

**CITY OF NORTH ST. PAUL
PLANNING COMMISSION
REGULAR MEETING AGENDA
THURSDAY, FEBRUARY 1, 2018
6:15 PM**

North St. Paul City Hall – Council Chambers
2400 Margaret Street

I. CALL TO ORDER

II. ROLL CALL

COMMISSION

Elaine Barton, Commission Chair
Michael Stahlmann, Commission Vice-Chair
Tom Sonnek, Commission City Council Liaison
Chris Bathurst, Commissioner
Rick Gelbmann, Commissioner
Trisha Hamm, Commissioner
John Wahl, Commissioner
Allan Worm, Commissioner

STAFF

Erin Perdu, City Planner
Addison Lewis, City Planner
Karin Derauf, Commission Secretary

III. ADOPT AGENDA

IV. APPROVAL OF MINUTES

Approve the January 4, 2018 regular meeting minutes.

V. MEETING OPEN TO THE PUBLIC

Note: This is a courtesy extended to persons wishing to address the Commission concerning issues that are not on the agenda. This discussion will be limited to 15 minutes.

VI. PUBLIC HEARINGS

VII. COMMISSION BUSINESS ACTION ITEMS & RECOMMENDATIONS

VIII. REPORTS FROM STAFF

- A. Small Cell Wireless Ordinance Direction.
- B. Comprehensive Plan Housing Chapter.

IX. REPORTS FROM COMMISSIONERS

Update from City Council Liaison

X. ADJOURNMENT

The next regularly scheduled Planning Commission Meeting is Thursday, March 1, 2018 at 6:15 p.m.

**CITY OF NORTH ST. PAUL
PLANNING COMMISSION
REGULAR MEETING MINUTES
THURSDAY, JANUARY 4, 2018
6:15 P.M.**

North St. Paul City Hall – Council Chambers
2400 Margaret Street

I. CALL TO ORDER

Chair Barton called the meeting to order at 6:16 p.m.

II. ROLL CALL

COMMISSION

Elaine Barton, Commission Chair

Michael Stahlmann, Commission Vice-Chair

Tom Sonnek, Commission City Council Liaison **ABSENT**

Chris Bathurst, Commissioner **ABSENT**

Trisha Hamm, Commissioner

Rick Gelbmann, Commissioner

John Wahl, Commissioner

Allan Worm, Commissioner

STAFF

Erin Perdu, City Planner

Addison Lewis, City Planner

Karin Derauf, Commission Secretary

Morgan Dawley, City Engineer

John Christensen, Water/Waste Water Group, WSB

Amy Anderson, Water Resources Engineer, WSB

III. ADOPT AGENDA

Motion to adopt agenda by Commissioner Stahlmann, and seconded by Commissioner Worm, with all present voting aye (5-0). Motion carried to adopt the January 4, 2018 Agenda.

IV. APPROVAL OF MINUTES

Motion to approve Minutes by Commissioner Wahl, and seconded by Commissioner Hamm, with all present voting aye (5-0). Motion carried to approve the December 7, 2018 regular meeting minutes with the following changes:

Section III, Section IV, and Section X, “with all present voting aye (7-0)” was changed to “with all present voting aye (5-0)”.

Section VII, letter B, paragraph 2, “11th Avenue is of particular interest and consideration should be given to include that as a Tier I facility. Also, adding bus stops in key areas should be

considered. Discussion also included plowing and alternatives to keeping paths clear of snow throughout the City.” was added as an additional sentence at the end of the paragraph.

Section IX, paragraph 5, “The City has entered a purchase agreement to build on one of the parcels in the Commerce Park area. The agreement is for purchase of the property to build an elderly care facility.” was changed to, “The City has a Letter of Intent from Bruggeman Builders LLC., to build on one of the parcels in the Commerce Park area. The Intent is for a business called Suite Living Senior Care of North St. Paul and to build an elderly care facility.”

V. MEETING OPEN TO THE PUBLIC

None

VI. PUBLIC HEARINGS

None

VII. COMMISSION BUSINESS ACTION ITEMS & RECOMMENDATIONS

A. Commissioner Gelbmann made a nomination of Elaine Barton for Planning Commission Chair, with all present voting aye (5-0), and Commissioner Stahlmann made a nomination of Trisha Hamm for Planning Commission Vice-Chair, with all present voting aye (5-0). Elaine Barton accepted the position of Commissioner and Trisha Hamm accepted the position of Vice-chair.

VIII. REPORTS FROM STAFF

City Planner Perdu is currently making updates to the Land Use Chapter and sending those to Corrin Wendell with the Metropolitan Council for review and feedback. Corrin is familiar with our Redevelopment Master Plan having been the previous North St. Paul City Planner. The Housing Chapter is being written and a draft will be presented for discussion prior to the February Planning Commission Meeting.

A. Comprehensive Plan Updates

Comprehensive Plan Updates were given and include everything under the heading Water Resources. Morgan Dawley, City Engineer introduced three new Chapters, Sanitary Sewer or Waste Water System, Surface or Storm Water, and Water Supply.

John Christensen (WSB) presented information regarding the Water Supply Plan and briefly summarized the Policies page for the Chapter.

Commissioner Wahl commented on the Executive Summary page regarding the existing water distribution system and the number of service connections as it pertains to the Sanitary Sewer Plan and Growth and Demand Projections. John Christensen stated that the City’s current water use is close to the values shown in the Growth and Demand Projections.

Commissioner Gelbmann commented on the Commerce Park area and the water tower being built there. When will the tower be built? John Christensen stated that the tower is projected to

be built sometime between 2020 and 2030. Also, the location of the tower shown on the map is tentative.

John Christensen also commented on the lawsuit with the DNR and White Bear Lake. Language does appear in the draft Chapter. Morgan Dawley commented that there is a meeting on Wednesday, January 20, 2018 to learn more of how the lawsuit is progressing with the appeal. The City has received comments on language to amend our Ground Water Appropriations Permit. The expectation is that the DNR will be issuing amendments to the Ground Water Appropriations Permit, under which the City operates its wells, around mid-January to comply with the Judge's Order. One of the amendments revolved around a complete revision to the Water Supply Plan. To be in compliance with the Judge's Order, the DNR is requiring the language of the Permit for the Water Supply Plan to include a partial or full conversion to surface water supply by one year of the date of the Judge's Order, which was August 2017. This means the amended Permit should be submitted by August 2018. Morgan also discussed the water level of White Bear Lake and the actual impact on an irrigation watering ban. North St. Paul is definitely within the appropriation limits due to lower demand toilets, energy efficient clothes and dishwashers, and the public being more water conscious in general. There is still more to be learned about the whole situation before reacting to it as a City.

Commissioner Wahl commented about whether it would be appropriate to get together with other communities to support us in terms of water use, for example Maplewood and/or Oakdale.

Mr. Dawley stated that those cities have been included in the order also. Oakdale is 100% ground surface water. It is feasible to connect to Oakdale, but again, more information and research is needed before reacting. The requirement is a plan to show some effort of conversion to partial or full surface water.

John Christensen discussed the water towers in relation to the maps provided and the connections in between. He pointed out the improvements of water mains and a new tower.

There was a comment from Commissioner Wahl about the water tower being near the Gateway Trail. Mr. Dawley stated there is a general location the water needs to be to serve a higher density, mixed-use area, but it doesn't need to be right next to the Gateway Trail. The positioning of the tower on the map is for schematic purposes only and can be moved to a more desirable location.

John Christensen commented on the Executive Summary of the Sanitary Sewer Plan in relation to the existing system and where the water currently flows, ultimately arriving the Metropolitan Waste Water Treatment Plant. The Metropolitan Council will be looking closely at this particular chapter. John then summarized the Policies page of this Chapter.

Commissioner Gelbmann asked how much of the Inflow/Infiltration is a problem for the City. Mr. Christensen stated that the majority of the efforts being made come in the form of improvements to the sanitary sewer system in conjunction with the street projects. Over the long term, the City will see a reduction of the I/I.

Mr. Christensen moved on to discussing the Growth and Flow Projections and it is similar to the Growth and Flow Projections for the Waste Water Plan, in that, the city will not see substantially enough changes to affect projection numbers.

