

CHAPTER 4: Housing & Neighborhood





HOUSING & NEIGHBORHOOD
City of Brooklyn Center Comprehensive Plan 2040

INTRODUCTION

This Chapter evaluates Brooklyn Center’s existing housing stock and plans for future housing needs based on household projections, population projections, and identified needs communicated through this planning process. As required in the City’s 2015 System Statement prepared by the Metropolitan Council, understanding and planning for the City’s housing stock is a critical part of the 2040 Comprehensive Plan (Plan). The City’s planned land use includes three residential categories and residential components of new mixed-use designations which together account for approximately half of the City’s land use area. Residential land use will continue to be the largest land use in the community. A diverse housing stock that offers neighborhood stability combined with access to open space, goods and services is essential to a healthy, sustainable, and resilient community. It protects the community’s tax base against market fluctuations; it builds community pride and engagement of existing residents; it helps the community’s economic competitiveness by assisting Brooklyn Center businesses with employee attraction and retention; it provides options for existing residents to remain in the community should their life circumstances (e.g., aging-in-place) change; and it offers future residents access to amenities and levels of service that support a stable and supportive housing and neighborhood environment.

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The first part of this Chapter focuses on the existing housing stock. It summarizes important information regarding the overall number of housing units, the type of units, their affordability, and the profile of their residents. These sections are a summary of more detailed socio-economic data which is attached to this Plan as an Appendix and serves as a supporting resource to this Chapter. Understanding the existing housing stock is key to determining what types of housing products may be demanded over the next 10-20 years and where they should be located.

In conjunction to the statistical or inventory information collected, this Chapter includes a summary of community, stakeholder and policy-maker feedback related to housing and neighborhoods heard throughout this planning process. Additionally, this Chapter addresses the projected housing needs during the planning period and presents some neighborhood and housing aspirations as identified by the City’s residents and policy-makers. The final section of this Chapter links projected housing need to practical implementation tools to help the City achieve its housing goals and identified strategies. The list contained in this Chapter is not exhaustive but provides a starting place from which the City can continue to expand and consider opportunities to meet current and future resident needs.

2040 Housing & Neighborhood Goals

- » Promote a diverse housing stock that provides safe, stable, and accessible housing options to all of Brooklyn Center's residents.
- » Recognize and identify ways to match Brooklyn Center's housing with the City's changing demographics.
- » Explore opportunities to improve the City's housing policies and ordinances to make them more responsive to current and future residents.
- » Maintain the existing housing stock in primarily single-family neighborhoods through proper ordinances, incentive programs and enforcement.
- » Explore opportunities to incorporate new affordable housing into redevelopment areas that promote safe, secure and economically diverse neighborhoods.

** Supporting Strategies found in Chapter 2: Vision, Goals and Strategies*



ASSESSMENT OF EXISTING HOUSING SUPPLY

Overview of Brooklyn Center’s Residential Neighborhoods

The City of Brooklyn Center’s residential neighborhoods are diverse and include a variety of housing types from single-family neighborhoods to large-scale apartment complexes. Although the City originally incorporated as a village in 1911, it wasn’t until the Post-World War II era that the City began to develop on a large scale in which entire blocks and neighborhoods were constructed with tract housing, suburban streets, and neighborhood parks. Like much of the region’s first ring suburbs, Brooklyn Center took on the role of a typical bedroom community where residents could get to their jobs in the downtown, stop for groceries at the retail center, and go home and park their cars in their garages for the evening. This pattern of development can be seen throughout the region, but Brooklyn Center had one significant difference for many decades – the regional mall known as Brookdale. The prominence of the mall and its surrounding commercial district played a major role in how neighborhoods were built and developed, which influenced neighborhood patterns and housing types.

Even though the mall is now gone, it continues to have lasting effects on the existing housing types and neighborhoods and will influence future housing as described in subsequent sections of this Chapter. For example, in the decades that the mall and regional retail center was operational much of Brooklyn Center’s multi-family and apartment development was concentrated near the mall and its surrounding commercial district and provided a transition to the surrounding single-family neighborhoods. Therefore, even though the mall no longer exists, the apartments developed around the periphery of its retail area in the 1960s continue to be in high demand and provide a critical source of housing for many households.

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The following sections identify and inventory the existing housing stock in the community including single-family, attached and apartment uses. Each of these housing types serve a different role in the community, but each type is an important part of the City's neighborhoods. A summary of the City's existing residential types and neighborhoods are as follows:

Single-Family Residential

Single-family residential neighborhoods are the dominant land use within the City and single-family detached homes comprise nearly 63 percent of the City's housing stock. The City's single-family detached neighborhoods were developed surrounding higher density and higher intensity land uses that included the former regional retail center and the major freeway corridors of I-94 and Highway 100. Most of the single-family neighborhoods are developed on a grid system with traditional 'urban' size lots. Exceptions of some larger lots are interspersed within the traditional block pattern and along the Mississippi River where a pocket of residents have views and/or frontage of the river corridor.

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The 1950s were the peak decade for housing construction in the City; a period in which owner-occupied housing predominated. While other housing types began to emerge post 1950s, the demand for single-family detached housing continued through 1980 as the remaining land in the community developed. Given the period in which the majority of Brooklyn Center's housing stock was built, nearly the entire single-family detached housing stock is more than 40 years old. This is a major concern because at 40 years of age exterior components of a building including siding, windows, and roofs often need to be replaced to protect its structural integrity. Because the City became mostly built-out by the late 1970s, nearly all of the City's housing stock falls into this category, which means the City must be cognizant of potential issues and proactively monitor the situation to ensure neighborhoods are sustainable into the future.



While related to housing age, the size or square footage of single-family homes also plays a significant role in the demographics of a community. Changes to family structure, technology, and other factors alter housing preferences over time, which can lead to functional obsolescence of homes and result in reduced home values because they no longer meet current buyers' expectations. Brooklyn Center's single-family housing stock is fairly homogeneous and the overwhelming majority of homes in every neighborhood are less than 1,500 square feet – and in many areas less than 1,000 square feet. This is a relatively modest single-family housing size, and, therefore, the single-family housing stock lacks diversity, which results in lack of choice for current and prospective residents. At the same time, these homes offer an option for small families, single and two-person households, and first time homebuyers.

