

HOUSING

I. INTRODUCTION

The purpose of this chapter is to summarize housing issues within the City of Belle Plaine and establish goals and work items promoting a healthy residential infrastructure and furthering a variety of life-cycle housing options. The issues have been identified through:

- An analysis of City demographics;
- An evaluation of historical building trends gathered from building permit information on file at the City offices;
- An evaluation of existing housing conditions gathered through a windshield survey of the City;
- A review of land use options for housing growth;
- A Housing Study, completed in June 2006 by Maxfield Research for the Scott County Housing Redevelopment Authority (HRA);
- The comprehensive plan survey and community meeting; and
- Housing Objectives, Policies and Plan.

II. HOUSING ISSUES

Life Cycle Housing Variety

The housing stock within a community must be responsive to the needs of its residents. Housing needs are not static but change over time as people move through different stages of their lives. Housing needs tend to evolve from: (1) affordable basic units for young people just beginning to enter the workforce and individuals or families with lower incomes to (2) affordable single family units for first time home buyers and young families to (3) move up housing for people with growing families and/or incomes to (4) empty-nester dwellings for persons whose children have grown and left home (5) to low maintenance housing options for aging persons as their ability to maintain their property decreases; and finally to (6) assisted living environments to provide health and medical care to the elderly.

To address the life-cycle needs of residents, it is critical that a community provides a wide range of housing:

- **Types** (i.e. apartment/townhome/condominium rental, townhome/condo/single-family owner occupied, assisted living);
- **Sizes** (i.e. one, two, three bedroom rentals; starter homes; move-up homes); and,
- **Values:** (i.e. efficiency – luxury rental units; starter homes – executive homes).

The development of life-cycle housing works to sustain the community by preventing a polarization of residents in one age or income group. As one generation of residents moves through its life cycle it can move into the housing provided by the previous generation, just as the next generation will move into the housing being vacated.

Population Characteristics/Growth

Belle Plaine's existing population, as described in the Social Profile Summary within Chapter 3, reports a 2000 Census median age of 34.9 years, increasing from 32.2 years at the time of the 1990 Census. The 2000 Census median age in Scott Counties was 32.7 years, and the State median age was 35.4 years.

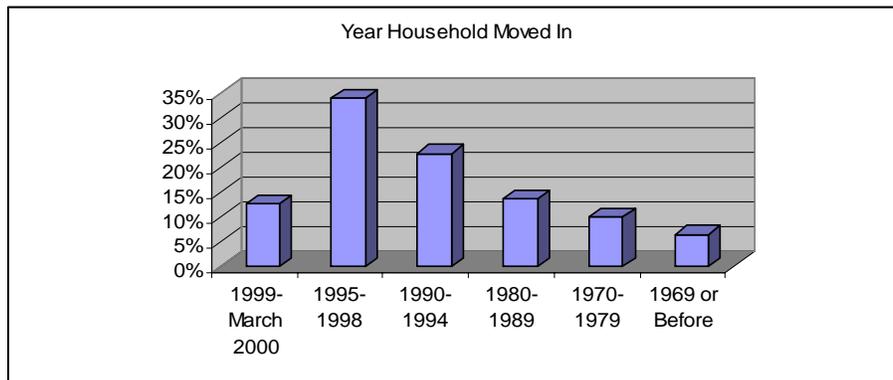
The State Demographer's Office projects future population by age group at a counties level between 2000 and 2030. Projections suggest that within Scott County age groups 65 to 69 years and 70 to 74 years are anticipated to be the fastest growing at 429% and 401.1% respectively. This will have an impact on the type of housing required in the future. Within Scott County, all age groups 0 years to 44 years are projected to increase by over 35%.

Younger age groups and persons in transition who are not able to afford to purchase a home typically choose to occupy rental units within multi-unit structures. As a result, higher than average turnover in housing unit occupants may be expected. Table 4-1 illustrates Census data that reflects almost half (44%) of those occupying housing units within the community moved in between 1995 and March 2000.