Amy Anderson (WSB) discussed the Water Management Plan and the City goals regarding Surface Water Management. The Surface Water Management Plan is a requirement of the Metropolitan Council as well as the Watershed Districts. The Surface Water Management Plan must be updated every 10 years according to State Law. The purpose is to provide consistency between Watershed requirements and County groundwater plans. It takes into account erosion control and lake shore management. This can also be used as a tool to set priorities for the next 10 years in terms of what policies and projects are going to be implemented. The Plan will include an Executive Summary, Physical Setting, Assessment of Issues, Goals and Policies, Implementation Programs and References.

Chair Barton commented on the specificity of the Implementation Program. Ms. Anderson stated that it can include specific projects, but also may include on-going efforts. For example street projects that include sewer updates. It may include funding/budgeting for these projects as well. Including funding does not obligate the City to utilize those dollars, however, it shows that there is intent to address issues. Planner Perdu commented that some of the implementation steps will not be seen in other Chapters. This is just a function of the fact that those portions of the Plan serve other purposes. Mr. Dawley also pointed out that by including funding in the Water Management Plan, Implementation Program portion, this can create some eligibility for grant money as the City demonstrated they have budgeted for a project, however, it may not be enough to fund a particular project.

Commissioner Worm commented on buffers and asked if we are going to use them in North St. Paul. Mr. Dawley stated that they are typically not used in an urban area like the City. They are typically used in agricultural areas. Buffers in the City would be more akin to the setbacks that we already have in place in the Zoning Codes/Ordinances.

Commissioner Gelbmann commented about complaints from residents around Silver Lake regarding water in their basements and sewer lines freezing. There were some assessments done that took into account the damage around the lake. Can there be ways to incorporate this information/relief into the Water Management Plan to provide this to the residents. Mr. Dawley stated that commentary can be included in the Chapter regarding the flood elevation of Silver Lake and its proximity to existing structures and also additional information about how future building permits will be addressed in relation to that flood elevation.

Commissioner Gelbmann also commented on the water that flows from Century College Parking lot and coming into Silver Lake. City Engineer Dawley discussed that he is currently in discussion with Maplewood and Valley Branch Watershed for a joint cooperative regarding an up-stream "basin" or wetland just south of Joy road but north of the City limits in Maplewood. This will provide a way for treatment of the water that flows from the north. Valley Branch Watershed has been undergoing a review of downstream impacts and flow to evaluate scenarios of additional flow. They would need justification of this prior to making recommendations to the DNR. A statement can be added that, "the City North St. Paul supports additional investigation of downstream impacts which may result in a future lowering of lake elevation". If this statement is included, it makes collaboration accessible for the City to work with the Watershed.

B. 2017 Accomplishments and Goals highlighted/2018 Goals established

The 2017 Accomplishments and Goals were highlighted and a discussion of 2018 goals was begun. Some established goals that were set for 2018 are as follows:

1. Complete the Comprehensive Plan.
2. Informative packet or expectations, for new members, of what the Planning Commission does for the City. Include a year supply of Planning Commission Minutes.
3. Online training for new commissioners.
4. Ordinance updates and/or identify the necessary updates.

Planner Perdu also gave an update regarding the property at Commerce Park. Planner Perdu did discuss with the City Attorney and City Manager and there is a provision, as Chair Barton mentioned, that states that the Planning Commission will review acquisitions or disposals of publically owned interests in real property. The City Attorney also mentioned that the City Council can waive that with a 2/3's vote. Chair Barton commented that exception is when there is no relation to the Comprehensive Plan. This development at Commerce Park would be relative to the Comprehensive Plan. Planner Perdu stated that the planning documents will have to come through the Planning Commission for review anyway.

City Planner, Addison Lewis, was introduced. He gave a brief synopsis of the work he has done for WSB.

IX. REPORTS FROM COMMISSIONERS

None.

There was a discussion of the procedures of notification of absence. It was determined that Commission Members can notify the Commission Secretary, Karin Derauf. Contact information will be included in the Planning Minutes, as well as an email to be routed.

It was noted that Commissioner Gelbmann and Commissioner Stahlmann will be absent for the February 2018 Meeting and Commissioner Worm will be absent for the March 2018 Meeting.

X. ADJOURNMENT

There being no further business, motion to adjourn by Commissioner Gelbmann, and seconded by Commissioner Wahl, with all present voting aye (5-0). Motion carried to adjourn the meeting at 8:09 p.m.

The next regularly scheduled Planning Commission Meeting is Thursday, February 1, 2018 at 6:15 p.m.

Members, please notify any planned absences to: Karin Derauf
Planning Commission Secretary
651-747-2400
karin.derauf@northstpaul.org

VIII. REPORTS FROM STAFF

A. Small Cell Wireless Facilities Ordinance Direction

ACTION TO BE CONSIDERED

To provide direction on whether or not the City should require a Conditional Use Permit for small cell wireless facilities to be located within the public right of way adjacent to single-family residential zoning districts.

FACTS

- State law was recently amended to require cities to allow certain wireless facilities within the public right of way.
- Cities *do* retain the right to require CUPs for wireless support structures (poles) that are located in the right of way if they are to be located in rights of way adjacent to single-family districts.
- A CUP would allow the Planning Commission to create standards related to height, size, location and aesthetics except that the City could not be more restrictive with respect to height, size or location than provided for by state statute. (For example, statute permits wireless support structures to be a maximum of 50 feet in height above ground. The City could not set a lower maximum height.
- If the City were to require a CUP, a public hearing would be required every time a new wireless support structure went up in the public right-of-way in an area zoned for single-family residential use.
- If the City chooses *not* to require a CUP for wireless support structures in areas zoned for single-family residential use, they will be allowed by right; however, the same types of standards could be written into the ordinance for review by staff when a ROW permit is issued. These conditions could include, for example: setting the maximum height of wireless support structures at the statutory maximum of 50 feet; requiring wireless support structures to match other nearby wireless support structures in design and color; requiring interior wiring or exterior wiring that matches the wireless support structure; and maintenance requirements. These types or requirements will also apply to wireless support structures located in the public right of way districts other than those zoned for single-family residential use.
- Since this is a new law, it is not altogether clear how requiring a CUP for wireless support structures in the public right-of-way in areas zoned for single-family residential use will affect the right-of-way. Generally speaking, a CUP runs with the land and stays in effect until its conditions are violated. Requiring a CUP may affect the City's ability to require removal of wireless support structures that have been granted a CUP. Whereas facilities in the right-of-way can generally be removed or repositioned for the public's use and maintenance, a CUP may limit the City's ability to require removal or repositioning provided all conditions of the CUP are being met.
- A sample CUP ordinance is attached, which shows the types of factors a city could consider regulating.

ATTACHMENTS

Sunfish Lake draft small wireless facilities CUP ordinance

**CITY OF SUNFISH LAKE
DAKOTA COUNTY, MINNESOTA**

ORDINANCE NO. _____

**AN ORDINANCE AMENDING SUNFISH LAKE CITY CODE CHAPTER 1241.05-1 TO
INCLUDE SMALL WIRELESS FACILITIES AS A CONDITIONAL USE
IN THE R-1 DISTRICT**

The City Council of Sunfish Lake hereby ordains:

Section One. **Amendment.** Chapter 1241.05-1 of the Sunfish Lake City Code is hereby amended to read as follows:

SECTION 1241.05-1 CONDITIONAL USES:

Subject to applicable provisions of this Ordinance, the following are conditional uses in an R-1 District. (Requires a conditional use permit based upon procedures set forth in and regulated by Section 1204 of this Ordinance.)

- A. Accommodations for horses as an accessory use, in accordance with the following provisions:
 - 1. The minimum lot size for accommodating one horse shall be three (3) acres, plus two (2) acres of grazing land for each additional horse.
 - 2. All stables shall be located a minimum distance of two hundred (200) feet from any adjacent residential structure, excluding the residence of the applicant, and all corral areas shall be located a minimum distance of one hundred (100) feet from any adjacent residential lot, excluding the residence of the applicant.
 - 3. All accommodations for horses shall occur within the rear yard of a residential lot.
 - 4. Where an application for the boarding of a horse shall occur adjacent to a vacant lot, the City Council shall take into account a proper location of a future residence in considering the application.
 - 5. Only the horses of the property owner shall be kept on the property and there shall be no boarding of animals for other persons.
 - 6. The provisions of Section 1204.02.F of this Ordinance are considered and satisfactorily met.
- B. Governmental and public related utility buildings, essential service structures as defined by Section 1201.02 of this Ordinance necessary for the health, safety

and general welfare of the City, excluding public works type facilities, provided that:

1. When an abutting residential use or a residential use district, the property is screened and landscaped in compliance with Section 1218.03 of this Ordinance.
 2. The provisions of Section 1204.02.F of this Ordinance are considered and satisfactorily met.
- ² C. Single satellite dish TVROs greater than one (1) meter in diameter as regulated by Section 1226 of this Ordinance.

