

# Housing and Aging in Place: City of North St.Paul

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## **Background**

As described in previous Resilient Communities Projects, the City of North St. Paul has a large, aging population and a deteriorating housing stock. First, similar to many residential communities, the City of North St. Paul has a sizable population of people that are nearing retirement age. In 2010, approximately 11-12% of the City's population's age was between 45 and 59 years old (Metropolitan Council). As this group matures, it is vital that the City establishes policies to allow these residents to "age in place." A project definition of "aging in place" is described in Goals and Goal Modifications. Second, the City of North St. Paul has a deteriorating housing stock. This is largely due to the aging nature of housing within the City. In North St. Paul, 20% of the housing stock was built before 1945 and 40% of the housing stock was built between 1945 and 1965, per the City's Comprehensive Plan. This aged housing stock needs remodeling for both aesthetic and practical purposes for it to be viable housing in future.

## **Goals and Goal Modifications**

### *Original Goals*

As stated prior to beginning this assignment, "the purpose of this project is to develop programs or policies that will stabilize the housing stock in North St. Paul and provide housing options that make it possible for residents to age in place in the community, either in their own homes or in other housing available in the community. With respect to housing, the City is interested in targeting housing rehabilitation and improvement programs at older homeowners who may be able to make upgrades or modifications to their homes in order to continue living in them, or to increase resale value in the event they relocate."

### *Goal 1: Keep Seniors in their Homes and Neighborhoods*

"A 2010 AARP survey found that 88 percent of respondents over age 65 wanted to remain in their homes for as long as possible, and 92 percent said they wanted to remain in their communities" (U.S. Department of Housing and Urban Development, 2013). According to a survey completed by a University of Minnesota Graduate Housing Class in the fall of 2013, 65 percent of seniors that live in North St. Paul could not predict a time when they would want to leave the community (Mitchell, D., Martin, V., Knoblauch, K., Wilson B., Rakshit, S., Bruin, M., 2013). Senior living facilities, like Polar Ridge and Franklin Park, will help in accommodating seniors' need for housing in North St. Paul, but a much wider strategy is required to accommodate the large increase in seniors that North St. Paul will experience in the near future. Relocating North St. Paul's elders to senior housing facilities within the area might be a positive option for some of the community's elderly; however, this project will investigate avenues for keeping seniors within their current homes and neighborhoods. High costs associated with moving seniors from their homes to senior facilities, the capacity of senior facilities to accommodate such large numbers of "Baby Boomers" and the fact that it is seniors' desire to stay in their homes as long as possible are the main reasons that the City should attempt to assist seniors in living in their homes and neighborhoods as long as possible.

*Goal 2: Enhance Neighborhoods through Home Remodeling and Other Programs*

A great way for the city to increase value within its neighborhoods is through investment in the existing housing stock. While driving through North St. Paul, it is apparent that several neighborhoods have aged housing stocks that are in need of remodeling. These homes could need exterior remodeling, a living space expansion or redesigned floor plan. Through home remodeling projects, the community will not only gain a physical uplift, but homeowners in the area will also obtain a monetary gain through rising property values. Moreover, the City will benefit from residents improving their properties through increased property tax revenue. Adjacent neighbors will also benefit from these property improvements through an overall enhancement of their neighborhood. Lastly, homeowners that invest in their property will benefit from having a more aesthetically pleasing home, having a more functional floor plan and having a higher valued home when, or if, they decide to sell their home.

**Community Case Studies**

For this project, numerous communities were examined for potential strategies and policies that could potentially be transferred to the City of North St. Paul. Community programs that appeared to be the most appropriate for North St. Paul were:

- Coon Rapids' Homes for Generations Program (Phase I and II)
- White Bear Lake's Rambler Revolution
- Fridley's Remodeling for the Future
- St. Louis Park's Move Up in the Park, Community Fix-Up Fund Loan, Home Energy Loan Programs and Point-of-Sale Ordinance (also used in multiple other communities)
- And Longfellow Neighborhood's Supporting Seniors Housing Program.