Because the majority of the City's single-family housing stock is relatively small, older, and of a homogeneous type as compared to newer larger homes or neighborhoods with more housing variety, housing prices in Brooklyn Center tend to be affordable. Also, given the similar age, size and styles of many of the homes, housing in the community has a fairly consistent price-per-square foot. Affordability in the existing housing stock can be a positive attribute that has the potential to provide long-term stability to residents and neighborhoods. However, as shown in the Background Report residents of Brooklyn Center also tend to have lower median household incomes, which can mean residents may struggle to pay for large-scale capital investments in their homes such as replacing windows or a roof.

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Additionally, within the region some communities with similar single-family stock to Brooklyn Center have experienced pressure for tear-downs and major remodeling, and that market trend has yet to reach the City. While that trend may eventually impact the community, at the present time the change and growth impacting the single-family neighborhoods is mostly related to the evolving demographics within the community. This change presents different considerations and challenges

because it is not necessarily physical growth or changes to homes and neighborhoods. Instead the community is challenged with how to manage larger numbers of people living within a household such as growing numbers of multi-generational households.



Existing Single-family Neighborhood Perspectives Described in this Planning Process

Throughout this planning process policy-makers and residents alike expressed the desire to maintain the affordability of the existing single-family neighborhoods but acknowledged the current challenges of helping residents maintain their structures, blocks and neighborhoods in the face of compounding maintenance due to the age of the City's neighborhoods. In addition to the physical condition of the structures, residents and policy-makers also acknowledged that as the City's population and demographics become increasingly more diverse new residents are changing how existing homes are being occupied and, therefore, it would be valuable for the City to evaluate its ordinances and policies to ensure they align with the needs of residents. The demographic considerations are identified in subsequent sections of this Chapter, but it is worth noting that the demographic changes can have a significant impact the character of existing single-family residential neighborhoods. Most recognized this as a positive change, but also acknowledged and stated that the City must figure out how to pro-actively address some of these changes to protect the existing neighborhood fabric. For example, multi-generational households are becoming increasingly more prevalent within the City's single-family neighborhoods which can impact how rooms within a home are used, how many cars may be present at the home, and how outdoor spaces and yards may be used.

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Closely related to the demographic changes in the community is the City's aspiration to promote and maintain neighborhood stability. This objective emerged repeatedly throughout this planning process as residents and policy-makers expressed the desire to identify strategies to help promote and encourage sustainability, resiliency and accessibility within the single-family neighborhoods. In part this objective is the result of several years of turnover within the single-family neighborhoods as long-term residents begin to age and move onto other housing options, new residents and families are moving into the neighborhoods. This life-cycle of housing is common, but the City wants to find ways to ensure new residents want to stay in their homes, their neighborhoods, and the community long-term and invest in making the City a better place for generations to come.



Multi-family Residential

Nearly one third (29 percent) of the City's housing units are in multi-family residential buildings located throughout the community. Nearly all of these buildings were constructed in the 1960s and 1970s, and are primarily located on major roadways or corridors, and surrounding the former regional retail areas. This means these buildings are nearly 50 years old or older. Just as noted within the single-family neighborhoods, the potential for deterioration and need for significant investment in these aging buildings can pose a threat to the quality of the City's housing stock if the buildings are not properly maintained, managed and updated.



There has been some maintenance and management of the multi-family housing stock, and a few complexes have even incorporated modest upgrades to the interiors. In fact, the City has started one large-scale rehabilitation of a building that would bring higher-market rate rental options to the community once completed. However, this is one project and despite these improvements the City's multi-family housing stock continues to be one of the most affordable in the region with some of the lowest rental rates in the metropolitan area.

Many of the multi-family areas are near major corridors and are adjacent to high intensity uses that do not necessarily support or serve the residential use with the current development and land use patterns. As a result, many of the multi-family areas do not feel like an incorporated part of the City's neighborhoods. As discussed in subsequent sections of this Chapter, the City is planning for redevelopment in or adjacent to many of the existing multi-family areas that will hopefully reinvigorate and reconnect the existing multi-family uses into a larger neighborhood context.

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Multifamily Neighborhood Perspectives Described in this Planning Process

Throughout this planning process the City's residents were vocal about the existing multi-family options available in the community and the lack of diversity within the multi-family housing stock. Without a full inventory of all available multi-family units it is difficult to confirm some of the anecdotal comments heard throughout the process, but nevertheless it is important to consider since residents' testimony provides valuable insight into the existing housing stock. Several residents indicated that there are few options available for larger multi-family units with at least three (3) bedrooms, making it difficult to find stable living options for families with more than two (2) children. Residents also communicated a desire to have housing options that were closer to supportive retail, commercial and services so that they could walk, bike or easily use transit to meet their needs. Despite these challenges, the City's parks, trails and open spaces were viewed as an integral and important part of their quality of life.



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Similarly, to the single-family neighborhoods, the community's aspiration to create a stable, accessible, and economically diverse multi-family housing stock was established as a short and long-term priority. Though not discussed at length during this planning process, it is widely known and understood that resident turnover, including evictions, is a serious problem that is most concentrated within the multi-family neighborhoods of the City. While this Chapter does not attempt to fully evaluate the causes for turnover and eviction in these neighborhoods, it does acknowledge it as a significant challenge and issue which shapes the character of these areas of the community. Turnover, including evictions, changes how residents feel about the community whether the City is directly involved or not. It has lasting affects on how safe people feel within a community, how invested in an area they want to become and how willing they are to contribute and reinvest in the City. For these reasons, it is imperative that the City tackle these issues and create a more stable, and integrated living environment so all residents feel a part of a neighborhood, and the larger community.