**TABLE 4-1
BELLE PLAINE HOUSING UNITS
BY YEAR HOUSEHOLDER MOVED IN**

Year Household Moved In	Number of Owner-Occupied Units	Percent of Owner-Occupied Units	Number of Renter-Occupied Units	Percent of Renter-Occupied Units	Total Number of Occupied Units	Total Percent of Occupied Units
1999-March 2000	137	12.4	43	14.4	180	12.8%
1995-1998	353	32.0	124	41.6	477	34.0%
1990-1994	235	21.3	84	28.2	319	22.8%
1980-1989	155	14.1	37	12.4	192	13.7%
1970-1979	141	12.8	0	0.0	141	10.1%
1969 or Before	82	7.4	10	3.4	92	6.6%
Total	1103	100.0	298	100.0	1401	100.0%

Source: U.S. Census 2000



Housing Affordability - Defined

“Affordable Housing” is defined differently by various organizations. The United States Department of Housing and Urban Development generally defines housing as affordable if it costs less than thirty (30) percent of a household’s income. However, HUD’s Section 8 Income Guidelines are the basis for most affordable housing programs. Section 8 guidelines define low and moderate incomes on a sliding scale, depending on the number of persons in the family. For example, a four person household is considered ‘moderate income’ if their family income is 80 percent of the area’s median family income. The 2000 Census reports that the median percent of household income in 1999 that Belle Plaine households spent on mortgages was 24.2%.

The U.S. Census Bureau classifies household and family income differently. Household income is defined as total money received in a calendar year by all household members 15 years old and over. Family income is the total income received in a calendar year by family members related by birth, marriage or adoption. Many households are not families, for example single people living alone or with non-related roommates are considered a non-family household. Median household income is often lower than median family income; however, most housing data references family income rather than household income.

'Median' income differs from 'average' income. 'Median' is created by dividing income distribution data into two groups, one having incomes greater than the median and the other having incomes below the median. 'Average' income is calculated by adding all incomes together and dividing the total by the number of responses. The following Tables will compare the City of Belle Plaine and Scott County's housing affordability data in terms of median household income (Table 4-2) and Belle Plaine and Scott County in terms of median family income (Table 4-3).

**TABLE 4-2
AFFORDABLE HOUSING – GENERAL DEFINITION
30 PERCENT OF MEDIAN HOUSEHOLD INCOME**

Area	Median Household Income	"Affordable" Monthly Mortgage Payment*	Approximate "Affordable" Home Value at 6% interest/30 year term	"Affordable" Monthly Rent Payment
City of Belle Plaine	\$50,272	\$1,257	\$232,750	\$1,257
Scott County	\$66,612	\$1,665	\$308,000	\$1,665
State of Minnesota	\$47,111	\$1,178	\$218,000	\$1,178

Source: U.S. Census – 2000

- Note: Assumptions: Affordable Home Value based on 10% down payment, 6% interest and 30 year term. Values may differ depending on interest rates and terms and amount of down payment. Affordable monthly payment does not include taxes or insurance.

**TABLE 4-3
AFFORDABLE HOUSING – SECTION 8 DEFINITION-MEDIAN FAMILY INCOME**

Area	City of Belle Plaine* Based on Metro MSA HUD data			Scott County		
	Income	"Affordable" Home Value at 6% interest/30 year term	"Affordable" Monthly Rent Payment	Annual Income	"Affordable" Home Value at 6% interest/30 year term	"Affordable" Monthly Rent Payment
Median Family Income	\$59,539	\$275,500	\$1,488	\$72,212	\$334,000	\$1,805
Low income - one person household	\$40,600	\$188,000	\$1,015	\$40,439	\$187,000	\$1,011
Low income - two person household	\$46,400	\$215,700	\$1,160	\$46,216	\$214,000	\$1,155
Low income - four person household	\$58,000	\$268,000	\$1,450	\$57,770	\$267,000	\$1,444
Very low income - one person household	\$26,950	\$125,000	\$674	\$25,274	\$116,500	\$632
Very low income - two person household	\$30,800	\$142,500	\$770	\$28,885	\$133,000	\$722
Very low income - four person household	\$38,500	\$178,000	\$963	\$36,106	\$166,500	\$903

Source: U.S. Census & Department of Housing and Urban Development for Income. MDG, Inc. calculations of affordable mortgage and rent rates,

Based on Section 8 definition of affordable. Affordable mortgage based on 6% interest and a 30-year term, with no money down.

* Note: Assumes 10% down payment, 6% interest and 30 year term. Monthly payments do not include taxes or insurance.

** "Moderate" income defined here as 80% of median family income for Counties.

*** "Low" income defined here as 50% of median family income for Scott County.

By condensing data above, it is possible to develop a range of affordability for owner-occupied and rental units in the City of Belle Plaine. Table 4-4 depicts the range of affordability for housing Belle Plaine residents can afford.