**City of Coon Rapids**

*Homes for Generations (Phase I)*

The City of Coon Rapids began their *Homes for Generations* program in 2009. During this time, there were rapid foreclosures and extremely high vacancy rates in Coon Rapids. This program was created to take advantage of the struggling housing market. This program was also established to demonstrate "to residents how to remodel older style homes to meet the needs of today's families all within a modest budget" (City of Coon Rapids). In this program, the City of Coon Rapids purchased vacant, bank owned homes and worked with private contractors to renovate the property in an affordable manner. Renovations included exterior remodeling, interior remodeling and increasing living space. To keep property costs down, the city purchased re-used materials and shopped at liquidators and re-use centers. After the completion of a project, the City held open houses for the public to learn about the various techniques used to renovate their own homes. These open houses had price tags and before and after pictures on all of the renovations that were made to the property. This was done to give guests a better idea of the projects that could be done in their home and the cost of conducting those projects. Overall, these open houses had very good attendance from the community, with over 1,500 residents touring one project completed by the City during the summer months. After giving tours to city

residents, the City sold their renovated properties to individuals that were seeking a home in Coon Rapids.

From 2009 to 2012, the city completed five (5) renovation projects, with an estimated budget for each project from \$40,000 to \$75,000. Overall, the city contributed roughly \$15,000 that was not reimbursed through the sale of renovated properties. Please see before and after pictures of two (2) exterior remodeling projects completed by the Homes for Generations program below (Images 1-4).

Image 1: Before



Image 2: After



Image 3: Before



Image 4: After



Images 1-4 Source: City of Coon Rapids

### *Homes for Generations Phase II*

In 2013, the City of Coon Rapids made a philosophical change in their approach to renovating homes in their city. Due to a recovering market, the city decided to discontinue purchasing homes to renovate and instead decided to provide funding for residents to renovate their own homes. Financial incentives given by the city comprised of grants up to \$5,000 and a 50% rebate on building permit fees (50% of the building permit fee is reimbursed after the project has been completed). To receive these benefits, the resident's project must be valued at \$35,000 or higher and must add living space or be a major remodel to their home. Qualified examples given by the city include: building an addition to your home, finishing an unfinished basement, constructing a covered porch, any major interior remodel, adding a bathroom or moving walls of existing rooms. To be eligible for this program, the applicant must be at least 20 years old; however, there are no income limits to be eligible. Lastly, the city requires applicants to meet with an architect to plan their remodeling project. This requirement is discounted thanks to the Coon Rapids Mortgage Assistance Foundation. Furthermore, the city has an additional grant worth 10% of the project costs (up to \$5,000) for projects that include two or more exterior upgrades. Exterior upgrade examples given by the city include: altering the roofline on homes, constructing columns, constructing covered porches, adding shakes, brick or stone on the front of your home, landscaping or other elements as approved. If the project does not include exterior upgrades it would be eligible for a grant up to 5% of the project cost (not to exceed \$2,500).

### **City of White Bear Lake**

#### *Rambler Revolution*

Similar to the Coon Rapids Homes for Generations Program, the City of White Bear Lake's Rambler Revolution Program also purchased a home for renovation as a demonstration for its citizens. Unlike the Homes for Generation Program, this program elected to focus specifically on post-WWII, rambler style homes. This style was chosen largely because the city has nearly 3,000 rambler homes within their borders, comprising nearly half of the single-family housing stock. The city worked closely with the Edina Realty Group to select their rambler style home. Specifically, the city focused on finding a home that was structurally sound and did not need major exterior remodeling (such as roofing or siding). This project focused on interior upgrades of the home that involved altering the "floor plan to create a spacious and inviting great room feel, with a more functional kitchen, generous master bedroom, and energy enhancements" (City of White Bear Lake). The city worked closely with a local architect company throughout the renovation process. The city held four (4) open house events throughout the remodeling process (beginning to end) and had price tags on all renovations on the home.

While the City of White Bear Lake does not provide funding for resident renovation projects, the city does help connect citizens with the Greater Metropolitan Housing Corporation (GMHC) to receive loans from the Minnesota Housing Finance Agency and Ramsey County Rehabilitation Deferred Loans. Neither of these loans have deadlines to apply (funds are allocated annually), but they do have income limitations that give them a limited capacity for use. The Minnesota Housing Finance Agency Loan is a \$35,000, 20-year loan that is eligible for credit worthy state residents that have an income below \$93,100. Most home improvements qualify except for

luxury items (such as swimming pools). Ramsey County Rehabilitation Deferred Loans are focused on aiding low-income (below 50% of the AMI) or middle-income suburban residents (50%-80% AMI) with making homes more livable, accessible for disabled persons or energy efficient. See the next page (Images 5-8) for before and after pictures of interior remodeling projects that created more space within the Rambler Revolution Project

Image 5: Before



Image 6: After



Image 7: Before



Image 8: After





## **City of Fridley**

### *Remodeling for the Future*

Similar to the Coon Rapids' Homes for Generations and White Bear Lakes Rambler Revolution Programs, the City of Fridley has a home improvement demonstration program that focuses on inexpensive ways to improve one's property. This program purchased two (2) homes in their community, renovated them, held community events that displayed prices of renovations made to the home and sold the property to a individual seeking a home in the city. Specifically, Fridley's Remodeling for the Future program emphasized using building materials from the Reuse Center in Minneapolis or liquidators when completing home improvement projects. Similar to the two previously mentioned programs, the City of Fridley hopes that this program will inspire residents to invest in their homes to increase value on their property and enhance their community.