Housing Stock Statistics

The following existing housing stock characteristics support the previous neighborhood descriptions through more detail. This information, coupled with the previous description, provides a valuable baseline from which the City can evaluate and plan for the future of its housing stock.

Total Housing Units

According to data from the Metropolitan Council and the City of Brooklyn Center, there are 11,603 housing units in Brooklyn Center as of 2017. As a fully developed community, new residential development in Brooklyn Center has been limited since the late 1980s. According to the Metropolitan Council, around 100 new housing units have been built since 2000 and these homes were primarily small infill locations or small redevelopment opportunities.

11,603 Brooklyn Center
housing units as of February 2017

- Sources: Metropolitan Council

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Housing Tenure (Owned and Rented Units)

Nearly 40 percent of the community's residents rent, and the majority of those renters live in apartment buildings which are integrated throughout the community. The Background Report in the Appendix includes maps illustrating the location of rental housing and demographics of renters. Given that a significant portion of the City's population lives in apartments, the age of such structures becomes critically important to the overall health of the housing supply. The majority of the apartments were constructed prior to 1979 with the bulk of the units being constructed between 1966 and 1969. This means that the majority of the apartments is more than 50 years old, and that structural deficiencies and major capital improvements may be required in the relatively near term in order for the structures to remain marketable.

40% of community residents
are renters

- Sources: Metropolitan Council; US Census; SHC

Housing Type

Related to housing tenure is housing type. Due to Brooklyn Center's peak time of housing development in the 1950s, the housing type is predominantly single-family detached homes. As of 2017, there are 8,270 units (71 percent) of single-family housing (attached and detached) and 3,333 (29 percent) classified as multi-family housing.

The type of housing structure can influence not only affordability but also overall livability. Having a range of housing structures can provide residents of a community options that best meet their needs as they shift from one life stage to another. For example, retirees often desire multi-family housing not only for the ease of maintenance, but also for security reasons. Multifamily residences are less susceptible to home maintenance issues or burglary concerns because of on-site management. For those with health concerns, multi-family residences often have neighbors that can also provide oversight should an acute health problem occur.

71% of housing units are
single-family

- Sources: Metropolitan Council;
US Census; SHC

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The majority (63 percent) of Brooklyn Center's housing stock consists of detached single-family homes. This is above the proportion found in Hennepin County (55 percent) or throughout the metropolitan area (59 percent). Nevertheless, the City's housing stock is diversified, with many multi-family units in large structures, as well as a significant number of single-family attached units. More detailed data are included in the Background Report in the Appendix.

Year Built

The age of the housing stock is an important characteristic of the community particularly as it relates to potential structural obsolescence and other limiting factors which correlate to housing values. As described earlier, much of Brooklyn Center's single-family housing stock was developed post-World War II between 1950 and 1963 and many of the homes in this age range were dominated by rambler architectural styles. As shown on Map 15, entire neighborhoods were all constructed in a relatively short period of time which strongly defines a neighborhood pattern. As shown, most of Brooklyn Center was developed on a fairly regular grid pattern and does not reflect a 'suburban' development pattern. This is positive from the perspective that transportation and transit connections should be easier to improve, where necessary, because of the relatively dense population of the neighborhoods. However, aging neighborhoods can present a challenge as major systems (i.e. roof, siding, windows, HVAC, etc.) reach the end of their useful life. This can be particularly difficult if residents are unable to reinvest and maintain their properties, which leads to deferred maintenance and the potential for more significant problems that would become widespread across entire neighborhoods.

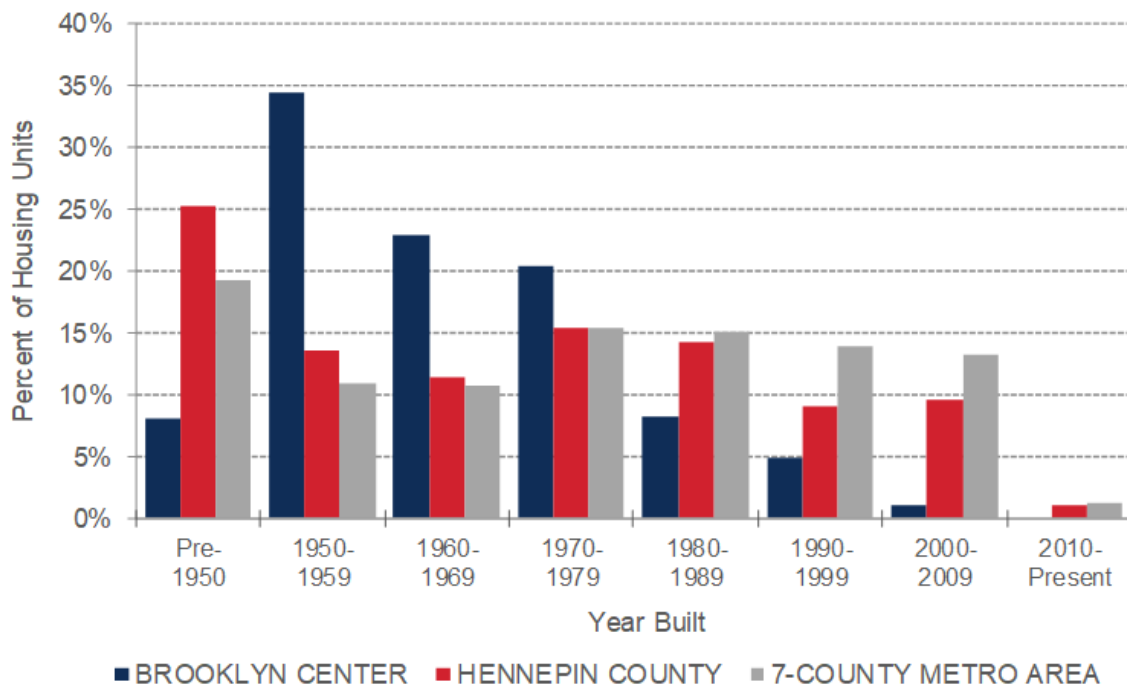


Approximately 86 percent of Brooklyn Center’s housing stock (over 10,000 units) is more than 40 years old. This is an overwhelming portion of the City’s housing, and it is therefore important to track the condition of these older homes as they are at-risk of deferred maintenance. This can rapidly result in critical structural problems. At the same time, well-maintained older housing can be an important source of entry-level housing because of its relative affordability when compared to newer construction.

