fund new affordable rental projects, invest in rehabilitation of existing housing stock, provide direct assistance to homeowners, improve public facilities, or remove blighted properties.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider supporting applicants for eligible CDBG projects to provide new or rehabilitated units at 60 percent AMI or below.	Preserve Stock
		Lifecycle Housing
		Connected Housing



### Hennepin County Transit Oriented Development (HCTOD)

<b>Description</b>	Hennepin County provides funding that supports high-density, transit-oriented development with a mix of uses and pedestrian friendly design within walking distance of transit to enhance transit usage for key transit corridors with high frequency or express service. Eligible activities include site acquisition, public realm improvements, infrastructure improvements, and developments oriented to transit stops.	<b>Rogers Housing Need</b>
<b>Action</b>	The City is not likely to explore these grants as transit is not currently available in Rogers.	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing

### Deferred Rehabilitation Loan

<b>Description</b>	Hennepin County administers deferred loans of up to \$30,000 to low- and moderate-income owner occupants. Loans are deferred for 15 years and then forgiven. Loans are repayable if the property is sold, transferred, or ceases to be the permanent residence of the borrower. Funds are used to assist homeowners in making repairs to their homes including deferred maintenance and repairs, health and safety repairs, accessibility, and energy efficiency upgrades. Where possible, additional funds including lead-based paint abatement, weatherization, and healthy homes will be leveraged.	<b>Rogers Housing Need</b>
<b>Action</b>	The City will review potential education opportunities to support homeowners about this funding source.	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing

### HOME Investment Partnerships Program (HOME)

<b>Description</b>	The Hennepin County Housing and Redevelopment Authority (HCHRA) administers the federal HOME program. HOME grants provide rental assistance for very low-income income and low-income households. Each spring, Rogers can apply for funding through the County’s coordinated request for proposals (RFP).	<b>Rogers Housing Need</b>
<b>Action</b>	The City will educate property owners about HOME funding to rehabilitate their affordable properties if needed.	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing



### Affordable Housing Incentive Fund (AHIF)

<b>Description</b>	The HCHRA administers the Affordable Housing Incentive Fund (AHIF), which helps fund development of affordable housing units for very low-income households. These funds can be used to finance new construction, rehabilitation, and preservation of rental or owner-occupied homes. Housing activities can serve families, individuals, seniors, and special needs groups. Each spring, Rogers can apply to the County RFP.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	If a development proposal meets the selection criteria and other requirements to secure an AHIF loan, the City will consider supporting the project if it aligns with Rogers' Comprehensive Plan and local zoning.	Preserve Stock
		Lifecycle Housing
		Connected Housing

### Local Tools & Partners

#### Tax Abatement

<b>Description</b>	Under the tax abatement statute, the Rogers City, Hennepin County, and the School District have independent authority to grant an abatement (Minnesota Statutes §469.1812 through §469.1815.). Tax abatement is a valuable tool for housing initiatives. The City can use tax abatement financing to achieve housing objectives that are not addressed by the private market, or to encourage reinvestment in the existing housing stock. However, the amount of financing that can be generated with tax abatement methods is not as significant as what can be leveraged through TIF.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider tax abatement if a proposed development supports identified housing needs that supports affordable housing, programs that preserve the City's existing housing stock, and expand the availability of lifecycle housing options.	Preserve Stock
		Lifecycle Housing
		Connected Housing

#### Housing Referrals

<b>Description</b>	The City can refer community members to previously mentioned available housing organizations for programs, services, and other resources.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider implementing a housing referral program.	Preserve Stock
		Lifecycle Housing
		Connected Housing



**Tax Increment Financing**

<b>Description</b>	<p>Tax increment financing (TIF) is a method of financing real estate development. It is the primary development finance tool available to Minnesota cities (Minnesota Statutes §469.174 through §469.179). Through TIF, property taxes are frozen at the time of development, and the future property tax increment that is anticipated to result due to the development is credited to help finance development. TIF is most appropriate for catalyzing development of areas in which development would not otherwise occur. TIF can be used to develop housing for households with low and moderate incomes. Multi-family housing is often included within a TIF district, since higher densities may be needed to produce a financially feasible project. TIF is most appropriate for catalyzing redevelopment in blighted or underutilized areas.</p>	<b>Rogers Housing Need</b>
<b>Action</b>	<p>Rogers has previously used TIF for economic development and would consider using this funding mechanism for affordable housing at 80 percent AMI or below.</p>	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing

**Housing Improvement Areas**

<b>Description</b>	<p>Under Minnesota Statute, Rogers can establish a special taxing district to make improvements to an area of owner-occupied housing (Minnesota Statutes §428A.11 through §428A.21). The Housing Improvement Area (HIA) may encompass a new development project or an existing neighborhood. Valid improvements that can be financed through HIA include improvements to common elements in a condominium complex or townhome development, such as improvements to roofing, siding, landscaping, roadways, or walkways, making this tool a potential assistance method for a struggling homeowner association. The HIA can be financed through public investment – the City recovers costs by imposing a levy – or by issuing bonds. Rogers does not have the power to unilaterally implement an HIA. The process must be initiated by homeowner petition that is supported by at least 50 percent of the neighborhood residents. Before an HIA can be implemented, the neighborhood/association must submit a maintenance plan. The City may administer the area to another authority such as the Hennepin County Housing Authority (HRA) or an economic development authority.</p>	<b>Rogers Housing Need</b>
<b>Action</b>	<p>The City would consider this if a need arises for a local HOA.</p>	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing



**Housing & Redevelopment Authority (HRA) Levy**

<b>Description</b>	State Law allows a Housing and Redevelopment Authority (HRA) to levy a property tax, with City Council approval, to fund its operations and programs. A local HRA can be established to provide a variety of housing assistance programs within the community. The City of Rogers does not currently have an established HRA but is within the Hennepin County Housing and Redevelopment Authority. The County’s HRA has used its levy to fund programs that address the housing, economic development, and redevelopment needs of its citizens. A total of 18 communities within Hennepin County have established local HRAs.	<b>Rogers Housing Need</b>
<b>Action</b>	As the City does not currently have and does not foresee developing a local HRA, it may consider collaboration with Hennepin County HRA to establish levy funding.	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing

**Housing Referrals**

<b>Description</b>	The City can refer community members to previously mentioned available housing organizations for programs, services, and other resources.	<b>Rogers Housing Need</b>
<b>Action</b>	The City will consider implementing a housing referral program.	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing

**Fair Housing Policy**

<b>Description</b>	Adoption of local policies and practices to advance equity in housing on top of the existing federal Fair Housing Act and the Minnesota Human Rights Law.	<b>Rogers Housing Need</b>
<b>Action</b>	The City adopted a Fair Housing Policy on November 26, 2019.	Affordable Housing
		Preserve Stock
		Lifecycle Housing
		Connected Housing



Local Bonds

<b>Description</b>	Local bonding may be used by the City to assist with financing affordable housing. There are two types: Revenue bonds typically finance mortgages and are paid off with mortgage repayments. General obligation bonds are paid off with local tax collections.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	Rogers’ bonding authority is low though it could be used for housing affordability, if there was an identified need.	Preserve Stock
		Lifecycle Housing
		Connected Housing

Site Assembly

<b>Description</b>	The City acquires properties to control the final development product and require projects to meet various housing goals. This can also be done by land banks or trusts to manage and repurpose properties for new affordable housing.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider this for remaining developable land in Rogers or for future redevelopment opportunities if it arises and aligns with the Comprehensive Plan and local zoning.	Preserve Stock
		Lifecycle Housing
		Connected Housing

Other Tools & Partners

Housing Organizations

<b>Description</b>	Housing organizations exist in the region that can provide technical expertise and programmatic support, as well as funding in certain cases to expand affordable housing opportunities.	<b>Rogers Housing Need</b>
		Affordable Housing
<b>Action</b>	The City will consider further utilization of local, regional, or national housing organizations when applicable.	Preserve Stock
		Lifecycle Housing
		Connected Housing



Homes Within Reach

Description	An organization that uses the practice of Community Land Trusts to establish property and home ownerships that are perpetually affordable.	Rogers Housing Need
Action	The City does not currently participate with the organization. However, it may consider doing so if applicable to Rogers housing needs.	Affordable Housing Preserve Stock Lifecycle Housing Connected Housing