## **City of St. Louis Park**

### *Moving Up in the Park*

The Moving Up in the Park program gained City Council approval in 2009. It is funded by the City's Housing Rehab fund, whose source of revenue is "an administrative fee charged to all projects in which the City serves as issuer of private activity bonds"-Michele Schnitker, Housing Supervisor at the City of St. Louis Park. This program is focused on assisting homeowners in increasing living space in their home. The Moving Up in the Park Loan covers 25% of the project costs (with a maximum of \$25,000). This is a 0% interest loan with a 3% administration fee. Eligibility is based on being below 120% of the area median income, based on family size. This loan does not require any payment until the home is sold and after 30 years the loan is completely forgiven. This appears like a fantastic option for homeowners that wish to expand their home, but after speaking with Michele Schnitker, it was expressed that this program has not been as successful as initially hoped. Originally, this program was planned to create a partnership between local business and the city. It was thought that businesses would use this incentive to persuade new employees to work and reside within the city; however, city residents have severely underutilized the program since its inception. The recession during the 2000s lead to the slow start of this program. Currently, the program is only budgeted \$15,000 and is not expected to need additional funds; nevertheless, it is believed that additional funds would be available if the program becomes more used by residents.

### *Community Fix-Up Fund Loan*

The Community Fix-Up Fund Loan is for home improvements such as roof replacement, new windows, kitchen or bath remodeling and garages. This program is run within the City of St. Louis Park, but is actually implemented by the Center for Energy and the Environment. This program has a loan maximum of \$35,000. Five (5) percent interest rates are available for households with incomes between \$96,500-67,2001. Four (4) percent interest rates are available for homes that have household incomes that do not exceed \$67,000. The City's main source of funding for this program is Tax Increment Financing (TIF) Funds.



### *Home Energy Loan*

The City of St. Louis Park has low interest loans available for home improvements on heating systems, central air conditioning, exterior doors, attic air sealing, attic insulation, wall insulation and water heaters. The Cities of Bloomington, Minneapolis, New Hope, Kasson, Richfield and Rochester also have this same loan opportunity for residents. This program provides loans from \$1,000 to \$10,000 with a 2.99% fixed rate (3.029% Annual Percentage Rate). Terms are available for up to 60 months. There are not any income limits, but applicants must have their homes visited/audited by the Center for Energy and Environment and applications must be returned 90 days after this visit. Furthermore, this loan is secured through a mortgage on the property. Outside of the City of St. Louis Park, Statewide loans are available at a higher interest rate (4.99%) with different terms.

### *Point-of-Sale Ordinance*

The City of St. Louis Park requires property inspections whenever a property is sold or ownership is transferred. After the property has been inspected and found compliant with city code, the property owner is given a certificate of approved maintenance. Inspections are completed by the City's Building Department. This process is funded by a City fee schedule (\$115 condominium, \$195 house/townhome, \$275 duplex). In most cases, the current property owner will make corrections, if needed, to the property; however, the purchaser of the home may make these corrections if an agreement is made between the two parties and the city. Also, sufficient funds must be put in escrow to cover the costs outlined in the agreement.

Other cities that have a Time-of-Sale Ordinances include Bloomington, Crystal, Golden Valley, Hopkins, Maplewood, Minneapolis, New Hope, Osseo, Richfield, Robbinsdale, St. Paul and South St. Paul. These ordinances vary on which properties require inspections (usually single-family homes are required with multi-family not always required). All of them require the correction of hazards, follow up inspections and that information is given to the purchaser of the home prior to the sale. The inspector of the site (some have this done by city officials and others have it completed by private inspectors) and responsible party for corrections vary between the cities (Minneapolis Area Association of Realtors, 2012).