86% of housing stock is more than 40 years old

- Sources: US Census; SHC

Table 4-1. Year Built



Source: US Census: 2011-2015 American Community Survey



Housing Affordability

The Metropolitan Council considers housing affordable when low-income households are spending no more than 30 percent of their income on housing costs. Households are considered low-income if their income is at or below 80 percent of the metropolitan area's median income (AMI).

The housing stock in Brooklyn Center is affordable relative to other communities in the Twin Cities region. According to the Metropolitan Council, 93 percent of the housing units in 2017 in Brooklyn Center were considered affordable. Moreover, only a small portion (5 percent) of this housing is publicly subsidized. Therefore, most housing is privately-owned and pricing is set by the market. According to the Minneapolis Area Association of Realtors, there were 480 home sales in Brooklyn Center in 2017 with a median sales price of \$186,125. This was roughly 25 percent lower than the Metro Area median sales price of \$247,900. For rental housing, according to CoStar, a national provider of real estate data, the average monthly rent for a market rate apartment in Brooklyn Center in 2017 was \$981 compared to the Metro Area average of \$1,190.

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\$186,125

**2017 median home sale price
in Brooklyn Center**

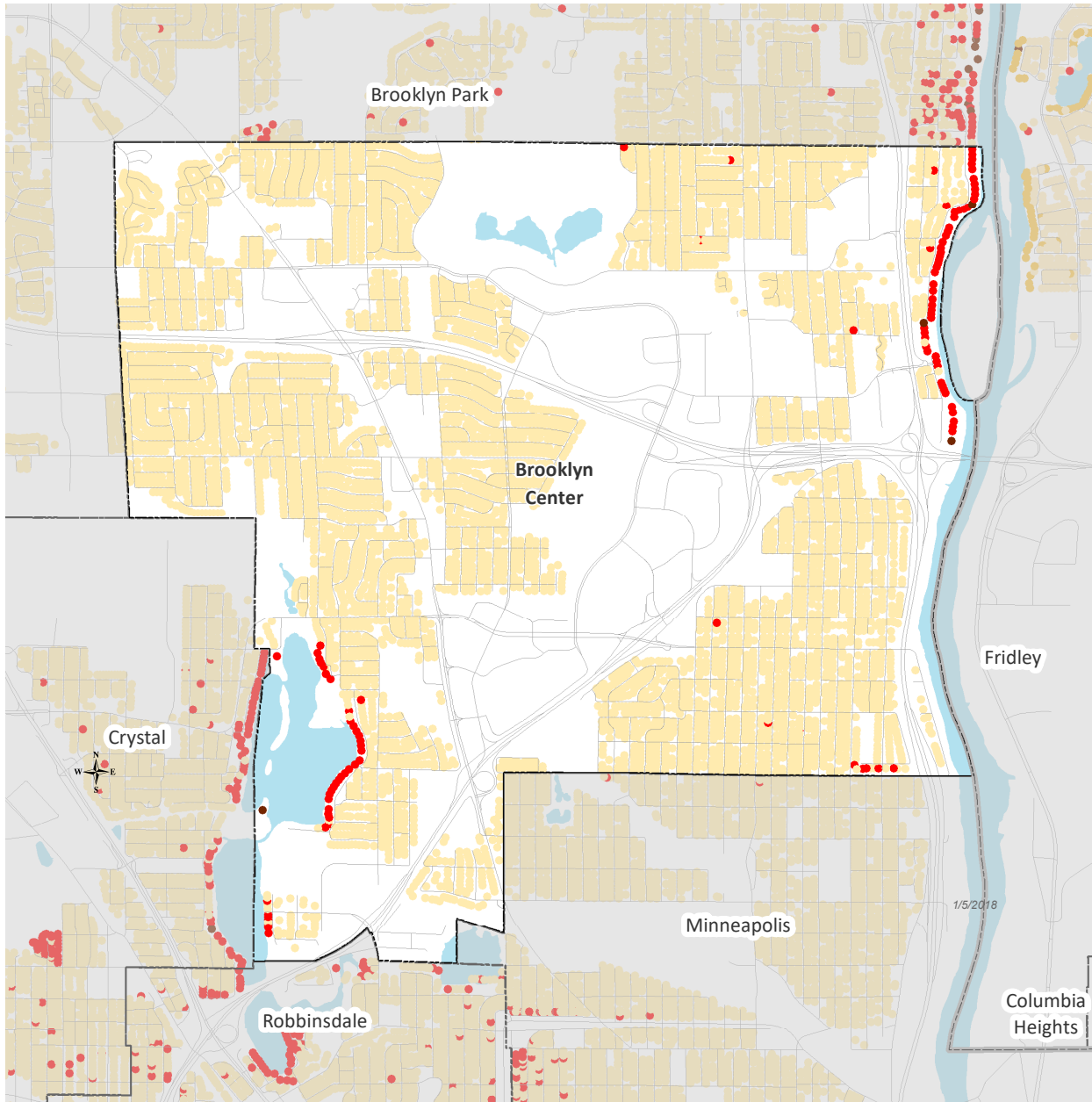
\$247,900

**2017 median home sale price
in the Metro Area**




- Source: Minneapolis Area Association of Realtors,







Map 4-1. Estimated Market Value of Owner-Occupied Housing



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-  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 = 0.55 miles



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

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



Table 4-2. Existing Housing Assessment

Total Housing Units ¹			11,608
Affordability²			
Units affordable to households with income at or below 30% of AMI	Units affordable to households with income 31% to 50% of AMI	Units affordable to households with income 51% to 80% of AMI	
460	4,451	6,029	
Tenure³			
Ownership Units	Rental Units		
6,911	4,697		
Type¹			
Single-family Units	Multifamily Units	Manufactured Homes	Other Housing Units
8,275	3,333	0	0
Publicly Subsidized Units⁴			
All publicly subsidized units	Publicly subsidized senior units	Publicly subsidized units for people with disabilities	Publicly subsidized units: all others
553	22	0	531
Housing Cost Burdened Households⁵			
Income at or below 30% of AMI	Income 31% to 50% of AMI	Income 51% to 80% AMI	
1,691	1,406	895	

¹ Metropolitan Council, 2016 housing stock estimate. Single-family units include single-family detached homes and townhomes. Multifamily units include units in duplex, triplex, and quadplex buildings as well as those in buildings with five or more units.