D. Small wireless facility in the public right-of-way, in accordance with the following provisions:

1. The small wireless facility shall only be located on a utility pole or wireless support structure, excluding stop lights.
 - a. The utility pole or wireless support structure accommodating the small wireless facility shall not exceed fifty (50) feet in height.
2. The City may prohibit small wireless facility attachment to decorative public utility structures.
3. There shall be no interference with public safety communication or with the original use of the utility pole.
4. The small wireless facility shall not block light emanating from the utility pole.
5. If the small wireless facility is to be attached to a City-owned utility pole or wireless support structure, the applicant shall pay a rental fee to the City pursuant to the City's standard Collocation Agreement.
6. The small wireless facility shall, to the greatest extent possible match the utility pole or wireless support structure in color, material and design and the small wireless facility design shall, to the greatest extent possible minimize exposed cables, wires and other attachment hardware.
7. The small wireless facility shall not extend above the top of the existing utility pole by more than ten (10) feet and the maximum height of the utility pole or wireless support structure shall not be fifty (50) feet.
8. The small wireless facility shall be no larger than six (6)-cubic feet.
9. The small wireless facility—shall not extend outward from the utility structure by more than three (3) feet.

10. Unless otherwise agreed in a franchise or other agreement between the right-of-way user and the city, small wireless facilities in the right-of-way must be located or relocated and maintained underground in accordance and compliance with any requirements set forth in the right-of-way permit and City Code Chapter 806, Right of Way Management.
11. The small wireless facility applicant shall provide evidence that the utility pole or wireless support structure has adequate structural capacity to carry the additional equipment proposed.
12. The small wireless facility applicant must agree that the small wireless facility or any component of the small wireless facility equipment ~~must be~~ shall be removed and relocated in compliance with any requirements set forth in the right-of-way permit and City Code Chapter 806, Right of Way Management, if the City or road authority for the public right-of-way in which it is located requires removal or and relocation of the utility pole for a public project.
13. The small wireless facility applicant shall submit in writing to the City, written approval from the utility pole or wireless support structure owner, if not the City, for which the small wireless facility will be attached to.
14. The small wireless facility applicant shall obtain any and all permits and approvals from road authority for the public right-of-way in which is small wireless facility is located.
15. The small wireless facility applicant must be a telecommunications right-of-way user as defined in Minn. Stat. § 237.162, Subd. 4.
16. The small wireless facility applicant shall obtain a right-of-way permit from the City's engineering department and comply with any requirements set forth in the right-of-way permit and City Code Chapter 407, Rights of Way Management.
17. A small wireless structure shall be at least 900 feet in distance from any other small wireless structure.
18. All small wireless structures and small wireless facilities shall be installed 2 feet from the edge of any trail, sidewalk, or pedestrian way so as not to obstruct or impede the trail, sidewalk or pedestrian way.
19. The small wireless facility shall ~~be~~ at least 12 feet above the ground.
20. The small wireless facility shall be installed at the residential lot's corner in the right of way.
21. The small wireless facility applicant shall comply with all applicable local, state, and federal ordinances, statutes and regulations.

Section Two. Effective Date. This Ordinance shall be in full force and effect from and after its passage and publication according to law.

Passed this ____ day of March, 2018.

Richard Williams, Mayor

ATTEST:

Catherine Iago, City Clerk

Agenda Information Memorandum
North St. Paul Planning Commission
February 1, 2018

VIII. REPORTS FROM STAFF

B. Comprehensive Plan – Housing Chapter

ACTION TO BE CONSIDERED

Discussion and feedback on housing chapter of the Comprehensive Plan.

FACTS

- The Metropolitan Council establishes North St. Paul's allocation of the region's affordable housing need.
- Part of our requirement to demonstrate that we can meet that allocation is through future land use density, which we have done via the Land Use Chapter.
- The main focus of this chapter is to go beyond the number of units and density calculations and to link housing needs with the tools to meet those needs.
- Goals from chapter 2 are included, as well as specific goals based on needs that the data, trends and community input lead us to.
- The potential tools the city would be willing to use to further those goals are shown in a matrix and then further explained in a glossary.
- The city is not obligated to use the tools, but rather to show that these are tools we are willing to "put on the table" to enable our housing needs to be met.
- Note also that the city is NOT obligated to build any specific number of affordable housing units, or ensure that any specific number is built; we are only *enabling* the housing to happen.

ATTACHMENTS

Complete draft of Comprehensive Plan Housing Chapter

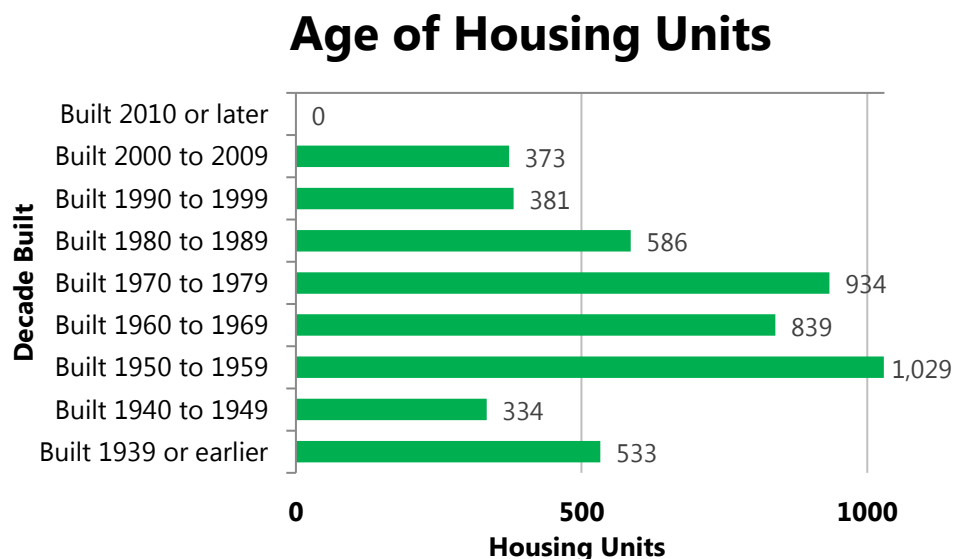
CHAPTER 5: HOUSING

Housing and neighborhoods form the core of the identity of the City of North St. Paul. The City places a high priority on making sure that people can make North St. Paul their home at any stage of their life. That means that the City must plan for a diverse range of housing options for a diverse mix of family types, ages, cultures and economic statuses. In this Chapter, we look at the existing housing stock and demographic trends to see where the future housing needs are for the City. We then conclude with goals and actions to help the City meet those needs.

BACKGROUND

North St. Paul experienced a significant housing boom between the 1950s and 1970s with 83% of all owner-occupied units and 74% of all rental units being constructed during this period (Figure 5-1). This rapid development of housing over a relatively short time period has resulted in housing stock and neighborhoods that are reaching the age when they will concurrently require significant investment.

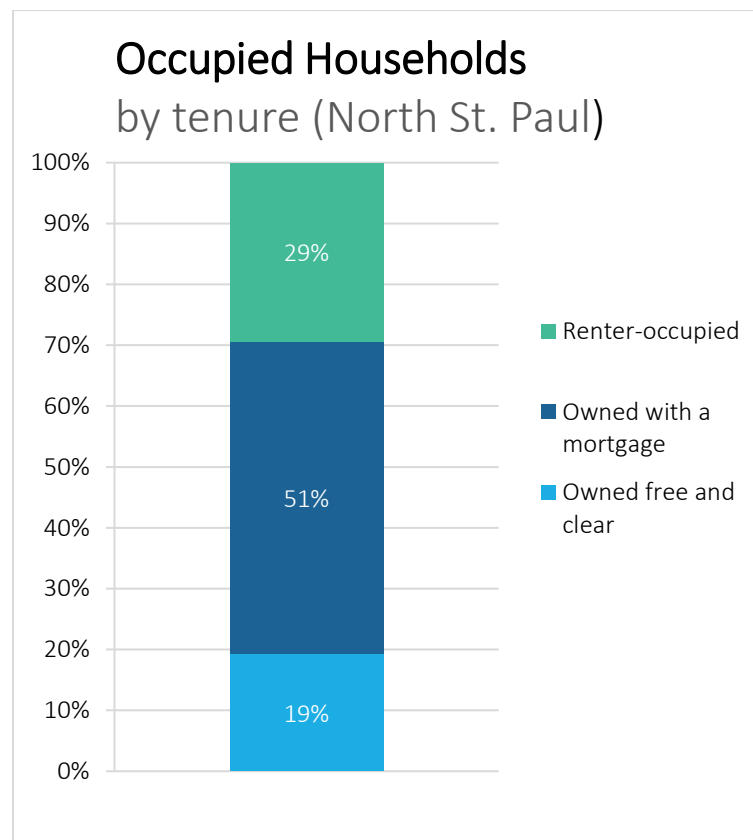
FIGURE 5-1



According to U.S. Census data, approximately 70% of the city's housing stock is owner-occupied and 30% are rental units (Figure 5-2). The percentage of renter-occupied units has increased over time, at least since the 1990s. Now, about 65% of the city's housing stock is renter-occupied.