### **Longfellow Neighborhood (City of Minneapolis)**

#### *Supporting Seniors Housing Program*

In 2008, with financial support from Minneapolis Neighborhood Revitalization Program (NRP) funds, the Longfellow Neighborhood made \$40,000 available to seniors (aged 62 and older) for home modification projects. This was the only government program found in the Twin Cities that provided funds specifically for seniors remodeling their home. The program looked to help seniors with accessing the future needs of their home with a Certified Aging-In Place Specialist, accessing funds in the LCC Adaptability Program and fund projects up to \$1,000. Home "modifications will fall into one of three categories: 1) minor, no or low cost: such as placement of furniture, rugs, adding a stairway handrail, 2) medium cost: such as installing hand bars in a bathroom or replacing a tub, repairing broken exterior stairs and adding a railing, and 3) major,

high cost: such as adding a bathroom or laundry room on a first floor, enlarging doorways” (Longfellow Community Council Supporting Seniors Housing Program, Attachment 1).

All of the information above was obtained through interviews with or handouts from local government officials or acquired from local government websites. For more information regarding any of these programs, please visit the local government websites listed at the end of this report.

### **Recommendation #1: Create a Remodel Example for the Community**

First, it is recommended that the City of North St. Paul purchase a foreclosed or low-priced home to remodel in an affordable way that brings value to the community. The Coon Rapids’ Homes for Generations (Phase I), White Bear Lake’s Rambler Revolution and Fridley’s Remodeling for the Future Programs have completed similar projects with fairly positive results. It would be preferable if this remodel example were a rambler style home (like the project completed by White Bear Lake), due to the fact that rambler homes are the style of home that is most commonly in need of renovation in the community. The remodeling process would start with the purchase of the home. From here, City Staff and an outside consultant contractor could assist in planning the exterior and interior remodeling project, keeping a strong focus on affordability, universal design concepts and community value. It is suggested that staff and hired help consult the *Cape Cods and Ramblers: A Planbook for Post WWII Houses* for ideas and concepts to consider when remodeling homes. This planbook has been used by several communities in the Twin Cities area and is advertised on their websites. Moreover, this planbook gives great ideas about how to arrange the floor plan of homes that typically have limited living space, renovating the exterior of the home and important things to consider when renovating these particular styled homes (City of Fridley). This program could be carried out in one of several ways. The City could contract a company to complete this remodeling demonstration project or, if this group has the capacity for the project, the North St. Paul Student Built! Program could assist in carrying out the remodeling of the property. After the project has been completed, it is advised that the City hold several open houses during the summer months to allow citizens to visualize the affordable ways that they can improve their own property. These events should include a tour of the house, with several before and after pictures, and various price tags on how much each remodel project costs. Finally, the City should sell the property to a resident seeking a home within the North St. Paul community. While this program will not have a widespread effect on property values in the area, it will create awareness to citizens on affordable ways to remodel their homes.

### **Recommendation #2: Create Incentives for Home Remodels**

Second, the City of North St. Paul should encourage homeowners to invest in where they live through providing grants, forgivable loans or waiving portions of building permit fees to remodeling applicants. Programs in the area that have incorporated one or more of the previously mentioned remodeling incentives include Coon Rapids’ Homes for Generations (Phase II), St. Louis Park’s Move Up in the Park and Longfellow Neighborhood’s Supporting Seniors Housing. The City should incorporate a program similar to these cities not only to give property owners some relief when attempting to increase the value of the home, but also to make homes more suitable for the elderly. The City should call attention to the fact that remodeling can be

expensive and stressful when it is completed as it is needed. Through this process the City can bring to light the different housing needs of the elderly and help aid them in preparing for future needs. The city should emphasize the importance of making remodels for the future, before they are needed for people to remain in their home. Home alterations that make kitchens, bathrooms and living rooms more accessible can have a huge impact on the livability of homes for seniors. Also, major home alterations, like adding a master bedroom to the first floor with an attached bathroom, can make it possible for seniors to stay in the homes longer.

Image 9: North St. Paul Home



Image 9 Source: Drew Ingvalson

This new incentive program could be a competitive process for funding, or one that lasts as long as funding is available. Additionally, the amount of funding received by an applicant should be based on the type of project completed. For example, projects that feature exterior remodeling, an increase in living space and universal design elements would receive a larger grant/forgivable loan than projects that only make small interior modifications to the home. Another prerequisite for funding approval could be the value of the home or household income. The City of North St. Paul already has a program that addresses very low value homes (Student Built!) through removing and rebuilding new homes on the property. This new program should not detract from the work currently being done by this group. Without some sort of minimum home value, the concern of the City should be that individuals would apply for funding to improve homes that will be demolished within the next few decades. Moreover, the City might decide to instill a maximum household income for approval. This is the practice in St. Louis Park's Moving Up in the Park Program. While not all programs have an income limit associated with their remodeling funding (City of Coon Rapids' Homes for Generations Phase II), it is objective of this program to aid households that would not otherwise invest in their home, typically due to financial reasons. However, the city could easily remove this requirement if it was found to be too arduous during the application process. For instance, some individuals may be unwilling to submit income information and thus decline to participate in the program.