² Metropolitan Council staff estimates for 2016 based on 2016 and 2017 MetroGIS Regional Parcel Datasets (ownership units), 2010-2014 Comprehensive Housing Affordability Strategy data from HUD (rental units and household income), and the Council's 2016 Manufactured Housing Parks Survey (manufactured homes). Counts from these datasets were adjusted to better match the Council's estimates of housing units and households in 2016 as well as more current tenure, affordability, and income data from the American Community Survey, home value data from the Federal Housing Finance Agency, and rents from HousingLink's Twin Cities Rental Revue data.

³ US Census Bureau, 2012-2016 American Community Survey five-year estimates; counts adjusted to better match the Council's 2016 housing stock estimates.

⁴ Source: HousingLink Streams data (covers projects whose financing closed by December 2016)

⁵ Housing cost burden refers to households whose housing costs are at least 30% of their income. Source: US Department of Housing and Urban Development, 2010-2014 Comprehensive Housing Affordability Strategy (CHAS) data, with counts adjusted to better match Metropolitan Council 2016 household estimates.

The high rate of affordability is largely due to the prevalence of smaller and older homes in the single-family neighborhoods, and the age and level of improvements within the multi-family rental neighborhoods. Such small sized properties are typically less expensive because they have significantly less living space than newer homes (average construction square footage has increased each decade since the 1950s). Age and level of update and improvements within the apartment stock, coupled with the average

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number of bedrooms in the rental units is impacting the relative affordability of the multi-family units. The condition in both the single-family and multi-family housing stock is what is known as Naturally Occurring Affordable Housing (NOAH), because the physical characteristics of the properties are what makes them affordable rather than the affordability being established through a legally binding contract. Although there is a high rate of affordability for existing units, the Metropolitan Council identifies a need for additional affordable units in any new housing construction added to the community through 2040. This condition would most likely be achieved by a legally binding contract, or some other financing mechanism as new affordable housing product would be difficult to achieve without some assistance given construction and land costs. Of the approximately 2,258 projected new housing units, the Metropolitan Council establishes a need of 238 units to be affordable to households at or below 80 percent AMI to satisfy the regional share of affordable housing.

Although nearly all of Brooklyn Center's housing stock essentially fits within the criteria as naturally occurring affordable housing, there are some observable trends that would suggest the price of housing in Brooklyn Center could rise in the coming years. Most recently in 2018 the City's for-sale housing median home sales price surpassed the pre-bust pricing. While the median remains below the regional median, it does indicate growing demand and increased pricing. Significant areas of redevelopment identified on the Future Land Use Plan, including the former regional mall (Brookdale) location, present opportunities for higher-market rates for new housing added. These opportunities have the potential to create a more economically diverse housing stock within the City, which is relatively homogeneous at the time this Plan is written. Given these opportunities, it is important to continue to monitor the City's NOAH stock, and to evaluate and establish policies to incorporate legally binding and protected affordable housing as redevelopment occurs. This is a careful balancing act that requires concerted and direct monitoring, study, and evaluation in order to ensure an economically diverse, sustainable and resilient housing stock for the long-term success of the community.

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A few key existing housing needs can be summarized as the following:

- The need to protect the City's existing NOAH properties, both owner and renter-occupied, and to maintain NOAH properties with high-quality living standards.
- More rental units with larger square-footages and increasing number of bedrooms to meet the needs of the City's residents that tend to be younger and/or include multi-generational households.
- The City needs greater diversity within the existing housing stock to accommodate a wider market including the desire to incorporate market-rate product types that will supplement the City's existing affordable housing product types.

KEY DEMOGRAPHICS

Age Profile of the Population

The age profile of a community has important ramifications on demand for housing, goods and services, and social cohesion. Tables and figures illustrating the City's age distribution are presented in the Background Report in the Appendix. Unlike the broader region, in which the population continues to age rapidly, Brooklyn Center's population grew younger between 2000 and 2010, and has stayed relatively stable since 2010. This is largely due to a significant increase in people age 25 to 34, many of which are starting families and having children. Increases in the number of young families place demands on schools, housing affordability, and the types of retail goods and services needed.

The median age of residents in Brooklyn Center in 2016 was 32.8, which is consistent with the 2010 median age of 32.6. This is younger than 2000 when the median ages was 35.3. With such a young population, it is expected housing units may turn over more frequently. But, as of 2016, more than 60 percent all households have been living in their homes for more than five (5) years. More data about geographic mobility of households is found in the Background Report in the Appendix.

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Household & Family Type

Changing family and household structures can also have a profound effect on housing and other community needs. For example, decreasing household size has a direct impact on the amount of housing a household needs. As mentioned, the presence of children not only impacts local schools and parks, but also the types of retailers that can be supported and the nature of housing demanded.

Since 2010, the number of households with children in both single-parent and married couple households has been growing significantly. Meanwhile, the trend among households without children, especially married couples (i.e., empty-nesters) has been on the decline. The percentage of households with children is approaching 40 percent, which is well above the rate in the County and the metro area.