**TABLE 4-4
CITY OF BELLE PLAINE
RANGE OF HOUSING AFFORDABILITY – FAMILY OF FOUR PERSONS**

	Owner – Occupied Home Value	Monthly Rental Cost
Affordable for Median Incomes	\$275,500	\$1,488
Affordable for Moderate Incomes (80% of Median)	\$268,000	\$1,450
Affordable for Low Incomes (50% of Median)	\$178,000	\$ 963

It is noted most housing affordability programs and data place emphasis on creating owner-occupied units at 80% of the median family income (moderate income) and, rental units at 50% of the median family income (low income). Since low-income persons are typically renters, the definition of 'low income' is tied to the number of persons in each unit. Therefore, the Comprehensive Plan as of January of 2006 will identify "affordable owner-occupied units" as those affordable for moderate income families (80% of median income). Existing and new homes that are 'affordable' will be those between \$232,750 and \$275,500 (average of \$254,125). Affordable rental units are based on 50% of the median income and will be in the range of \$674 per month to \$963 per month.

It is important to note the definition of 'affordable' in terms of a dollar amount will change as the cost of living increases and interest rates change. Therefore, the City should periodically review income/housing statistics and update the definition as warranted. Factors such as interest rates will impact housing affordability.

Affordable Housing in Belle Plaine

The U.S. Census Bureau reports the actual income distribution in the City in terms of both median household and median family incomes. Income distributions can be compared to affordability standards to determine how many households and families in the City of Belle Plaine may require affordable housing. In Table 4-5, households that may require affordable housing (based on family income) are depicted in the shaded areas.

**TABLE 4-5
CITY OF BELLE PLAINE
FAMILY INCOME AFFORDABILITY**

Annual Family Income	Number of Families in Category	% of Total	Maximum Sustainable Monthly Rent - Efficiency Apt.	Maximum Sustainable Monthly Rent - One Bedroom	Maximum Sustainable Monthly Rent - Two Bedroom	Maximum Sustainable Home Value
Less than \$10,000	7	7.3	\$175	\$225	\$250	\$46,500
10,000 – 14,999	23	6.5	\$263	\$338	\$375	\$58,000
15,000 – 24,999	73	10.5	\$438	\$563	\$625	\$92,750
25,000 – 34,999	93	9.7	\$613	\$788	\$875	\$138,750
35,000 – 49,999	174	15.6	\$875	\$1,125	\$1,250	\$196,500
50,000 – 74,999	318	27.5	\$1,313	\$1,688	\$1,875	\$289,000
75,000 – 99,999	219	17.9	\$1,750	\$2,250	\$2,500	\$405,000
100,000 - 149,999	38	4.3	\$2,625	\$3,375	\$3,750	\$578,000
150,000 - 199,999	5	0.5	\$3,500	\$4,500	\$5,000	\$809,000
200,000 or more	4	0.3	\$3,500+	\$4,500+	\$5,000+	\$925,000
Median family income for Belle Plaine within Scott County in 1999= \$59,539						

Source: United States Census, 2000 and MDG Calculations of Approximate Maximum Sustainable Home Value based on 6% interest and 30 year term with 10% down payment, at 30% of average family income range.

The U.S. Census data reveals 206 individuals or 28 families in Belle Plaine are living in poverty (5.8% of the city's population). Of the 206 individuals, 0% were 5 years old or younger, 42 or 20% were 6 to 11 years of age, 22 or 11% were 12 to 17 years of age, 74 or 36% were between 18 and 64 years of age and 8 or 4% were 65+ years of age. Within Scott County, 2,979 people are living in poverty (3.4% of the county population).

The 2000 Census indicates the median monthly mortgage payment, with select monthly homeowner costs, in the City of Belle Plaine was \$1,088; the median gross rent per month was \$485. As indicated in Table 6-6, the median value of a home within the City was \$129,800. Medians within the City are significantly lower than those in Scott County.

**TABLE 4-6
ESTIMATED ACTUAL HOUSING COSTS**

Area	All Occupied Housing Units*	Owner Occupied Median Value	Owner-Occupied Units With Mortgage	Owner-Occupied Units Without Mortgage	Median Contract Rent	Median Gross Rent
City of Belle Plaine	1,401	\$129,800	719	222	\$428	\$485
Scott County	30,692	\$157,300	18,960 (86.4%)	2,990 (13.6%)	\$605	\$655
State of Minnesota	1,117,489	\$122,400	--	--	\$566	--

Source: 2000 U.S. Census.

The median housing costs including rent and mortgage payments indicate a base of affordable units exist within the City. The 2000 Census indicates 22 vacant housing units within the City; of those eight were single-family detached structures (36.4% of structures) and the remaining 14 (63.6%) units were in two family units at the time of Census enumeration. The majority of the vacant units were in buildings built

prior to 1939 (14 vacant units). Units most likely to be vacant contained two bedrooms (63.6% of all vacant units).