Multiple communities have financed these programs through public funds, but some have also used funding from overarching organizations (Longfellow Neighborhood's Supporting Senior Housing Program). Most likely, the City of North St. Paul will need to provide the funding for this program. Alternatively, there are a number of nonprofit organizations that have similar remodeling programs that the city can suggest for residents if the City finds they do not have the funding available to run a program of this magnitude (see [ownahomemn.org/resources/rehab-improvement](http://ownahomemn.org/resources/rehab-improvement)). Unfortunately, the application process for receiving funding from these organizations will probably be much more competitive and demanding for residents.

**Recommendation #3: Increase Walkability and Connectivity of the City**

Next, it is recommended that the City makes a significant investment in the walkability and connectivity of the community. Currently, there are several streets within North St. Paul that do not have sidewalks or paved shoulders. This concern was originally made with seniors in mind, due to their high use of sidewalks and trails for leisure travel; however, this is a significant safety concern for both young children and adult pedestrians (see Image 9 to the right).

Image 9: 13<sup>th</sup> Avenue between McKnight Road and Ariel Street



Image 10: Pedestrians Walking in Street



The inspection of this issue within the city was focused around Target and the Polar Plaza because these are two highly visited commercial areas. In this area, it is very common to see residents walking in the street because there is not a sidewalk (see image 10 to the left). Additionally, there was poor pedestrian access to the Target Store and other commercial business in this area (see image 11 and 12). Sidewalks end as one turns into the entrance to the development site. Moreover, there is poor access to public benches located in this area (Image 13). An individual who wished to sit on a bench would need to walk over the curb and across the grass to get to a bench located off of 13<sup>th</sup> Avenue.

Image 11: Target Entrance off 11<sup>th</sup> Avenue



Image 12: Target Exit onto McKnight Road



Images 9-12 Source: Drew Ingvalson



Image 13: Park Bench off 13<sup>th</sup> Avenue between McKnight Road and Ariel Street



Due to these safety and livability issues, it is recommended that the City of North St. Paul put in sidewalks along select (busy) roads. Furthermore, the City should consider painting a white-striped line to indicate a paved shoulder in areas that the city cannot easily add a public sidewalk (for example see Image 14 to right). This white-striped line will assist in creating a distinction between pedestrian and automobile traffic. This may mean only allowing automobile parking on one side of the street in select neighborhoods that have narrow streets. Additionally, the City should attempt to improve connectivity to areas like benches and commercial centers. Pedestrians should be able to access these areas without needing to walk across long areas of grass, busy roads or parking lots.

Image 14: Paved Shoulder on Ariel Street



Images 13 and 14 Source: Drew Ingvalson

#### **Recommendation #4: Assist Seniors with Home Maintenance**

Lastly, beyond the difficulties of day-to-day tasks, required seasonal maintenance on properties can be a major impediment to seniors staying in their own home. Difficult tasks that seniors must complete include, but are not limited to, snow removal, gutter cleaning and leaf raking. It is recommended that the City seek opportunities to aid seniors in these physically demanding seasonal tasks. Specifically, the City should seek organizations that can support seniors in the exterior upkeep of their property. The City should contact groups that have the capacity to complete these tasks through volunteerism in the community. Groups that should be contacted include the local Lions Club, American Legion, Boy Scouts, Girl Scouts and school organizations (National Honor Society, National Junior Honor Society, Student Council, athletic teams, etc.). In this program, the city could serve as an intermediary between the volunteer groups and seniors that need assistance. Seniors would sign up for the program and be assigned individuals that would volunteer to assist with occasional property upkeep.

#### **Further Studies Needed**

##### *Health Care for Seniors*

Future investigations on aging and housing in place should examine ways to affordably allow seniors to receive health care from their home. Improvements in technology have made it possible to be examined and prescribed medications from home; however, this study did not research the realistic possibilities of using this technology on an individual basis. Since health care for seniors is such a large and extensive topic, it is advised that the City consider the future health needs of seniors and the implications of keeping seniors in their homes longer

##### *Activities for Seniors*

The City should also investigate ways to keep seniors active in the community. Having a place for seniors to go on a regular basis (bi-monthly, weekly, daily) for stimulating activity is vitally important to their health and can drastically improve their standard of living. If seniors are kept in isolation, there can be severe health or mental issues that go unnoticed for long periods of time. The City should consider large group activities that seniors can take part in locally (e.g. wood working, painting, chess) or regionally (e.g. Minnesota Twins games, plays, concerts). These events will not only give them a chance to get out of their house, which is extremely important for the health of seniors, but also to interact with fellow members of the community.