32.8 Median age of
Brooklyn Center residents

- Sources: US Census, SHC



Cost Burdened Households

Cost burden is the proportion of household income spent toward housing and utilities. When lower income households spend more than 30 percent of their income toward housing and utilities this burden is considered excessive because it begins to limit the money available for other essentials such as food, clothing, transportation, and healthcare. According to data from the Metropolitan Council, 4,114 (35 percent) Brooklyn Center households at or below 80 percent average median income (AMI) are considered cost-burdened which means they spend more than 30 percent of household income on housing costs. This percentage is well above the metro area rate of 23 percent. Half of these Brooklyn Center households are lower income households who earn at or less than 30 percent AMI. The high incidence of cost burdened households is correlated with younger wage earners, lower-wage jobs, and a high proportion of older households, many of which are in retirement and no longer working.

FUTURE HOUSING OPPORTUNITIES

Projected Housing Need

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As referenced in Chapter 3: Land Use & Redevelopment and the following Table 4-4, the Metropolitan Council's 2015 System Statement forecasts that Brooklyn Center will add approximately 4,169 new residents and 2,258 new households through 2040 and identifies the following affordable housing allocation to be accommodated between 2020 and 2030.

Table 4-3. Affordable Housing Need Allocation

AMI Range	Units
At or below 30% AMI	103
31 to 50% AMI	0
51 to 80% AMI	135
Total Units	238

Source: 2015 System Statement - Metropolitan Council

Housing Challenges inform Housing Needs

The Metropolitan Council's System Statement identifies approximately 10% of the planned

housing units for some level of affordability as identified in Table 4-3. As described in other chapters of this Plan, for the first time since the post-World War II housing boom the City is expected to add a significant number of new households. These new households have the opportunity to provide a more diverse housing stock, and add to the options of available for existing and new residents in the community. Redevelopment can reinvigorate and revive areas of the community with vibrant, experience-rich areas that will benefit everyone in the community. The City is excited for redevelopment to create a dynamic central hub of activity in the community, but also acknowledges that it must be balanced with strong assessment, planning and appropriate protection of its existing housing stock to ensure neighborhood sustainability and stability in all areas of the community.

New housing stock brings the possibility of adverse impacts to existing single-family and multi-family properties if proactive steps are not taken to protect existing naturally occurring affordable housing (NOAH), single-family neighborhoods, and multi-family properties. The City's policy makers throughout this process discussed and acknowledged that bringing new market-rate, amenity rich housing products could have deleterious affects specifically on existing naturally occurring affordable housing if a plan to protect affordability is not implemented. This is a huge concern as resident stability through access to safe and healthy housing is one of the City's adopted strategic priorities. If proper tools are not in place there are no protections to keep rents reasonable for residents and to maintain reasonably priced for-sale housing as redevelopment takes holds.

One of the positive aspects of the City's identified redevelopment areas is that the land proposed for redevelopment does not contain existing housing. In a fully-development community this is unusual for a large redevelopment area, and is positive because no residents will be displaced as a result of the City's redevelopment aspirations. However, even though residents will not be displaced directly, indirectly, redevelopment could increase the desirability of activities such as flipping single-family homes and converting NOAH multi-family properties for higher-rents.

To address some of these concerns an extensive list of high-level tools have been outlined in Table 4-5 of this Chapter. The City recognizes that this chapter is only the start of an ongoing conversation, and it is the City's policy-makers intent to continue to be proactive, and to collaborate with non-profits and advocate for a broader regional approach to housing affordability. In addition to the tools identified in Table 4-5, the City is also continuing conversations about:

- Viability of a non-discrimination ordinance related to Section 8 acceptance. Adjacent Cities, including Minneapolis, have attempted to include ordinances in

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their tool-kit addressing this issue. While the issue is currently in court, Brooklyn Center will continue to monitor the process and may consider adoption of a similar ordinance depending on its outcome.

- The City has discussed developing a more formal housing action plan to better understand the needs of its residents. The plan would work to better understand cost-burdened households, eviction rates and policies, home-ownership racial disparities, and gaps in the housing stock.
- Continuing to revise, enhance and modify its policies and ordinance to respond to residents needs. This includes monitoring best-practices in the region, being agile and open to changes and enhancements. As an example of this type of ordinance or policy response the City recently adopted a Tenant Protection Ordinance that is aimed and protecting the City’s residents ability to maintain stable, safe housing.

The City’s projected housing needs are complex, and are likely to become more complicated as redevelopment occurs. However, the City intends to continue to prioritize discussion and action around creating safe and stable housing throughout the City. The following sections specifically address the new housing expected to be develop in this planning period. The new and redevelopment areas should be considered collectively with the City’s existing neighborhoods to ensure an incorporated, integrated approach to the City’s neighborhoods is achieved to create a dynamic community for generations to come.

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New Housing Opportunities in this Planning Period

Recognizing that the land use plan for Brooklyn Center identifies several key areas that are



envisioned for new development or redevelopment, this will result in an opportunity to accommodate more housing and increase the City’s number of households. Based on guided residential densities in the development opportunity areas, the City can accommodate the Metropolitan Council’s forecasted households as well as meet the allocated affordable units as shown in Table 4-3 above. As indicated in Chapter 3, the market will play an important role in how much redevelopment occurs, but at this time the City is anticipating that a minimum of 1,276 new units that has the potential to address the affordable housing allocation will be brought to the market.

Table 4-4. Future Land Use Densities and Projected Households

Future Land Use	Density (DU/A)	2021-2030 Est. Acres	2021-2030 Acres Residential	HH
Transit Orient Development	31.01-130 DU/A	48	36	1,116
Neighborhood Mixed-Use	15.01-31 DU/A	12	6	90
Commercial Mixed Use	10.01 – 25 DU/A	14	7	70
TOTAL	--		--	1,276

Source: Brooklyn Center, SHC

There are three large districts identified in the City with guided land use that allows for significant potential of new development and redevelopment through 2040. These areas have the potential to greatly expand Brooklyn Center’s current housing numbers and choices. Moreover, each opportunity area has the potential to not only provide new forms and types of housing but to catalyze or rejuvenate investment into the City resulting in stronger linkages between neighborhoods and districts that are currently isolated from one another. The following section discusses these areas further.