Owner-Occupied Housing Supply

Census 2000 indicates that of the 1,401 occupied housing units, 1,103 (78.7%) were owner-occupied units. The majority of owner-occupied housing units are single detached units (72.7%). The owner-occupied segment of Belle Plaine’s housing unit supply can be further described in terms of the value of the home (Table 4-7) and the monthly mortgage payment for those with mortgages (Table 4-8).

**TABLE 4-7
BELLE PLAINE
OWNER OCCUPIED HOUSING VALUES (2000)**

<u>Value</u>	<u>Number of Units</u>	<u>Percent of Units</u>
Less than \$50,000	7	0.7%
\$50,000-\$99,999	178	19.0%
\$100,000-\$149,999	517	54.9%
\$150,000-\$199,999	188	20.0%
\$200,000-\$299,999	49	5.2%
\$300,000-\$499,999	2	0.2%
\$500,000-\$999,999	0	0.0%
\$1,000,000 or more	0	0.0%
Median Value	\$129,800	n/a

Source: U.S. Census 2000

Table 4-8 indicates that of the 719 households which had mortgages at the time of the 2000 Census enumeration, nearly 40% had monthly mortgages under \$1000. 51% had monthly mortgages of \$1,000 to \$1,499 and 9% had monthly mortgage payments over \$1,500.

**TABLE 4-8
BELLE PLAINE
HOUSEHOLDS BY: MONTHLY MORTGAGE (IF UNIT MORTGAGED)**

Monthly Mortgage	Number of Units	Percent of Units
Less than \$300	0	0
\$300-\$499	6	0.9
\$500-\$699	59	8.2
\$700-\$999	220	30.5
\$1,000-\$1,499	369	51.3
\$1,500-\$1,999	46	6.4
\$2,000 or more	19	2.7
Total	719	100.0%

Source: U.S. Census 2000

The June 2006 Scott County Housing Study, completed by Maxfield Research, notes the median resale price of existing single-family homes in 2005 in Belle Plaine was \$220,000 versus an average \$280,000 in Scott County. The average sale price of new construction of a single family home in Belle Plaine was \$275,000 versus \$455,000 for Scott County.

The Housing Study also reports the construction of 11,400 households during the 1990s. It projects the construction of an additional 24,200 households between 2000 and 2010, with Belle Plaine as one of the top five leading cities in Scott County for household growth, as follows:

**TABLE 4-9
SCOTT COUNTY HOUSEHOLD PROJECTIONS-LEADING CITIES
Households**

City	2000	2010	Change
Shakopee	7,540	15,000	7,460
Prior Lake	5,645	10,700	5,055
Savage	6,807	11,000	4,193
Elko-New Market	286	2,120	1,834
Belle Plaine	1,396	2,900	1,504

The Housing Study notes that the median household income of Scott County in 2005 was approximately \$75,000 which is significantly higher than the Twin Cities Metropolitan Area (seven county) income of \$62,500. It suggests household incomes will increase to \$84,715 in the next five years. Following is a summary of projected household incomes and corresponding increases in each category:

**TABLE 4-10
SCOTT COUNTY HOUSEHOLD INCOME PROJECTIONS**

Household Income	2005	2010	Change	% Increase
Less than \$15000	2105	2340	235	11%
15,000 to 24,999	2179	2416	237	11%
25,000 to 34,999	2662	3019	357	13%
35,000 to 49,999	4944	5386	442	9%
50,000 to 74,999	9457	10508	1051	11%
75,000 to 99,999	8653	10458	1805	21%
100,000 or more	13098	21339	8241	63%
Total	43098	55466	12368	29%

Source: Maxfield Research Housing Study for Scott County, June 2006.

Rental Unit Supply

Of the total number of occupied housing units (1,401) in Belle Plaine enumerated in the 2000 Census, 298 (27%) were occupied by renters. According to rental records from 2005, the majority of rental units are contained in multiple-family apartment complexes of 20 or more units; however, 80 rental units are single-family units. The Housing Study completed by Maxfield Research in June, 2006 reports an overall rental vacancy rate within Scott County in April/May of 2006 of 5.0%.

A summary of Belle Plaine's rental unit supply is listed in Table 4-11. Belle Plaine has a variety of rental housing options, ranging from apartment complexes, to apartments above commercial stores to single family homes used for rental purposes.

**TABLE 4-11
BELLE PLAINE RENTAL UNITS**

Size/Type of Structure	Number of Buildings	Number of Units
Single-Family	80	80
2 to 5 Unit Building	27	77
Upper/Lower Level	9	20
6-10 Unit Building	4	31
11-20 Unit Building	0	0
Over 20 Unit Building	4	108
Total	124	316

Source: 2005 City rental records.