#### **Discussion**

The City of North St. Paul must create modifications to their community if it hopes to be an attractive place to live in the future. First, the City needs to preserve its existing housing stock. This must be done to protect property values of individual properties, its surrounding neighborhoods and the community as a whole. North St. Paul will become an unattractive location to live if it allows property values to plummet due to a declining housing stock. Second, the City should attempt to keep seniors living in the community as long as possible. While some seniors may be able to relocate to senior facilities within the community, it is unrealistic to

believe all of them will be allowed to stay in North St. Paul. Due to this reality, North St. Paul should attempt to keep seniors living in their single-family homes as long as they are able. North St. Paul will lose its most active and loyal citizens if the City does not invest in these individuals. These investments will come at a financial and time consuming cost of the city; however, it is vital that they are made if North St. Paul wishes to continue being a livable and vibrant suburban community in the Twin Cities area.



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**General Resources**

Gerloff, R., Johnson K., & Musty P. (year not given). Cape Cods and Ramblers: A Remodeling Planbook for Post-WWII Houses. Retrieved on March 18, 2014 from [http://www.coonrapidsmn.gov/planning/pdf/PlanningCape\\_Cod\\_RamblerPlanbook.pdf](http://www.coonrapidsmn.gov/planning/pdf/PlanningCape_Cod_RamblerPlanbook.pdf).

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U.S. Department of Housing and Urban Development. (2013). Aging in Place: Facilitating Choice and Independence. *Evidence Matters*, p. 1-31.

### **Local Government Resources**

*Coon Rapids Homes for Generations Phase I*

<http://www.ci.coon-rapids.mn.us/housing/homeforgenerations.htm>

*Coon Rapids Homes for Generations Phase II*

<http://www.ci.coon-rapids.mn.us/housing/homeforgenerationsII.htm>

*White Bear Lake Rambler Revolution*

<http://www.ramblerrevolution.com/the-project.html>

and

[http://www.ramblerrevolution.com/uploads/6/1/4/2/6142022/rr\\_before-after.pdf](http://www.ramblerrevolution.com/uploads/6/1/4/2/6142022/rr_before-after.pdf)  
(before and after pictures)

*Fridley Remodeling for the Future*

<http://www.ci.fridley.mn.us/development/fridleyfoundations>

*City of St. Louis Park Community Fix-Up Fund Loans, Move Up in the Park, Home Energy Loans*

<http://www.stlouispark.org/home-improvement/remodeling-loans-incentives.html>

*Longfellow Neighborhood*

Program Outline provided by Longfellow Neighborhood (see Attachment 1)

### **Cover Page Image Sources**

Humphrey School Logo- <http://blog.mcf.org/2014/03/20/humphrey-school-opens-policy-fellows-applications/>

North St. Paul Snowman- <http://activerain.trulia.com/blogsview/1141267/speechless-sunday--snowman-in-july--only-in-north-st--paul--mn->

Resilient Communities Project Logo-[http://www.ci.north-saint-paul.mn.us/index.asp?Type=B\\_BASIC&SEC=%7BC37E915E-AA71-4A14-870A-5E8197B29E3A%7D](http://www.ci.north-saint-paul.mn.us/index.asp?Type=B_BASIC&SEC=%7BC37E915E-AA71-4A14-870A-5E8197B29E3A%7D)

## **Longfellow Community Council Supporting Seniors Housing Program**

### **I. Summary of Project (2-3 brief sentences): What is the goal and purpose of the project or activity to be carried out with NRP funds?**

The goal of the Supporting Seniors program is to help Longfellow seniors assess their homes for what modifications might be needed to allow them to remain in their home safely.

### **II. Related strategy(ies) for LCC NRP I and/or NRP II action plans (include goal(s) and objective(s) that each strategy is aligned under.**

LCC NRP Phase II

Goal 7: Maintain and improve the quality of Longfellow's existing housing stock. Objective A: Develop and implement funding strategies to maintain and improve the condition of existing housing in the Longfellow Community.

Strategy 1: Provide financial support and incentives for low- and moderate-income residential homeowners (including owner-occupied rental housing of 1-4 units) to make property improvements relating to:

- a. Elimination of health and safety hazards and improvement of basic livability of homes in Longfellow (such as decayed stairs and walkways, lack of railings, basement mold abatements, wet basements, leaking roofs, including conditions that cause a home to be rated as condition 7 or 8 by the city inspection department).
- b. Increasing livability of homes across changing lifecycle (e.g., arrival of children, empty nester, aging) such as:
  - i. Accessibility and single-floor living (handicapped and aging populations)
  - ii. Family expansion (adding bedrooms and bathrooms)
- c. Improving security of homes (e.g., windows, doors, lighting, locks).