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Future Residential Uses in Planned [Re] Development Opportunity Areas

Transit-Oriented Development (TOD)

Transit-Oriented Development (TOD) is a new land use and redevelopment concept in the City that focuses on existing and planned transit as a major amenity and catalyst for redevelopment. While previous planning efforts have acknowledged the presence of transit in the community, none have embraced it as an opportunity for redevelopment. As this portion of the City redevelops, the location of future transit enhancements has the potential to attract significant new housing development. Therefore, this is where guided densities are the highest. This is purposeful because the area has exceptional visibility and access from Highway 100 and I-94, and will be served by two transit stops (one being a transit hub) for the C-Line Bus Rapid Transit (BRT) and the potential future D-Line BRT. The C-Line BRT is planned to open in 2019 and will mimic the operations of LRT (light rail transit), offering frequent transit service that will connect residents to the larger region. To best support the C-Line, and future D-Line, the City has planned to reinvigorate and re-imagine this central area of the community as a more livable, walkable, and connected neighborhood within the City. In addition, the potential for desirable views of Downtown Minneapolis could result in pressure to build taller structures in this area. Any development of this area should also be seen as an opportunity to support commercial users, improve multi-modal service and access, and allow safe, pleasant, and walkable connections to transit, parks, and other community destinations.

4-21

As this area evolves, the desirability of this area as an amenity-rich livable area is likely to improve. As change occurs, the housing within the area is likely to be at market rates adding to a more economically diverse housing stock than is currently available in the community. This would add more housing choices in Brooklyn Center, and it could also support a mix of both market rate and affordable units; provided proper policies are developed to ensure legally binding affordable housing is incorporated into development plans. Communities oftentimes explore policies such as inclusionary zoning as redevelopment accelerates which may become an appropriate consideration in the future, but is likely not to be the best approach given current market conditions. However, in the future if significant increases in the market occur it may warrant further discussion in the City. Regardless of the policy tool (whether regulatory or incentive based) selected, consideration will need to be given to working with any future developer in a possible partnership with the City to help deliver affordable units as part of redevelopment. As described within the Chapter 9: Implementation, the City will continue to explore proper methodology and policies to ensure an economically diverse housing stock is created as housing continues to evolve in the community.



Commercial Mixed-Use Areas

The Commercial Mixed-Use areas generally surround the TOD area and are contemplated for large-scale redevelopment but are equally as focused on supporting business and office users. These areas are generally within one mile of the transit station that serves as a major hub for regional and local transit services, and therefore new housing will still have opportunities to capitalize on this as an amenity. Slightly less dense than the TOD district, these areas may provide exceptional opportunities to introduce multi-family uses such as town homes, row homes, and small lot single-family uses that could cater to larger families and incorporate more units with three or more bedrooms. As indicated in previous sections of this Chapter, the City's residents expressed a desire to have access to more rental units with more bedrooms and larger square footages. While a detailed market study would likely be needed to confirm the demand for these uses, if we can take the anecdotal information as true, this area has the potential to support those types of uses. As with the TOD district, affordability is likely to become a consideration in any redevelopment within these areas because new construction naturally costs more and as the area redevelops interest and demand is likely to escalate costs. It is therefore important, just as with the redevelopment of the TOD district, that the City evaluate and explore ways to incorporate a range of affordable and market rate opportunities in new developments.

4-22

Neighborhood Mixed-Use Areas

The Neighborhood Mixed-Use is a new land use designation that responds to resident and policy-makers desire to incorporate retail and services into the neighborhood fabric. One of the ways the City can accomplish that objective is to create 'nodes' of mixed-uses that include residential uses, but protect key corners for small retailers, shops, or restaurants that create a more vibrant streetscape. The City acknowledges that these areas are less likely to redevelop with any regularity. Therefore, the number of new housing units expected to come on-line in these areas is a little less tangible than in areas with large contiguous redevelopment acres. However, the nodes have the opportunity to provide yet another housing style and type, as these areas are not envisioned for large high-rises or extensive master plans. Instead, these areas are contemplated to have smaller footprints with living units above a small store front or restaurant for example.



HOUSING RESOURCES, STRATEGIES & TOOLS

Table 4-5 outlines a variety of resources, strategies, and tools to implement Brooklyn Center’s identified housing needs and stated housing goals. There is a wealth of resources available to assist communities in meeting their goals. The following table should be considered a starting point. As the City’s housing needs evolve or become clearer, this set of tools should expand with options.

Table 4-5. Housing Resources, Strategies & Tools

Housing Goal	Tool/ Resource/ Strategy	Description	Affordability Target
Promote a diverse stock that provides opportunities for all income levels	Housing Demand Market Study	Conduct a market study and gaps analysis to track housing demand. This study and report could double as a marketing and promotional piece about housing opportunities.	<30% AMI 51-80% AMI
	HRA/CDA/ EDA	Work with the County HRA and City EDA to protect and enhance existing NOAH in the City. Use Market Studies to help identify opportunities to meet housing needs in the City and evaluate ways to partner with the County and other program providers.	<30% AMI 30-50% AMI 51-80%
	Site Assembly	Consider strategies for assembling sites in high-density or mixed-use districts that would increase appeal to developers.	<30% AMI 51-80% AMI
	CDBG and Demonstration Account (LCDA)	Work with Hennepin County to use CDBG funds to help low-and moderate-income homeowners with rehabilitation assistance. CDBG funds will also be explored for use to support redevelopment efforts that meet the City’s goals towards a diverse housing stock (units and market/ affordable diversity).	<30% AMI 51-80% AMI
	Tax Abatement	Consider tax abatement for large rental project proposals that provide unit and income-mix within a single project. The City is particularly interested in projects with market diversity and units of different size to cater to a larger market (singles, families, multi-generational, etc).	<30% AMI 51-80% AMI
	HOME and Affordable Housing Incentive Fund	Consider application, and utilization, of HOME and Affordable Housing Incentive fund grants to support a diverse housing stock. The City will prioritize projects that include a unit size and income mix that meets the needs of single-person and families in the City.	<30% AMI 30-50% AMI
	Housing Bonds	The City would consider issuing Housing Bonds for projects that include units for large families, particularly in projects with a mix of unit sizes and incomes. However, it should be noted that there are limitations to the city bonding authority and other programs may be more suitable	<30% AMI 51-80% AMI
	Brownfield Clean-up	In potential redevelopment areas, explore EPA and MN DEED grant programs that provide funding and assistance with planning, assessment, and site clean-up.	<30% AMI 30-50% AMI 51-80%
	4D for NOAH Properties	The City will continue use of 4D classification for the purpose of protecting its Naturally Occurring Affordable Housing (NOAH) uses throughout the City.	<30% AMI 30-50% AMI
	Pooled TIF Funds	Explore the use of TIF housing funds to create a revolving loan program to support the rehabilitation of existing single-family and multi-family NOAH properties.	<30% AMI 30-50% AMI 51-80%