According to the 2000 Census, most rental units (96) within the City of Belle Plaine were constructed prior to 1939 (32.2% of all rental units) and 75 (25.2%) constructed between 1980 and 1989. Fifteen new rental units have been constructed in the past five years. The City adopted rental housing maintenance codes in 2005.

Table 4-12 illustrates new apartment construction from 2000 through the first quarter of 2005 and reveals limited multiple-family units being constructed in the most recent years.

**TABLE 4-12
NEW APARTMENT UNIT CONSTRUCTION
2001 – 2005**

Year	Multiple Family Construction in Dollars	# New Units	Average Value Per Unit
2001	\$624,000	12	\$52,000
2002	\$290,000	3	\$96,667
2003	0	0	0
2004	0	0	0
2005	0	0	0

Source: City of Belle Plaine Building Permits, through 1st Quarter 2005.

Multiple-family housing construction has constituted only 2% of the total new housing units constructed between 2001 and 2005, with 86% of the units being single-family detached and 12% of the new units being townhouse units.

III. EXISTING HOUSING STOCK

Type of Housing

The existing housing supply in Belle Plaine includes a mix of the type of housing options available including single-family, duplex, townhouse, multiple-family units and manufactured homes. According to the 2000 census the make-up of the existing housing stock is as follows:

**TABLE 4-13
TYPES OF OWNER OCCUPIED HOUSING BELLE PLAINE**

	Total No.	Owner		Renter	
		No.	%	No.	%
Single-family detached	1027	977	89	50	17
Single-family attached	54	32	3	22	7
Two-family units	68	25	2	43	14
Three or Four Units	64	14	1	50	17
5 or more units	131	0	0	131	44
Manufactured Home	57	55	5	2	1
Total	1401	1103	100	298	100

SOURCE: 2000 Census. Table H32.

Density

The following table illustrates the density or number of units per acre allowed in the Zoning Ordinance in Belle Plaine and other area communities. According to Belle Plaine's System Statement, issued by the Metropolitan Council, the City of Belle Plaine shall strive for a density of three to five units per acre. The existing Zoning Ordinance allows approximately 3.5 units per acre in single-family districts and up to 16 units per acre for multiple family units in the R-7 District. Based on 2005 developed residential acres and number of housing units (2000 Census plus 2000 to 2004 building permits), the overall housing density as of 2005 was 3.49 residential units per acre.

**TABLE 4-14
COMPARITIVE DENSITIES ALLOWED IN RESIDENTIAL ZONING DISTRICTS**

City	Medium Family District	Min Lot Size	Sq. Ft/ Unit	Units Per Acre	High Density District	Min Lot Size	St. Ft./ Unit	Units/ Acre
Jordan	One and Two Family (R-2)	10,000	5,000	8.7	3 or more (R-3)	9,000	3,000	14.5
Belle Plaine*	One and Two Family (R-3)	10,500+	2,000	3.5	4 units (R-7)	10,000+	2,000	10.9
					12 units (R-7)	10,000+	2,000	16.3
Lakeville	One and Two Family (RM-1)	20,000	5,000	8.7	4+ units (RH-1)	20,000	2,500	17.4
Savage	Up to 8 units			12.0			4,000	10.9
Chaska**	One and Two Family (R-2)		4,300	10.1	3+ units (R-3)		3,200	13.6
Average		13,500	4,075	8.61			2,783	13.9

*Belle Plaine requires a minimum 10,500 sq ft + 2000 for each additional unit in R-3 and min. 10,000 + 2,000 in R-7

**Chaska's density is based on # of bedrooms in the unit. Their density is 3,600 sq ft +700 for second bedroom and 2,500 + 700 for additional bedroom. The above numbers suggest a two-bedroom unit, which in multiple family is most likely, unless they are senior units.

Building Activity

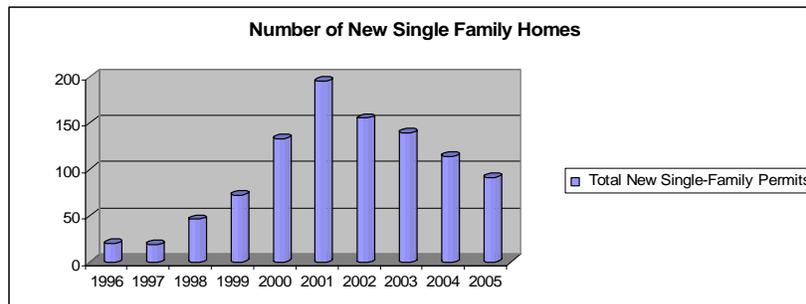
The following table illustrates new single-family home construction trends over the past nine years. The number of new single-family homes constructed in the late 1990s grew with a significant spike in housing construction in 2001. The growth corresponds with increased growth in Scott County and decreases in interest rates.