	1990		2000		2010		2016	
Owner-occupied	3255	71%	3402	72%	3258	68%	3242	65%
Renter-occupied	1192	26%	1301	27%	1357	28%	1558	31%
Vacant	160	3%	50	1%	207	4%	208	4%

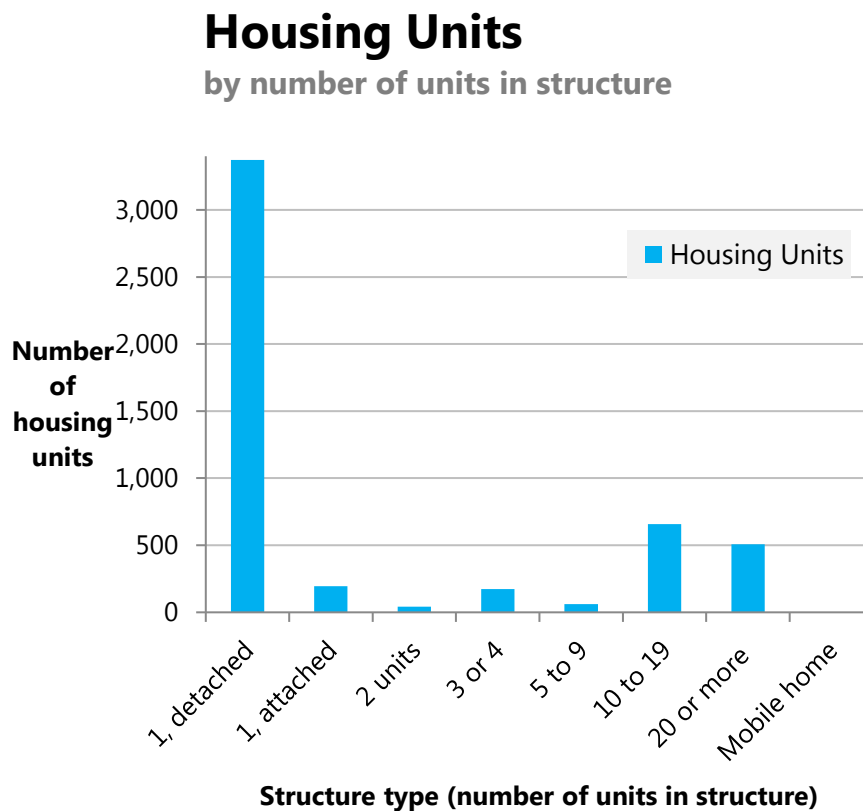
FIGURE 5-2



The data on number of units per structure illustrates an interesting pattern in the existing North St. Paul housing stock. Figure 5-3 shows that approximately 67% of residential structures are single-family detached (one unit per structure) and approximately 24% are 5 units or more per structure, with the large majority of those being in structures with 10 units or more per structure (large multi-

family buildings). There is relatively little in between. Many cities have the same pattern, mirroring a nationwide phenomenon known as the “missing middle”. The missing middle refers to a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These may include duplexes, fourplexes, bungalows, townhouses and more.

FIGURE 5-3



Data source: ACS 2010-2014 Estimates

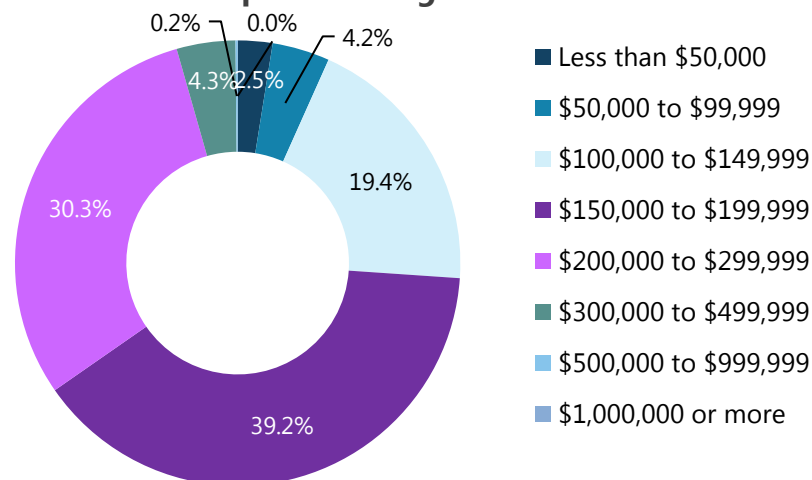
As shown in Figure 5-4, approximately 35% of the city’s owner-occupied housing (including single-family) is valued at over \$200,000, with the largest share (30 percent) falling in the value category between \$200,000 and \$300,000.¹ Approximately 26% of the owner-occupied housing stock is valued below \$150,000.

¹ Census data reports on housing value in \$50,000 and \$100,000 increments. The Metropolitan Council has determined that a home valued at or below \$243,500 (in 2016 dollars) is affordable

FIGURE 5-4

Value of Housing Units

for owner-occupied housing



Data source: ACS 2010-2014 Estimates

HOUSEHOLD COMPOSITION (2005-2015)

Household Type	2000	%	2015	%	Change (units)	Change (%)
One-Person Households	1,271	27.03%	1,441	30.00%	170	2.97%
Non-Family Households	271	5.76%	455	9.46%	184	3.70%
Families Without Children	1,511	32.12%	1,712	35.60%	201	3.48%
Unmarried Families with Children	496	10.55%	458	9.52%	-38	-1.03%
Married Families with Children	1,154	24.54%	743	15.45%	-411	-9.09%
Total	4,703	100%	4,809	100%	106	0.03%

Source: U.S. Census Bureau Decennial Census, American Community Survey, Metropolitan Council Community Profile

to people making 80% of the area median income or less. This document uses the closest census-reported cutoff of \$200,000 when talking about home affordability.

MEDIAN HOUSEHOLD INCOME (1979-2015)

	North Paul	St.	% Change	MSP Area	% Change
1990	\$69,921			\$68,062	
2000	\$71,439		2.17%	\$76,211	11.97%
2010	\$57,947		-18.89%	\$71,286	-6.46%
2016	\$57,200		-1.29%	\$70,900	-0.54%

Adjusted to 2016 dollars

Source: U.S. Census Bureau Decennial Census and American Community Survey,
Metropolitan Council Community Profile

MEDIAN INCOME BY TENURE

	Owners	Renters	Total
2000	\$72,033	\$38,362	\$58,739
2010	\$75,780	\$33,653	\$57,942
2016	\$71,816	\$27,283	\$57,156

Adjusted to 2016 dollars

Existing Housing Types

The images shown below represent a sampling of the range of housing types that can be found in the City of North St. Paul.



Larger Single-Family Homes. Many of the city's larger homes, such as the home shown here, are located on the larger lots located in the west part of the city and also near Silver Lake.



Smaller Single-Family Homes. This home is more typical of smaller, more affordable single-family homes built in the 1950s.



Apartment Buildings. North St. Paul has a variety of rental options, many of them in mid-density, low-rise apartment buildings like this one.



Downtown Mixed Use. The downtown area has a collection of apartment units that are located above commercial uses along 7th Avenue.



Senior Living. North St. Paul is host to several senior-oriented housing complexes that offer a spectrum of specialized programming or care.

