

# The 1990 Saint Paul Housing Plan -Challenges and Opportunities for Dayton's Bluff

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## ***1. Introduction: the St. Paul Housing Plan***

The City of St. Paul recently ended a planning process, resulting in a Comprehensive Plan for the next ten years. The vision for St. Paul's future is built on a continuous growth in population and jobs. Within that context, St. Paul is challenged to accommodate the housing needs of a growing population. Therefore, the goals and objectives of the city are to adequately meet future housing needs, while preserving the existing housing stock and increasing the overall housing quality throughout the city. On March 24<sup>th</sup>, 1999, the City Council adopted the St. Paul Housing Plan, drafted by the St. Paul Planning Commission, as an amendment to the St. Paul Comprehensive Plan. The City approved a housing program for new, permanently affordable rental and owner-occupied housing for full-time workers and their families.

Through examination of the assumptions on which the plan is based and the primary objectives identified in the plan, we will investigate the potential impact of the St. Paul Housing Plan on the Dayton's Bluff neighborhood.

## ***2. The Housing Plan***

The Housing Plan was created by the St. Paul Planning Commission, a 21-member citizen body appointed by the Mayor. In early 1997, the commission established an eight-person Housing Plan Task Force to work on the development of the Housing Plan. The committee initiated the project by conducting a series of monthly workshops. Experts and community leaders were invited to discuss the opportunities and challenges facing the City. This result of the process, which lasted several months, was a discussion paper that was published in June of 1998. Community review was invited with the release of the discussion paper.

St. Paul Planning and Economic Development (PED) staff met with community groups that requested an opportunity to discuss the issues raised. Using input from several public meetings, the Planning Commission presented the first draft of the Housing Plan on October 9, 1998. Additional discussions were held with community

groups or organizations that expressed an interest in participating. According to PED staff, these meetings involved District Councils, the League of Women Voters, St. Paul Tenants Union, Community Stabilization Project and others.

A formal public hearing of the Planning Commission and the City Council was held on December 7, 1998. The meeting provided an opportunity for individuals and organizations to provide testimony regarding the plan. Approximately 150 people attended the meeting. The final plan integrated this additional input as the committee deemed appropriate and was recommended to the City Council on January 8, 1999. Approval of the plan took three and one half months due to the conflicts that arose, particularly between the Mayor and the City Council.

At issue was the section on affordable housing, specifically the income guidelines the City should use and the number of units to be built. In addition, a coalition of community groups drafted a set of seven recommended changes for affordable housing, and a few groups wanted to make fair housing implications more explicit. The Plan was approved by the City Council on March 17<sup>th</sup>, vetoed by the Mayor on April 5<sup>th</sup> declaring the Plan financially unsound and not strategic, and overrode by the City Council on April 21<sup>st</sup>, 1999.

## ***2.1 Community Input***

The level of community input that is required when drafting the Housing Plan is relatively minimal. According to the Municipal Planning Act, either the Planning Commission or the City Council must hold a public hearing that is publicized on three different occasions in the official City paper, the St. Paul Legal Ledger. The December 7 meeting fulfilled this mandate. Community input provided throughout the development of the plan was solicited by PED through mailing notices that were sent to a list of 300-400 community organizations. The responsibility for initiating and providing any input to the Plan is on the individual community organization or citizen. The input received is

strictly advisory and the City is not required by law to incorporate citizen input into the final plan.

According to PED staff Nancy Homans, and District 4 Community Council staff John Vaughn, there was not much participation by District 4 or Dayton's Bluff residents in the public meetings. The only meeting that was specifically held for District 4 took place around the end of the year. This meeting was after the Planning Commission had completed action on the plan. At this point, the plan was in the process of being sent to the City Council. According to Homans, this meeting was "*a little late to be most effective.*"

The meeting was initiated by the District 4's Land Use Committee, attended by committee members, a few local residents and PED staff Ken Ford. According to Ford, the group's main concerns were in regard to dealing with problem properties, particularly smaller rental properties. Ford said the group was also concerned with the Plan's emphasis on population growth, and particularly the implications for low-income housing in the community. Ford said individuals expressed opinions on both sides of this issue; some suggesting the community focus on the integration of more middle-income housing, while others supported the need for more low-income housing. Since the meeting was held relatively late in the planning process, Ford said the committee suggested they would follow up on issues of concern with District 4's Council Member, Kathy Lantry.