**TABLE 4-15
NEW SINGLE FAMILY DETACHED HOUSING CONSTRUCTION: 1995 - 2005**

Year	Total New Single-Family Permit Value	Total Value of New S.F. Homes (without land values)	Average Value
1996	20	\$ 2,445,439	\$ 122,272
1997	19	\$ 2,245,164	\$ 118,167
1998	46	\$ 5,618,821	\$ 122,148
1999	72	\$ 8,111,605	\$ 112,661
2000	133	\$ 15,595,032	\$ 117,256
2001	195	\$ 25,585,115	\$ 131,206
2002	155	\$ 20,498,000	\$ 132,245
2003	139	\$ 19,987,000	\$ 143,791
2004	114	\$ 19,051,116	\$ 167,115
2005	91	\$ 16,731,492	\$ 183,863

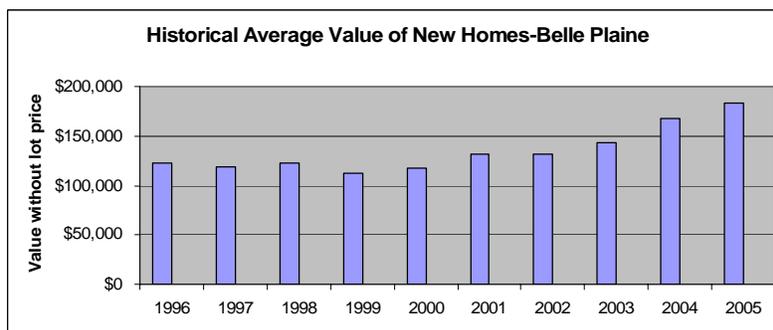
Source: City of Belle Plaine Building Permits.

GRAPH 4-1



As depicted below, the average value of new single-family building permits in Belle Plaine has slowly increased over the past several years, with steady increases since 1999. The home value below is based on building permit values, without the lot price.

GRAPH 4-2



Condition of Existing Housing Stock

The condition of the existing housing stock in Belle Plaine has been documented to be in generally good condition. A windshield survey of various residential areas conducted in December, 2005 reveals that most single-family structures are very well maintained. The City was awarded a Small Cities Development Grant in 2000, in which 28 homes in the original portion of the City received funding for rehabilitation projects.

The 2000 Census gathered data regarding the structural and facility characteristics of housing within the City of Belle Plaine. According to the Census:

- Sixteen (16) housing units lack complete plumbing facilities.*
- Sixteen (16) housing units lack complete kitchen facilities.
- Thirty (30) housing units report over 1.01 occupants per room.
- Thirty-eight (38) housing units lack telephone service.
- Three Hundred Five (305) housing units (195 owner-occupied and 96 renter occupied units) were built prior to 1939.

* The U.S. Census data on plumbing facilities were obtained from both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit for plumbing facilities to be considered complete.

Housing Needs:

The Scott County Housing Study, completed by Maxfield Research in June 2006, identifies a need for 1,550 new housing units in Belle Plaine between 2005 and 2015, with 83.5% of the units as owner occupied, 8.3% senior housing units and 8.1% rental units. A further breakdown of the specific types of housing units follows.



*Source: Comprehensive Needs Assessment for Scott County, Maxfield Research, Inc. June 2006.

The Housing Study notes that in order to meet the projected single-family housing demands, approximately 300 single-family lots are needed. Approximately 500 lots are available, suggesting a sufficient supply to 2007.

As noted above, 130 Senior Units are projected as needed, with 65 adult rental and 55 Service-Intensive Units. In June, 2006, The Lutheran Home received approval for a conditional use permit to begin construction of a 45-unit independent senior living complex and a 36-unit assisting living complex (which includes 14 units for memory care and 22 one-bedroom and two-bedroom units) on the Lutheran Home campus in Belle Plaine. A minimum of 90% of the units will be for occupants 60 years and older in age. This project will assist in meeting current and projected needs.

In May of 2006, the Metropolitan Council released a “2011-2020 Allocation of Affordable Housing Needs by Cities and Townships”, citing a need for 202 new affordable units needed. This was prior to the Lutheran Home’s 81 additional units which were proposed in June, 2006.