WHAT WE HEARD

Community Engagement

There were several community engagement events throughout the year that aimed to collect resident input on the comprehensive planning process and craft goals for the city moving forward. City staff hosted five Community Café conversations to get feedback. At these cafes, there were questions specifically about housing issues in the city, including questions like:

- What amenities attract people to your neighborhood? Is it welcoming to all prospective residents? What would make it more attractive?
- What challenges do you see for housing in North St. Paul? Is our housing appropriate for all ages, abilities, ethnicities and incomes? Do

you think housing here meets all housing needs? If not, what needs are we currently not meeting?

Feedback on housing generally centered on the variety and affordability of housing available. Respondents stressed that apartments and other mid-density housing like duplexes and quads were desired, specifically near the downtown area to provide residents walkable access to businesses. They also highlighted the desire for well-maintained, newer homes, or the renovation and increased maintenance of the aging housing supply to meet an increased demand for housing amenities and technology. A common theme was the need to have housing for aging residents. Not all seniors need assisted living care, so there should also be smaller townhouse-type units available for households transitioning away from owning larger single-family homes.

CITYWIDE GOALS

Several of the Citywide Goals established in Chapter 2 relate to the topic of housing, including:

1. Enhance neighborhood value with quality housing options and types at all price points.
2. Improve the quality and mix of the City's housing so that there is a wide variety of housing available for people of all incomes, ages, cultures and abilities. Consider new forms of housing where redevelopment is necessary.
3. Revitalize and enhance the quality of the housing stock so that it is attractive and appropriate for new buyers.

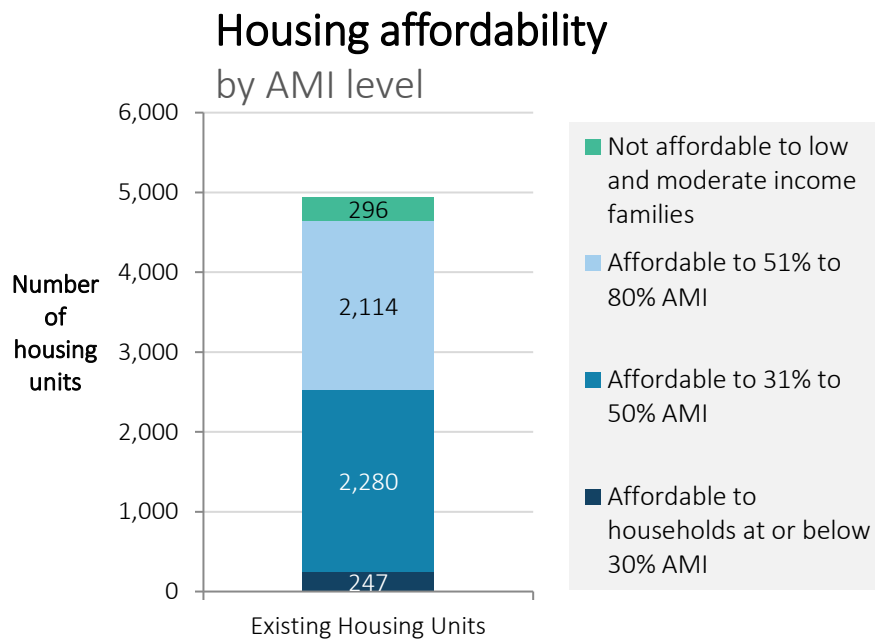
EXISTING HOUSING AFFORDABILITY

The regional planning authority looks at housing affordability through lens of area median income, or AMI. For a family of four, regional AMI in the Twin Cities is \$85,800. Households that have an income at or below 80% of the regional AMI are the targeted population for affordable housing. Median household income in North St. Paul is \$57,200, which is 66% of the area median income for a household of four.

According to the Metropolitan Council's 2016 housing assessment, of the 4,937 total housing units in North St. Paul, almost all are affordable to low or moderate-income households that are at or below 80% of AMI. As shown in

FIGURE 5-5, the affordability of existing housing in the city is spread across the affordability “bands” with approximately 43% of units affordable to those making between 51 and 80% of AMI, 46% of units affordable to those making between 31 and 50% AMI. For those with yearly incomes of less than \$25,740, around 5% of North St. Paul’s housing units are affordable. That leaves approximately 6% of the existing housing stock in the city that is not affordable to low and moderate income families.

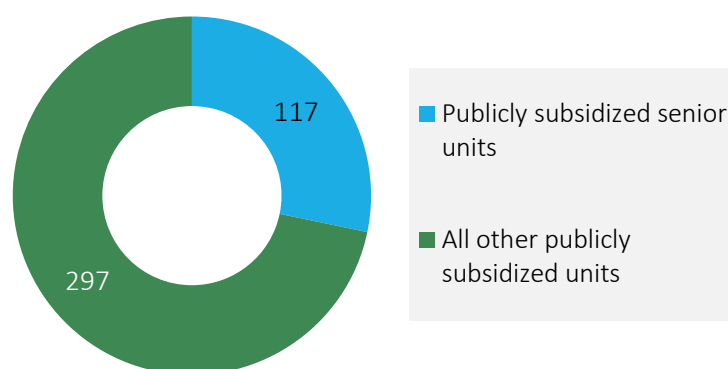
FIGURE 5-5



Publicly subsidized units often comprise the most deeply affordable units in a community. There are 414 publicly subsidized housing units in North St. Paul, as shown in FIGURE 5-6. Of those subsidized units, 117 of them are for seniors.

FIGURE 5-6

Publicly subsidized housing units by target population



Compared to its neighboring cities and the Twin Cities region overall, North St. Paul offers a higher share of affordable housing that is somewhat more heavily weighted towards affordability in the highest income bands (31 to 80% of AMI). Affordable housing in these upper income bands is more likely to be owner-occupied and of a single-family style.

City	Existing Affordable Units			Total Affordable Units
	at <30% AMI	at 31-50% AMI	at 51-80% AMI	
North St. Paul	5%	46%	43%	94%
Maplewood	8%	25%	48%	81%
Oakdale	3%	23%	55%	81%
Vadnais Heights	9%	24%	39%	72%
White Bear Lake	5%	19%	61%	85%
Twin Cities Region	6%	22%	40%	68%

Source: Met Council Existing Housing Assessment 2016

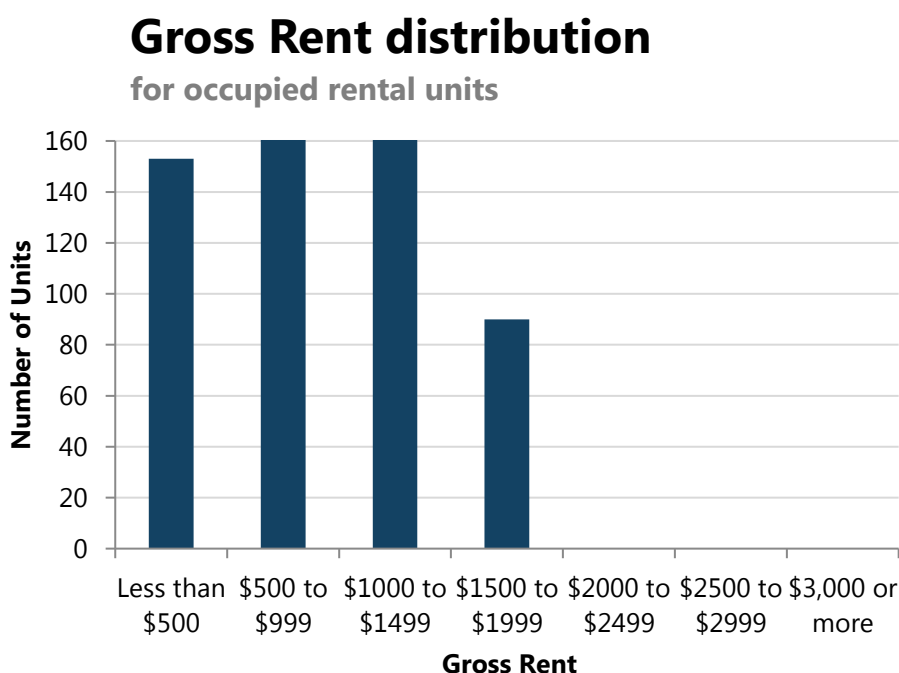
Rental Affordability

This “naturally occurring” affordable housing is a significant feature of North St. Paul’s affordable housing landscape, but also present a significant challenge for North St. Paul when it comes to striking a balance between affordability and livability. Many of these naturally-occurring affordable units have deferred maintenance concerns, and may become targets for redevelopment and loss of affordability as they become outdated or obsolete. Strategies to manage naturally occurring affordable rental housing are an emerging topic inner-ring

suburban communities across the metro, and North St. Paul will continue to monitor the policies and strategies being developed to counter the loss of naturally-occurring affordable housing across the Twin Cities region.