### **III. Related content from LCC's Strategic Plan**

Housing Goal 1: Protect and improve Longfellow's housing stock.

Objective 1: Provide housing to meet the community's needs.

### **IV. Project Description:**

The Longfellow Community Council is partnering with a community nonprofit and making \$40,000 in NRP Phase II funds available to senior (age 62 and older) Longfellow Community residents in order to: 1) facilitate home safety and modification assessments provided by a Certified Aging-In-Place Specialist, 2) provide project management assistance (including helping residents access funds in LCC's Adaptability Program and major home improvement program) for home modifications, and 3) fund, with grants of up to \$1,000, low-cost home modification projects. The goal of the program will be to serve between 25 and 30 households.

Modifications will fall into one of three categories: 1) minor, no or low cost: such as placement of furniture, rugs, adding a stairway handrail, 2) medium cost: such as installing hand bars in a

bathroom or replacing a tub, repairing broken exterior stairs and adding a railing, and 3) major, high cost: such as adding a bathroom or laundry room on a first floor, enlarging doorways.

**V. Outreach Plan: how have volunteers been involved in determining the parameters of this proposal? How will project leaders inform Longfellow Community members of opportunities to get involved on an ongoing basis during the term of the Scope?**

The Longfellow Community Council Housing Task Force has been working consistently since March of 2007 to create the parameters of the Supporting Seniors Program. A total of 18 residents participated in Housing Task Force Meetings. The Housing Task Force met with staff from several organizations serving seniors as a way to help inform the program.

**VI. Participants and Roles:**

**a. LCC Volunteers: Who are the lead volunteers? What will they and other volunteers do with planning and implementation activities?**

The Supporting Seniors Program was developed by LCC's Housing Task Force. This group of resident volunteers report to the Neighborhood Development Caucus and the LCC Board of Directors.

**b. LCC Staff: What staff support is needed to successfully carry out this project? Committees should consult with the Executive Director as to staffing needs and whether funds should be earmarked in the Scope of Service beyond general administrative support provided under NRP II.**

LCC's Housing Coordinator and the selected non-profit senior services partner agency will work together to market the program to the Longfellow Community through community organizations, senior groups, local churches, local newspapers, email listservs, LCC newsletters, and fliers. Staff support will be funded through Housing Office funds previously approved by the LCC BOD.

**c. Professional services: contractors, consultants: who and what will they do? Please attach a memo of understanding or hiring agreement noting specific duties and agreed-upon compensation signed by both parties.**

This program will be administered by an organization that specializes in working with seniors and home accessibility issues. A request for proposals (RFP) will be created that will seek a vendor that can perform the following:

- Conduct outreach and assist in marketing the program to seniors and families of seniors living in the Longfellow Community
- Conduct home access and modification assessments that promote safe and independent living for seniors
- Provide or seek additional funds that will enhance the program (ex. County funds, grant programs) to fund low-cost (up to 1,000) home modification projects for seniors. (LCC will provide the matching funds)

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- Provide project management assistance for home modification projects identified in the assessment phase as beneficial for homeowner safety and livability
- Program administration
- Provide LCC with consistent reports and information as requested
- Connect participants interested in higher-cost modification projects to LCC's Home Adaptability Program

### **d. Other partners: organizations and contacts, responsibilities**

LCC will partner with an existing organization that serves seniors. This organization will assist in marketing and outreach of the program, as well as refer participants to other LCC housing programs (Adaptability Program) when completing larger home-improvement programs. A Certified-Aging-In-Place Specialist will conduct home-access and modification assessments, as well as provide project management services upon request.

The partnering organization will be selected through a competitive process. A RFP will be created by the Housing Task Force and will be issued to various organizations that specialize in serving seniors.

### **VII. Timeline: Please outline significant points during the project: dates of events, completion of deliverables (reports, maps, other documentation), etc. Be specific enough (in most cases, the season of the year (i.e., Fall 2006, Summer 2007) is fine).**

November 2007: -Housing Task Force reviews, comments, and amends Scope.

-Housing Task Force recommends Scope approval to the NDC.

-Representative from Housing Task Force presents Scope at NDC meeting.

January 2008: -NDC votes on Scope. Recommends approval to BOD.