IV. COMMUNITY INPUT

Interviews were conducted with a cross-section of 13 community leaders/business representatives in conjunction with the updating of this Plan. Participants were asked what type of housing respondents felt was most needed in Belle Plaine. Results from 13 respondents follow. Several respondents selected more than one category:

Number of responses	Type of Housing
2	Affordable Senior Apartments
5	Market Rate Senior Apartments
3	Luxury Senior Apartments
3	Affordable General Occupancy Multiple-Family Apartment
2	Market Rate General Occupancy Multiple-Family Apartment
1	Market Rate Condominium/Townhome. Comment: "not needed"
2	Affordable Single-Family Housing comment: "adequate"
2	Market Rate Single-Family Housing comment: "adequate"
3	Luxury Single-Family Housing
Other comments:	
	"Lacking luxury or executive housing"
	"Need move-up housing to keep young families who've moved here – here when they're ready to move up to a larger home."

In addition to the type of units needed, respondents to the interview/survey indicated they felt the overall condition of the existing housing stock within Belle Plaine is in "good" condition (92%), 8% felt it is "fair", with no responses to "poor" or "excellent".

Of those participating in the interview process, 100% thought ample sites for new housing were available within the community. Recommendations on the areas to be guided for residential purposes are as follows:

- 8 North of Highway 169, south of South Street
- 4 South of Highway 169, west of CR 3
- 4 South of Highway 169 toward the golf course and following CR 7 SE
- 1 Northeast along Highway 169 *North side of 169
- 3 Infill/redevelopment within existing city limits; however, this is difficult when land is under control of one owner – Utilities/infrastructure in place to go southeast
- 3 Other comments:
 - Confine housing development to the Central Core versus annexation to Southeast in Belle Plaine Township – Grow in St. Lawrence & Blakeley Township and Faxon Township
 - East of Belle Plaine – by the Hot Spot in St. Lawrence Township
 - This should be driven by development
 - Some infrastructure restraints (Brewery Creek interceptor needed)

A community survey was mailed to 1,932 municipal utility customers. 356 were returned for an 18.4% response rate. Following are comments received relating to housing:

- Separate commercial from single family residential and multiple family residential land use.
- Signed petitions to keep apartments off South Street; City disregarded.
- No more multiple-family residential.
- We need to encourage a step up in new residential home quality/cost. We have ample entry level type homes. We need a step up option for families that want to move from an entry level \$200K to a mid range home \$300-\$400K. If Belle Plaine doesn't have them to offer, they will go to Jordan, New Prague, Waconia, etc. that do have the next step home.
- If we see an abundance of low-income housing (new) we will move away.

V. HOUSING OBJECTIVES

1. Maintain a balanced housing supply with housing available for people at all income levels and unit types which meet the varying life-cycle needs of Belle Plaine residents.
2. Promote on-going maintenance of owner-occupied and rental housing units.
3. Establish a housing pattern that respects the natural environment while striving to meet local housing needs and the community's share of the metropolitan area's housing growth.
4. Improve access and linkages between housing, employment and retail centers in Belle Plaine.
5. Protect the integrity of residential neighborhoods by requiring buffers between neighborhoods and high traffic roads or non-compatible land uses.

VI. HOUSING POLICIES

1. Maintain zoning and subdivision regulations allowing for the construction of a variety of housing types and price ranges.
2. Continue to utilize City ordinances that allow planned unit developments that provide a mixture of housing types.
3. Promote the development of multi-family housing units in areas that are physically suited to serve higher densities.
4. Require the integration of open spaces within residential developments in order to maintain a living environment that is consistent with the City's vision and guiding principals.
5. Review the City's Zoning Ordinance and allowable densities to ensure the ordinances match the desired goals of the City (e.g. providing lots for move up and executive homes and preservation of open space).

VII. HOUSING PLAN

1. Balanced Supply of Housing.

The City of Belle Plaine strives to provide life cycle housing for all market needs including affordable basic units for young people just beginning to enter the workforce to (2) affordable single family units for first time home buyers and young families to (3) move up housing for people with growing families and/or incomes to (4) empty-nester dwellings for persons whose children have grown and left home (5) to low maintenance housing options for aging persons as their ability to maintain their property decreases; and finally to (6) assisted living environments to provide health and medical care to the elderly.

Based on 2000 Census data, it appears over 890 single family units (95%) were considered in the "affordable" range or under \$275,500, when comparing home values with median family and household incomes (See Tables 4-3 and 4-7). The construction values, along with lot prices, have increased significantly in the past few years; however, it appears a need for more move up and executive style single-family homes are needed in the community to provide full life-cycle housing options.

According to the on-line Multiple Listing Service, as of December 29, 2005; Belle Plaine had 96 homes on the market in following asking price ranges:

<u>Asking Price</u>	<u>Number of Homes Listed</u>
900,000+	One (1)
800,000-899,000	None
700,000-799,000	None
600,000-699,999	One (1)
500,000-599,000	One (1)
400,000-499,999	Four (4)
300,000-399,000	Thirteen (13)
200,000-299,000	Sixty-Five (65)
100,000-199,000	Ten (10)
Under 100,000	None

Since 2000, 86% of the new housing units constructed in Belle Plaine have been single-family detached units. The Scott County Housing Study, completed in 2002, suggests future housing demands (to 2010) include a mix of 84% owner-occupied and 16% rental units.