### ***3. St. Paul's Housing Plan***

The Housing Plan is divided into six sections, including a vision statement, an outline of key trends and three main strategies, "*taking care of what we have,*" "*meet new market demand*" and "*ensure availability of affordable housing.*"

#### **Key Trends**

- *Empty nest households flood the market.* This refers to the aging of the baby boomers looking for smaller houses.
- *Rising number of young household and immigrant families which create a demand for affordable housing, specifically, starter and rental housing.*
- *Property values are rising and rental vacancies are at an all time low.* This is the effect of an exceptionally tight housing market.
- *Stagnant and/or falling property values in some neighborhoods.* These are the more blighted areas of St. Paul where properties are not as prosperous or well maintained as in other areas of the City
- *"Poverty is persistent."* This points to the continuing need for affordable housing..

### ***3.1 Strategies***

#### ***Strategy One: Take care of what we have***

According to the Housing Plan, St. Paul has a high percentage of housing that has potential but may be in need of repair. Neighborhood revitalization and sufficient maintenance would improve the overall quality of St. Paul's housing stock. In this section there are five sub-strategies outlined by the City.

- Continue to expand efforts to enhance the traditional neighborhood design.
- Preservation of historical and architecturally significant buildings and neighborhoods.
- Code enforcement: step up efforts and leverage more resources for repair.
- Stem deterioration and declining values.
- Improve management and maintenance of rental property.

#### ***Strategy Two: Meet new market demand***

In this section, the Housing Plan focuses on the addition of new housing units for new young households, empty nesters or senior citizen households. Another made in this section deals with the promotion of quality architectural styles and various types of urban design that enhance the identity of the various neighborhoods and communities that characterize St. Paul. The final point discussed in this section of the Plan gives special emphasis to encouraging the production of rental housing.

***Strategy Three: Ensure availability of affordable housing***

There are nine key points presented in this section of the plan. The City wants to challenge the region as a whole to address all levels of housing to ensure that every income level has adequate housing choices, further strategies are:

- to partner with various organizations to improve the preservation and construction of affordable housing.
- to preserve existing federally funded housing.
- to ensure that a certain percentage of the additional housing units to be built are affordable units.
- to continue its commitment to the Replacement Housing Policy outlined in Chapter 93 of the Administrative Code.
- to support various methods that encourage homeownership for lower income households.
- to “Link services with affordable housing.”
- to implement the provisions of the *St. Paul/Ramsey County Five-Year Housing and Homeless Services Plan* as it is adopted by the City Council.
- to expand opportunities to the City and its partners in response to issues of privately-owned rental housing units.

***3.2 Implementation of the Plan***

In this section, the City makes note that it should work with its partners to develop an annual Housing Action Plan and that the City should convene a "Housing

Coordination Team." However, following demographic and political changes according to our various contacts, the Plan will be out of date in two to three years due to the continually changing needs of society. It is the Housing Action Plan and the Housing Coordination Team that will determine housing policy after this time.

### ***3.3 Assessing the Housing Plan***

Some inescapable problems exist concerning the data used to construct this plan. Due to the timing of the Plan, late 1998 and early 1999, much of the data is estimated from the 1990 Census. Obviously, the trends generated from this data may have changed. It would have made more sense for the Plan to follow the 2000 Census, rather than preceding it. This would ensure that the data used is current, accurate, and representative of current residents and trends. If we accept the data used for the housing plan, these estimates are generalized for the City as whole. These trends may vary neighborhood to neighborhood.

Another concern is the lack of documented information about housing. Much of the data used for the Plan was not "hard" data but from interviews with key individuals who are involved in housing issues. Although qualitative data may be the most accurate form of data collection at this moment, it is subjective and therefore subject to political forces which may have little to do with objective realities.

## ***4. Dayton's Bluff***

Every neighborhood in St. Paul is unique in its history, population and housing characteristics. The general Housing Plan might therefore have a very different impact on Dayton's Bluff than other neighborhoods in the city. In order to assess what the implications of the Housing Plan will be for Dayton's Bluff it is essential to look at the specific population and housing characteristics of this neighborhood.