The chart below shows the distribution of gross rent costs for North St. Paul's rental stock. North St. Paul's median gross rent is \$797, which is slightly lower than the Ramsey County median gross rent of \$892.

FIGURE 5-7



Data source: ACS 2010-2014 Estimates

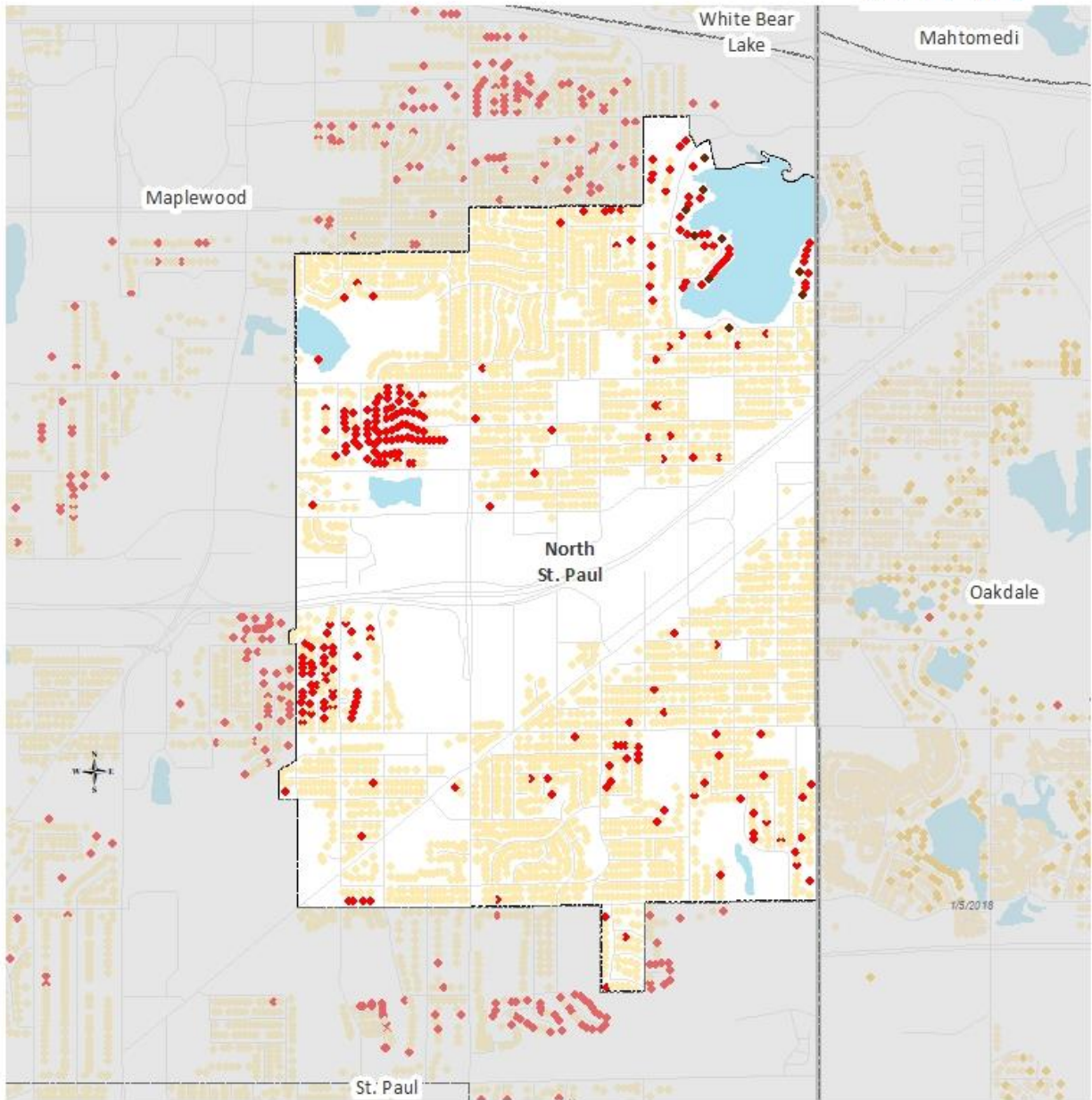
Owner-Occupied Affordability

Approximately 80 percent of North St. Paul's owner-occupied housing stock is affordable to households making at or below 80% of Area Median Income. The map in [MAP 5-2](#) illustrates this visually, with all of the yellow areas on the map corresponding to housing at affordable levels. A high rate of owner-occupied affordability is not uncommon in first-ring suburban communities with an older housing stock that includes older housing styles built on smaller lots. In North St. Paul, housing in the western and northwestern portions of the city, and those areas close to Silver Lake, are generally on larger lots and are higher in value.

MAP 5-2

Owner-Occupied Housing by Estimated Market Value

North St. Paul



- County Boundaries
- City and Township Boundaries
- Streets
- Lakes and Rivers

Owner-Occupied Housing Estimated Market Value, 2016

- \$243,500 or Less
- \$243,501 to \$350,000
- \$350,001 to \$450,000
- Over \$450,000

1 in = 0.39 miles



Source: MetroGIS Regional Parcel Dataset, 2016 estimated market values for taxes payable in 2017.

Note: Estimated Market Value includes only homes led units with a building on the parcel.

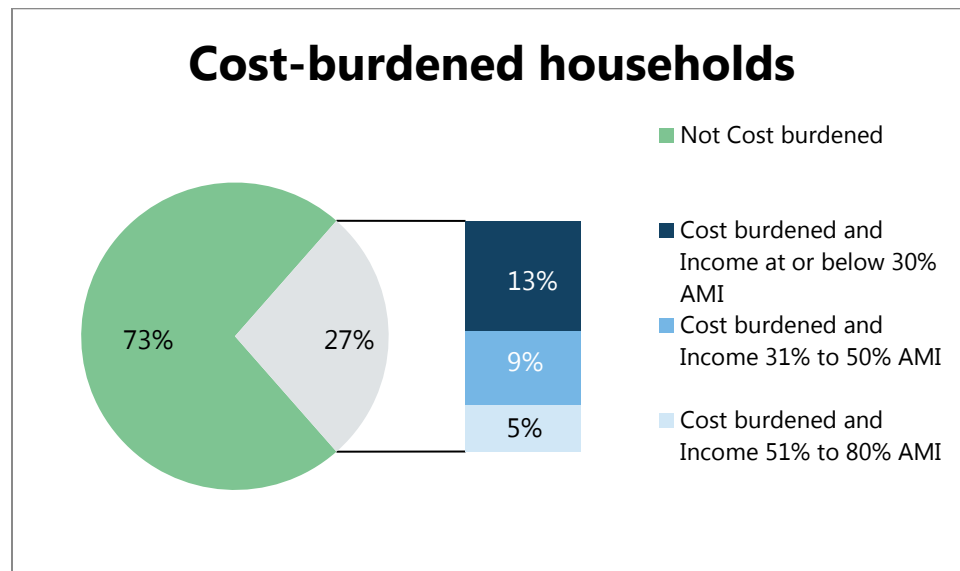
Existing Cost-Burdened Households

While the price of housing units relative to area median income is one measure of housing affordability in a community, another way to examine the impact of housing costs is by looking at **cost-burdened households**.

Households are “cost-burdened” if their housing costs are at or over 30 percent of their income. This is an indicator of households that are spending a disproportionate share of their income on housing. The implications of a housing cost burden are most severe for households in the lowest income tier.

FIGURE 5-8 illustrates the share of low-to-moderate income households that are cost-burdened in North St. Paul, by AMI income level. More than one-quarter of North St. Paul’s total households are cost-burdened. Among those cost-burdened households, households making 30% of AMI or less are more burdened, proportionately.

FIGURE 5-8



With almost one in four households experiencing the phenomenon of cost burdened housing in North St. Paul, the city’s cost-burdened rate is nearly identical to that of the overall region. In comparison to neighboring and comparable inner-ring suburb cities, North St. Paul’s cost-burdened share is about equal to that of surrounding communities. Similar to many other communities in the Twin Cities metro area, North St. Paul’s greatest share of cost-burdened households is in the lowest (<30% AMI) income tier. In this very

low-income category, the share of North St. Paul's cost-burdened households exceeds its existing supply of affordable housing.