In order to maintain a balance of housing options available in the City, the future land use plan includes designations for low, medium and high-density residential developments.

2. Variety of Housing Types.

The City of Belle Plaine currently has a variety of housing options available with the 2000 Census reporting 72.7% of the units as detached single-family units, 3.8% of the City's housing units as single-family attached, 5.8% of the units in two-family units, 4.5% of the housing units in three or four-unit buildings and 9.2% of the housing units in 5 or more unit buildings. Fifty seven (57) manufactured homes exist.

The types of housing units constructed have changed in the past few years with a larger percentage of owner-occupied attached or townhouse units constructed in the past eight years. The style and type of housing constructed has been a result of market conditions. This is anticipated to drive future housing types in the future.

3. Well-Maintained Housing

The 2000 Census reports that over 21.4% of Belle Plaine's housing stock (305 units) were constructed in 1939 or prior to that date. The median construction year of all housing units constructed before 2000 was 1972. The 2000 Census reported 22% of owner-occupied units (317 units) were constructed between 1990 and 2000. An additional 810 single-family units have been constructed since 2000. With the relatively new housing stock, minimum maintenance concerns arise.

Belle Plaine's rental housing is relatively older than the owner-occupied units, with a median construction year of 1959. Typically maintenance concerns are greater with rental units than owner-occupied units due to a higher turn-over rate, as illustrated in Table 4-1.

To address future maintenance of both owner-occupied and rental housing the City should continue to address areas such as outdoor storage, landscaping requirements, parking requirements, etc. in its Zoning Ordinance. The recent (2005) adoption of a rental ordinance should assist in encouraging maintenance of rental units in the community.

4. Linkages between Housing, Recreation and Employment

One of the goals of the Comprehensive Plan is to improve linkages between housing, recreation and employment. This may be accomplished through subdivision design with collector streets, trail and sidewalk connections.

According to the 2000 Census, there are 2,021 individuals over 16 in the work force. Of these approximately 94% report "commuting to work". The largest percent of these commuters (1,543 people or 81%) drive to work alone, 10.7% (203 people) reported they carpool in a car, van or truck, 3.5% (66 people) reported they walk to work, 4.8% (91 people) work from home, 0.2% (3) commute by "other means" and none noted they use public transportation. The mean travel time to work as reported in the Census was 24.5 minutes.

As the City grows additional industrial and commercial employment opportunities will be available for residents. Providing pedestrian routes for those walking or bicycling, especially along collector streets and arterials will assist in providing important links between residential neighborhoods and places of employment and retail/service.

5. Address Affordable Housing Needs

Maxfield Research's June 2006 Housing Study projects 130 Senior Units are needed in Belle Plaine, with 65 adult rental and 55 Service-Intensive Units. In June, 2006, The Lutheran Home received approval for a conditional use permit to begin construction of a 45-unit independent senior living complex and a 36-unit assisting living complex (which includes 14 units for memory care and 22 one-bedroom and two-bedroom units) on the Lutheran Home campus in Belle Plaine. A minimum of 90% of the units will be for occupants 60 years and older in age. This project will assist in meeting current and projected needs. In 2007, the City of Belle Plaine provided conduit bond financing for the Lutheran Home housing projects. The City will continue to support efforts of the Lutheran Home to address housing needs.

Affordable housing programs are also coordinated through the Scott County Housing Redevelopment Authority (a.k.a. Scott County Community Development Agency). The City plans to continue to collaborate with the county on various programs, including but not limited to:

Housing Rehabilitation Loan Program – This is a county wide program available to families/individuals at 80% of the median area income.

First Time Homebuyer Program – This is a county wide program available to first time homebuyers at or below 80% of median family income, within all communities in Scott County.

Conduit Bond Financing – Scott County HRA offers conduit bond financing for housing projects within cities in Scott County.

Housing Vouchers – Scott County HRA, at the time of this Comprehensive Plan update, has housing vouchers for over seven (7) families in Belle Plaine. The federally funded program allows the HRA to pay for up to 70% of a tenant's rent to the landlord, with the balance (up to 30% of the rent) being paid by the tenants.

County owned housing in the community – Scott County HRA acquired the Belle Haven Apartments, a 32-unit complex, in 2003. This apartment complex which was under private ownership was purchased by the HRA as a "preservation of affordable housing units" project. Without HRA ownership, the units may have been sold and converted to market rate units.