#### ***4.1. The Neighborhood***

*Dayton's Bluff is the most picturesque and beautiful district of the city. Sloping back from the river bluff for nearly a mile, it commands from every point a wider and finer prospect of the city and the Mississippi valley than any other portion of the city east of the Mississippi.* - St. Paul Pioneer Press, January 1, 1887

Located to the east of downtown St. Paul, this once thriving neighborhood has suffered a fate similar to other inner-city neighborhoods throughout the United States. Dayton's Bluff was built in the late 1870s and 1880s. Well into this century, the Dayton's Bluff neighborhood was considered one of the premier neighborhoods of St. Paul. Beginning in the 1960s, massive 'white-flight' from urban areas to the suburbs combined with significant disinvestment, caused Dayton's Bluff to decline and led to concentrated areas of decreasing housing conditions. (see Appendix, Figures 6)

#### ***4.2. Housing and population characteristics in Dayton's Bluff***

There is a growing diversity of residents in Dayton's Bluff. This is demonstrated in the Census trends from 1980 to 1990 and from interviews with community representatives (see Appendix, figure 2). An increasing number of Hmong and African-Americans are making Dayton's Bluff their home. In addition, many people who live in the area are also lower-income, because Dayton's Bluff is one of the few places in the St. Paul area that offers 'affordable' housing. Affordable, that is, relative to the regional market. For many residents, however, this may not qualify as affordable relative to their income. (see Appendix, Figure 5)

#### ***4.3. The quality of housing structures***

An important trend in the housing sub-market in Dayton's Bluff is the gap between rising property values while the quality of the housing structure is stagnant or declining. One of the most visible signs of physical decline in the Dayton's Bluff neighborhood is the condition of the housing stock. With many of the Victorian turn-of-the-century mansions still standing, there is an ongoing effort to rehabilitate these homes,



as well as the other homes in need of repair in Dayton’s Bluff. The local Community Development Corporation (CDC), Dayton’s Bluff Neighborhood Housing Services (DBNHS) works with the City and the residents to repair and rehabilitate many houses in the area. However, as with all CDCs they are working within a limited budget that will certainly not address all the rehabilitation needs of the neighborhood. From a report in 1996, it was estimated that to repair all the houses in Dayton’s Bluff to sound condition would cost close to \$57 million.(see Appendix, Figure 5)

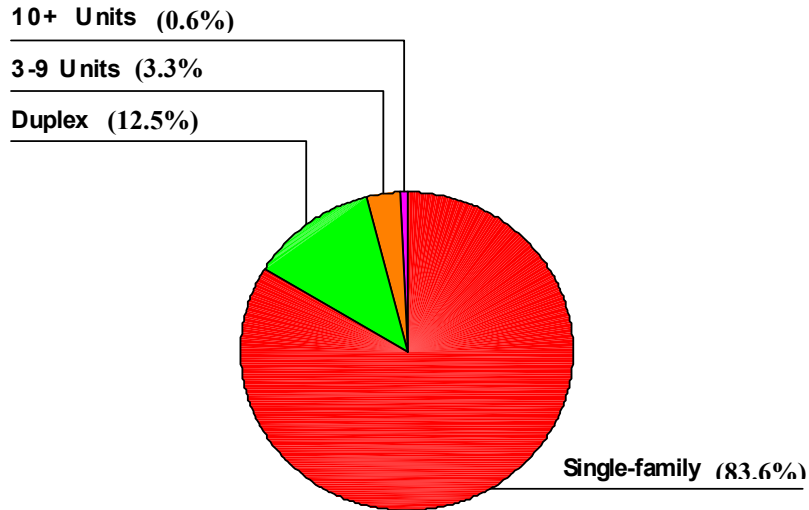
An overview of the housing stock shows that 50% of the housing was built prior to 1902, with 90% being built prior to 1928. This puts the vast majority of the housing at 70+ years old, with half being almost 100+ years old. Not only does this further attest to the historical nature of the Dayton’s Bluff area, but it also points to the fact that much of the housing stock is deteriorating simply due to the age of the physical structure. Following is a break-down of the housing conditions in Dayton’s Bluff from a “1996 Exterior Conditions Survey”.

**Table 1: 1996 Housing Conditions**

<b>condition of house</b>	<b>percentage</b>
in good shape	36.9%
in need of minor repair	40.8%
in need of moderate rehabilitation	16.7%
in need of major rehabilitation	5.0%
deteriorated	0.6%

As of 1996, over 60% of the housing stock in Dayton’s Bluff was in need of some degree of physical intervention. Furthermore, it assumed the rehabilitation done since this time has not kept pace with natural rate of deterioration, such that the housing conditions are most likely worse than this 1996 snapshot. To further characterize the housing stock, following are the types of housing in the area, as well as the occupancy status of the housing.