-HTF representative presents at BOD meeting. BOD votes on Scope.

February 2008: Complete and issue RFP to various organizations serving seniors.

March 2008: Vendor selection

April 2008: Contract confirmed with CPED, NRP, LCC and selected vendor.

May 2008: Marketing plan completed and implementation of program marketing begins.

June 2008 – June 2009: Assessments and project management work takes place, along with ongoing marketing of program.

End of July 2009: Report from senior organization to Housing Task Force, NDC, and Longfellow Community Council on results of outreach and needs assessments, identified unmet housing needs of neighborhood seniors, and suggestions for additional programs or funding needed, if any.

**VIII. Evaluation: How will the project/activity be evaluated? (Successful attendance at an event? Completion of a planning document?)**

**Note: The Committee(s) sponsoring the Scope of Service will report annually on the following items:**

- i. How many new or returning volunteers were involved in the given project or program.**
- ii. Anticipated funds to be leveraged (source(s) and amounts)**
- iii. Fundraising opportunities pursued to support the related program or activity, or for work that emerged from the work completed**

The Housing Task Force, Neighborhood Development Caucus, LCC Staff, and the service provider will evaluate the program in a variety of data collection methods. Evaluation will be based on:

- a. Total number of grants administered
- b. Total number of assessments conducted and seniors served.
- c. Total number of modifications made
- d. Geographic distribution of grants/assessments
- e. Dollar amount leveraged from home-owner or other sources

**IX. Budget: Please provide a budget for the proposed project. This should include funds allocated to staff program time, capital expenses (for equipment, materials, etc.), consultant services, and other costs (printing, postage for mailings, etc.).**

**\*\* Please note that if the total scope of Service amount is equal to or greater than \$25,000, three bids are required for consultant services. Please contact the LCC Executive Director for more information.**

<u>Amount</u>	<u>Purpose</u>	<u>Source</u>
\$40,000	Program Costs	NRP II Housing Programs Goal 7, Objective A, Strategy 1

Program funds will go to costs relating to Administration, Marketing, Home Improvement Project Grants, Home Assessments, and Project Management. No less than \$25,000 will be used for Home Improvement Grants.

### Scope of Service -- Preparation and Approvals Timeline

**Step 1 (First Committee Meeting):** Discussion of a proposed activity or program by community members at an LCC Committee meeting. It is up to the committee whether it takes one or more meetings to determine the amount of funds that will be needed to carry out this proposal. The committee cannot vote to allocate funds at the same meeting the proposal is introduced. Committee members may opt to vote on an allocation as soon as the next month's meeting. Committees may opt to discuss a number of proposals at one meeting (i.e., a goal setting meeting at the start of the year).

If the Committee supports the proposal concept, it should identify a team of 2 volunteers at this first meeting who will work with staff to:

- 1) Write up a brief outline of the proposal and requested funds. This information needs to be posted to the LCC Committee list serves at least one week before the committee meeting where the allocation of funds will be voted upon.
- 2) Prepare a basic budget for proposal, verify that NRP I and/or II funds are available to be contracted. Important Note!: If the Scope proposes to reallocate more than \$25,000 in funds to different strategy(ies), board approval and a community vote on the reallocation is required.

**Step 2 (Second Committee Meeting):** At least one month after the proposal is introduced, the Committee may vote to allocate NRP I and/or II funds to the proposal. The Committee designates a lead volunteer who will work with staff to prepare a first draft of the Scope of Service.

**Step 3: (Between Meetings) :** Writing the Scope of Service. When the first draft is complete, following review by the Committee Chair and LCC staff, it is circulated to the committee e-mail list and posted on the LCC website. Neighbors are encouraged to participate in the discussion at the next Committee meeting; they may also send comments and input via e-mail, which will be brought to the committee meeting.

**Step 4: (Third Committee Meeting):** The committee discusses the draft Scope of Service at its monthly meeting. It may choose to take a vote to approve, or continue revisions to the next month.

**Step 5: (Board Review and Vote):** The Committee-approved Scope is forwarded to the LCC Board of Directors. To be included in the board packet, the Scope must be received by Noon on the Second Thursday of the month. The Committee is strongly encouraged to have a representative attend the board meeting to answer questions about the Scope content and/or process. The Board can only vote up or down, it may not revise any content. If revisions are requested, the board must vote it down and send it back to the sponsoring Committee(s) for discussion and action at the next Committee meeting, at which Board members with concerns are strongly encouraged to attend.



**Step 6: If approved by the LCC Board, staff will submit the Scope of Service narrative and budget to NRP to begin the contracting process.**