City	Cost-burdened households			
	at <30% AMI	at 31-50% AMI	at 51-80% AMI	Total percent cost-burdened
North St. Paul	14%	9%	7%	30%
Maplewood	12%	7%	7%	26%
Oakdale	5%	12%	7%	24%
Vadnais Heights	7%	5%	5%	17%
White Bear Lake	8%	12%	7%	27%
<i>Twin Cities Region</i>	<i>10%</i>	<i>8%</i>	<i>6%</i>	<i>24%</i>
<i>Source: Met Council Existing Housing Assessment 2016</i>				

Meeting the Regional Affordable Housing Allocation Share

North St. Paul, along with every community in the metro area, is responsible for retaining an adequate regional share of affordable housing. The Housing Element of Metropolitan Council's *Thrive 2040* plan has determined the affordable housing requirement for every community by affordability level, as determined by a household's relationship to the Area Median Income (AMI).

North St. Paul's share of the region's affordable housing was determined by the Metropolitan Council based first upon the City's share of household growth in areas served by sewer. Then, with the goal of expanding household choice for low-income households and aligning low-income housing with low-wage jobs, the Met Council adjusted that initial allocation based on two additional characteristics: existing affordable housing and ratio of low-wage jobs to low-wage workers.

North St. Paul's affordable housing requirement is shown in the table below.

Affordable Housing Need Allocation, 2021-2030	
At Or Below 30% AMI	25
From 31 to 50% AMI	4
From 51 to 80% AMI	20
Total Units	49
<i>AMI = Area Median Income</i>	

Housing calculations from the figure 5-9 indicate that North St. Paul has guided sufficient land at a minimum of 12 units per acre to produce 188 units of housing at affordable densities in the 2021-2030 decade, which well exceeds the Metropolitan Council's affordable housing allocation of 49 units.

Affordable densities as defined by the Metropolitan Council are those at with a minimum range of 12 units per acre and above, which means that all multi-family residential and corridor mixed use redevelopment areas² expected to develop within the 2021-2030 decade qualify as potential affordable housing – using the minimum density to calculate unit potential as directed by the Metropolitan Council. FIGURE 5-9 summarizes the residential redevelopment potential from the land use chapter, and highlights with a red outline the units that would be considered affordable to meet North St. Paul's regional affordable allocation.

² Other mixed use districts do not qualify because they do not have a minimum residential requirement

FIGURE 5-9 TOTAL GUIDED RESIDENTIAL ACREAGE AND HOUSING UNITS IN NORTH ST. PAUL 2040 FUTURE LAND USE PLAN.

	Land Use Type	Dev. Acres				Density Range			Yield %	Minimum Units	Minimum Units 2020	Minimum Units 2030	Minimum Units 2040	Midpoint Units
			2020 Acres	2030 Acres	2040 Acres	Min	Mid	Max						
2040 Future Land Use Plan	Low Density Residential	0.00				3	4.25	5.5	100%	0	0	0	0	0
	Medium Density Residential	6.15		0.24	5.91	5.6	8.8	12	100%	34	0	1	33	54
	Multi-Family Residential	2.46		0.46	1.99	12	17	22	100%	29	0	6	24	42
	Downtown Mixed Use	4.95		1.85	3.10	12	17	22	0%	0	0	0	0	0
	Transitional Mixed Use	0.00				12	17	22	0%	0	0	0	0	0
	Corridor Mixed Use	44.08	21.05	19.77	3.27	12	26	40	30%	159	76	71	12	344
	Guided Total	21.83	21.05	22.32	14.27					223	76	78	69	440

Density Table	
Overall Community Density	10.20
Expected Housing Unit Growth	440
Units Considered Affordable (≥12 du/ac)	188

Using minimum density to calculate unit potential, North St. Paul could potentially net 188 units of affordable housing in the decade from 2021-2030. This number is based purely on available land programmed for density at above 12 units per acre, which includes land in the multi-family district and 30% of the land in the corridor mixed use district (the only district with a minimum residential requirement).

In practical terms, housing development above a particular density threshold does not guarantee housing affordability. The next section of this chapter will discuss the tools and strategies that North St. Paul can employ to help ensure that housing affordability goals are achieved.

HOUSING NEED GOALS

From this assessment of the physical and cost characteristics of the housing stock in North St. Paul, combined with the demographic analysis of the community, there are some features and trends of the housing landscape that are especially notable and will shape the actions North St. Paul will take to address housing in the coming decades. The following section summarizes the community's most critical housing needs as they relate to affordability and future demands on the city's housing supply. Each section contains a housing trend observation, a supplemental narrative and a subsequent "housing need goal" that arises out of this observation. Connecting each housing need goal to applicable tools and policies will occur in a later section entitled "Planning for Affordable Housing."

The most critical housing trends and needs in North St. Paul are as follows:

- **North St. Paul's number of households with children is declining while household size declines.**

This demographic shift toward smaller household sizes will be accompanied by a need for housing that accommodates smaller households. While the typical suburban housing norm has long been the image of a single-family house with a yard, over the coming decades the City can expect households to continue to become more "non-traditional" and increasingly composed of single adults, empty-nesters and unrelated adults living together. North St. Paul also has multi-cultural communities with unique housing needs to consider.

Currently the City's housing stock is more than half composed of single-family detached homes, a share which may become decline in the coming decades due to demand for smaller and non-traditional housing options.

As an inner-ring suburban community located close to jobs and transit, North St. Paul should expect the overall demand for housing to be strong and the demand for smaller units to increase in the coming decades. The regional forecasted trend predicts population movement back to the urban core and increasing preferences for rental housing due to cost considerations and lifestyle choices.

Housing need goal: *Explore opportunities to provide for smaller and more "non-traditional" housing development that enhances the character of the City, including opportunities to address the lack of housing in the "missing middle" styles.*



- North St. Paul has a high percentage of affordable single-family homes but, like many other communities in the region, is at risk of losing its naturally occurring affordable housing to redevelopment.

North St. Paul has large share of housing that is considered affordable by way of "naturally occurring" means. Naturally-occurring affordable housing (NOAH) in North St. Paul exists in the form of small single-family homes on small lots, largely built in the 1950s and 60s, and which may have deferred maintenance. Naturally occurring affordable housing is an important source of housing affordability but requires a careful, balanced approach. All residents have a right to live in safe and well-maintained housing, but maintenance and other upgrades (including redevelopment) can contribute to the loss of housing affordability in a community.

There are proactive steps that North St. Paul can take to recognize the important role that naturally occurring affordable housing plays in the community, typically supporting households between 30-80% AMI, and to pursue opportunities to preserve this housing and improve its safety and livability while maintaining its affordability.

Housing need goal: *Anticipate the need for creative strategies to manage naturally-occurring affordable housing within all affordability bands. Focus on preserving the affordability North St. Paul's single-family housing stock.*

- The housing stock in North St. Paul is aging, and residents will have increasing maintenance and upkeep requirements in the coming decades. As mentioned previously, the City's affordable housing stock is largely located in smaller-lot single family areas developed in the 1950s, 60s and 70s that are beginning to age and may not be as attractive for modern households. Developing strategies to maintain and support the City's existing housing stock, particularly for those households with lower incomes and fewer resources, will remain a significant challenge in the decades to come, and will be important to continue to attract newcomers to the city.

Housing need goal: *Support housing maintenance assistance programs, particularly for lower-income households.*

- North St. Paul is largely affordable, but has a gap in affordable housing available for households making less than 30% AMI. While it is not possible to draw a direct conclusion between the number of cost burdened households and housing units available in that affordability band, the fact that approximately 14% of cost-burdened households in the City are in the less than 30% AMI band and only 5% of the housing units available are affordable in that band points to some level of mismatch. The City's affordable housing allocation from the Metropolitan Council recognizes this gap as well, placing 51% of North St. Paul's allocation of new affordable units in the less than 30% AMI band.

Housing need goal: *Enable and encourage affordable housing units that relieve the cost-burden for households making less than 30% AMI.*

Planning for Affordable Housing

Affordable housing implementation toolbox

Simply guiding land at higher densities is not a guarantee that affordable housing will be produced. To increase the likelihood of affordable housing development, North St. Paul has identified implementation tools that the City is willing and able to use to advance its housing goals.