Table 4-5. Housing Resources, Strategies and Tools Cont'd.

Housing Goal	Tool/ Resource/ Strategy	Description	Affordability Target
Identify ways to match housing stock with changing demographic	Housing Coordinator Position	The City would create a position that would serve as a liaison to existing landlords to help them respond to shifting demographics through training and access to city resources. The position could also serve as a resource for tenants to connect to support services in the event of eviction notices, discriminatory practices, and other issues related to housing access. The position would include coordinating housing programs, including home ownership programs, resident financial literacy programs, with the intent to convert Brooklyn Center renters to successful home owners.	<30% AMI 30-50% AMI 51-80%
	Referrals	Review and update reference procedures and training for applicable staff including a plan to maintain our ability to refer residents to any applicable housing programs outside the scope of local services.	<30% AMI 30-50% AMI 51-80%
	Preserve LIHTC properties	The City will monitor expiring LIHTC properties and work to find solutions to protect and preserve these affordable units to meet the needs and demands of the City's residents. The City will approach owners with expiring properties to discuss the possibility of 4d program tax breaks	<30% AMI 30-50% AMI
Explore opportunities to improve City housing policies and ordinance to make more responsive	Expedited Application Process	Streamline the pre-application process in order to minimize unnecessary delay for projects that address our stated housing needs, prior to a formal application submittal	<30% AMI 30-50% AMI 51-80%
	Fair Housing Policy	The City will work to incorporate a Fair Housing policy into its ordinances and policies.	<30% AMI 30-50% AMI 51-80%
	Existing ordinances	The City will continue to operate its Rental Licensing Program, and will periodically review and make enhancements to support the City's residents.	<30% AMI 30-50% AMI 51-80%
	Update the City's Zoning to support new land uses	The City's future land use plan provides opportunities to include high density residential uses in the areas identified for redevelopment. The City will update its zoning ordinance, including prepare new zoning districts, to support the housing needs identified in this Housing chapter.	<30% AMI 51-80%

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Table 4-5. Housing Resources, Strategies and Tools Cont'd.

Housing Goal	Tool/ Resource/ Strategy	Description	Affordability Target
Maintain existing housing stock in single-family neighborhoods through proper ordinances, incentives and enforcement	Foreclosure Prevention	In established neighborhoods, a rash of foreclosures, especially in close proximity to one another, can have a deleterious effect on the surrounding neighborhood. Be aware of foreclosures and be able to direct homeowners at-risk of foreclosure to resources that can help prevent foreclosures. http://www.hocmn.org/	<30% AMI 30-50% AMI 51-80%
	Low or No Cost Home Loans	Providing low-or no-cost loans to help homeowners repair heating, plumbing, or electrical systems helps preserve existing housing. For example, Minnesota Housing's Rehabilitation Loan and Emergency Loan programs make zero percent, deferred loans that are forgivable if the borrower lives in the home for 30 years. Minnesota Housing's Community Fix Up Program offers lower-cost home improvement loans, often with discounted interest rates, remodeling advising, or home energy services, through a trained lender network.	<30% AMI 30-50% AMI 51-80%
	Home Ownership Program	Work with residents to provide education and programs to make home ownership possible, particularly converting existing renters to home owners through supporting down-payment assistance programs.	30-50% AMI 51-80%
	Code Enforcement	The City will continue to operate a robust code enforcement program that includes both complaint-based enforcement and proactive sweeps.	<30% AMI 30-50% AMI 51-80%
	Vacant Building Program	The City will continue to operate its Vacant Building Program that tracks and monitors vacant properties in the City to ensure adequate upkeep and maintenance.	<30% AMI 30-50% AMI 51-80%
	Homes within Reach	The City will cooperate with Homes Within Reach, but will not imitate a Community Land Trust independently during this Planning Period.	<30% AMI 30-50% AMI 51-80%
Explore opportunities to incorporate new affordable housing into redevelopment areas	Inclusionary Housing Ordinance	<i>If</i> the market strengthens in redevelopment areas to the extent that policies would not deter investment, the City could consider an inclusionary housing ordinance to ensure that affordable housing is a component of any new housing development. Since current market conditions in the City are well below those of adjacent communities, an inclusionary policy may deter short-term investment. The City may want to explore this policy in the future if the market rents rise to levels of at least 80% AMI.	<30% AMI 30-50% AMI 51-80%
	Livable Communities (LCA and LCA LCDA-TOD)	Consider supporting/sponsoring an application to LCDA programs for multi-family rental proposals in areas guided for high density residential and targeted to households of all income levels.	<30% AMI 30-50% AMI 51-80%
	Tax Increment Financing (TIF)	To help meet the need for low-income housing, the City will establish a TIF district in an area guided for TOD and mixed uses.	<30% AMI 30-50% AMI 51-80%
	Consolidated RFP Process - Minnesota Housing	The City will support developer applications for the Consolidated RFP Process when a proposed redevelopment meets the City's goals stated within this Plan, and will focus on redevelopment opportunities in the central core including TOD and Mixed-use areas.	<30% AMI 30-50% AMI 51-80%



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