However, there are areas in which cities have flexibility to enact financial and regulatory discretion. The provision of Tax Increment Financing (or TIF) is one of the most effective tools that cities have at their discretion to aid the production of affordable housing projects, and North St. Paul is open to financially assisting future affordable rental projects through TIF and other available means if and when they come forward.

Cities also have discretion over their zoning, regulatory, and land use policies. North St. Paul must systematically review its zoning and city code to ensure that the regulatory environment is favorable to affordable housing development, and consider amending policies that present barriers to affordable housing development. One of the strategies identified in the Land Use and Housing Action Items (Chapter 4) is to revise the commercial zoning districts to reflect the mixed-use development priorities expressed in this Plan. Another is to promote and support transit-oriented development and redevelopment near existing and future transit corridors. These and other policy strategies may be considered and provided directly by the city to help encourage affordable housing production.

Many other affordable housing tools and strategies require partnerships with outside entities, counties, HRAs, funding and granting agencies, and non-profits that offer programs, funding, and policies on a wider scale that support affordable housing. Tools that can be used to generate or maintain housing affordability can generally be grouped into the following categories:

- Local funding (city or county)
- Local policy or strategy
- Regional or Federal funding source
- Affordable housing preservation

An overview of citywide housing goals, identified housing needs and the tools that may be used to address them are shown in the matrix on page 21. The

section that follows explains each of the affordability tools in greater detail, and gives more details about when these strategies might be used.

North St. Paul Housing Goals	Affordable Housing Tools																											
	Local Funding Options							State and Federal Programs				Local Policies and Programs												Preserve Long-term Affordability				
	Multi-Family Property Loans	Deferred Loans	Single Family Home Loans	Development Authorities	Housing Bonds	Tax Abatement	Tax Increment Finance	MN Housing Consolidated RFP	Community Development Block Grants	HOME funds	Neighborhood Stabilization Program Funds	Support homebuyer assistance programs	Encourage Repair & Rehab programs including Housing Replacement program	Support Foreclosure prevention programs	Support Energy Assistance programs	Support Rental Assistance programs	Livable Communities grant (Metropolitan Council)	Site assembly and/or land banking	Local Fair Housing Policy	Fee waivers or adjustments	Financial or procedural incentives to private developers	Zoning and subdivision policies	Effective referrals to available programs	4(d) tax program	Community land trusts	Support developer use of LIHTC	Public/private task force	Support public housing & project-based assistance
Citywide Housing Goals																												
Enhance neighborhood value with quality housing options and types at all price points.	X		X	X	X	X	X	X	X	X	X	X					X	X	X	X	X	X	X	X	X	X		X
Improve the quality and mix of the City’s housing so that there is a wide variety of housing available for people of all incomes, ages, cultures and abilities. Consider new forms of housing where redevelopment is necessary.	X			X	X	X	X	X	X	X	X						X	X		X	X	X		X	X	X		X
Revitalize and enhance the quality of the housing stock so that it is attractive and appropriate for new buyers.		X											X	X						X		X	X				X	
Housing Need Goals																												
Explore opportunities to provide for smaller and more “non-traditional” housing development that enhances the character of the City, including opportunities to address the lack of housing in the “missing middle” styles.	X			X	X	X	X	X									X	X		X	X	X				X	X	X

North St. Paul Housing Goals	Affordable Housing Tools																											
	Local Funding Options							State and Federal Programs			Local Policies and Programs												Preserve Long-term Affordability					
	Multi-Family Property Loans	Deferred Loans	Single Family Home Loans	Development Authorities	Housing Bonds	Tax Abatement	Tax Increment Finance	MN Housing Consolidated RFP	Community Development Block Grants	HOME funds	Neighborhood Stabilization Program Funds	Support homebuyer assistance programs	Encourage Repair & Rehab programs including Housing Replacement program	Support Foreclosure prevention programs	Support Energy Assistance programs	Support Rental Assistance programs	Livable Communities grant (Metropolitan Council)	Site assembly and/or land banking	Local Fair Housing Policy	Fee waivers or adjustments	Financial or procedural incentives to private developers	Zoning and subdivision policies	Effective referrals to available programs	4(d) tax program	Community land trusts	Support developer use of LIHTC	Public/private task force	Support public housing & project-based assistance
Anticipate the need for creative strategies to manage naturally-occurring affordable housing within all affordability bands. Focus on preserving the affordability North St. Paul’s single-family housing stock.		X	X								X	X	X	X	X					X			X					
Support housing maintenance assistance programs, particularly for lower-income households.		X	X								X		X	X	X	X				X			X					
Enable and encourage affordable housing units that relieve the cost-burden for households making less than 30% AMI.				X	X	X	X	X	X	X						X	X	X	X	X			X	X	X	X	X	X

Affordability Category	Affordability Tool
Local funding for Affordable Housing	Development Authorities (local HRA, CDA, or EDA) The City has its own HRA and can levy for funds; can even consider creating a savings for an Affordable Housing Trust Fund.
	Housing Bonds HRAs have the ability to issue housing bonds to provide affordable housing.
	Tax Abatement Cities may issue bonds to support affordable housing, using a portion of the property tax received (tax abatement) from the development to finance these bonds. This removes this property from paying taxes for the services needed for this property, its residents and the community in general.
	Tax Increment Financing Cities may create a tax increment financing (TIF) district. The TIF bonds issued on this district are to be used to support the construction of affordable housing and entire property taxes received above the original tax value from the development to finance these bonds.
Local policies and strategies to promote access to affordable housing	Effective referrals The City can support a goal of providing appropriate resources and education about existing housing support programs
	Fair Housing Policy The Ramsey County HRA supports Fair Housing Policies, and the City can support implementation of that policy or adopt its own unique policy
	First time homebuyer, down payment assistance, and foreclosure prevention programs The City encourages residents to access existing programs available through Ramsey county, as well as the Minnesota Homeownership Center.
	Participation in housing-related organizations, partnerships, and initiatives City staff or elected officials have a goal of getting involved in events on the topic of maintaining or furthering affordable housing, and encourage collaboration.
	Site assembly The City can state an intention of supporting policies that encourage land banking, reserving publicly owned properties, and other site assembly techniques for affordable housing.
	Zoning and subdivision ordinances City codes should encourage and streamline development of affordable housing. The City may consider proactive zoning policies that incentivize higher density or greater affordability.
	Rental license and inspections programs Not only to ensure tenants treated fairly, but also a data collection opportunity to keep tabs on rental properties. The City currently has a rental licensing and inspection program.

Regional & Federal funding for Affordable Housing	MHFA Consolidated Request for Proposals This is the large annual funding request from Minnesota Housing Finance Agency that supports affordable housing developments.
	Livable Communities Demonstration Account (LCDA) Metropolitan Council funding that supports innovative projects often involving affordable housing, particularly housing connected to services and transit.
	Community Development Block Grant Funds (CDBG) Ramsey county manages these funds, which can be used on a number of housing and revitalization projects. Apply through coordinated RFP.
	HOME Investment Partnerships Program (HOME) Offered through Ramsey County; can be used for new construction or rehabilitation. Apply through the MHFA Consolidated RFP.
Affordable Housing Preservation Strategies	Project Based Rental Assistance Affordability stays with the development. Typically HUD-funded. City may state the intent of support.
	Low Income Housing Tax Credit Properties Developers apply for tax credits to offset costs at the time of development. City may state the intent of support.
	4d tax program Non-subsidized properties may be eligible for a tax break if the owner of the property agrees to rent and income restrictions (serving households at 60% AMI or below) and receives “financial assistance” from federal, state or local government. City may state the intent of support.
	Private unsubsidized affordable housing (NOAH) May be naturally occurring, or supported through 4d tax program. City may state the intent of its support.
	Community Land Trusts (CLT) Permanent affordability for income eligible residents, where homeowner owns the building and the CLT leases the land to the homeowner. Currently there is not an active CLT serving the City, but the City could pursue future partnerships or support CLT activities as they arise.
	Low-interest rehab programs such as the City’s existing single-family home loan program, the Ramsey County deferred loan program, and multi-family property loans available from the State of Minnesota.
	Housing Improvement Areas (HIAs) A housing improvement area (HIA) is a defined area in a city in which housing improvements in condominium or townhome complexes may be financed with the assistance of the city (EDA, HRA)
	Public Housing Typically supported through Federal funding, but the City may state the intent of its support.