### Housing Types in Dayton's Bluff



**Figure 1.**

**Table 2: Occupancy Status of Residential Property**

property type	avg # of units per property	rates of occupancy
<b>Owner-Occupied</b>	<b>1.09</b>	<b>62.5%</b>
<b>Rental</b>	<b>2.34</b>	<b>37.5%</b>

As shown by Figure 1, the housing stock is primarily single-family homes and duplexes with very few larger apartment buildings. Furthermore, the area as a whole is comprised of 62.5% owner-occupied units and 37.5% rental units. These figures vary drastically depending on the area of Dayton's Bluff that is being examined. For example, the southwest area of Dayton's Bluff, which is home to the city-recognized historic district and the Dayton's Bluff Elementary School, has a much higher rental occupancy rate with almost 60% of the units being rental units. This area is also home to the most deteriorated housing conditions, which corresponds to the high rental occupancy rate.

Given that most of the rental units in DB are single-family homes or duplexes, these rentals are typically not controlled by large management corporations. Rather, they are owned by private individuals. In addition, they do not need to meet the health and safety standards of the City of St. Paul as specified by Certificate of Occupancy requirements. (Only those apartment buildings with 3+ units must apply for a Certificate of Occupancy.) Given that the regional vacancy rate is hovering around 1%, many landlords of these dwellings do not feel the pressure of the market to repair or even maintain their properties. When the demand for housing is high and the supply is low, people have a tendency to take what they can get, regardless of condition.

Also, it should be noted that the capacity for any new development in Dayton's Bluff is limited. Short of demolishing existing structures, there are a total of 12 parcels that are available for new development. Of these, 6 are scattered throughout the area and the other 6 are contiguous parcels.

#### ***4.4. The Housing Market in the Regional Context***

What happens in the regional housing market has an effect locally on Dayton's Bluff. The shortage of rental housing in the region has had a significant impact on Dayton's Bluff. According to Kathy Lantry, the vacancy rate in Dayton's Bluff has slowly caught up to the regional vacancy rate of  $\approx 1\%$ . Given the deteriorating housing stock and the disinvestment in the area, it is not an area of first choice for most people. However, given the low rents relative to the rest of the City, the convenient location to downtown and the access to public transportation, it is an attractive area to many lower-income households. Despite the continuing deterioration of the housing stock in Dayton's Bluff, property values are rising, as a result of the tight regional housing market. Using current assessor's data, the best method available, it is estimated that the median value of a house in Dayton's Bluff is \$69,000. (see Appendix, Figure 4)

In the opinion of those that we interviewed, while property values are rising, they are certainly not rising as quickly as in the greater St. Paul region. This phenomenon of

deteriorating housing with rising property values is contrary to logic. One would reasonably assume that as housing deteriorates, the property value would naturally decrease. This assumption holds in a housing market with a healthy vacancy rate of 5% – 8 %. However, when the vacancy rate decreases to its current rate of approximately 1%, the market no longer functions efficiently. This creates a market of low supply and high demand, which has the result of pushing prices higher than the natural equilibrium. This has specific effects on the rental market and lower-income households.

A low vacancy rate creates a market where there is no incentive for property owners to improve their properties. This especially holds true for some landlords, who are in the business of maximizing profits. Landlords are able to raise the rents, such that there is no direct correlation between the rent charged for an apartment and the quality of that apartment. This automatically forces those who are the least able to financially compete, the lower-income households, out of even the rental market into alternative housing, such as shelters

##### ***5. Dayton's Bluff and the Housing Plan***

The St. Paul Housing Plan provides the guidelines for the city's Housing Policy in the next ten years. As a result, it is very general in character and is often referred to as a "*letter of intent*" rather than a concrete housing plan. Because the Plan generalizes housing trends across the city, housing issues in specific neighborhoods might not be addressed. According to Carol Carrie of the Upper Swede Hollow Neighborhood Association, the Plan represents the community at one point in time. This emphasizes the short life of a housing plan, perhaps two to three years. In the case of Dayton's Bluff, the question is whether the trends in Dayton's Bluff - as mentioned above - correspond with the trends in the housing plan. The following section focuses on the trends of affordability, housing quality and meeting new market demand in Dayton's Bluff that are addressed in the Housing Plan.

### ***5.1. Affordability of housing units***

The most pressing problem in Dayton's Bluff, affordability of rental housing, is a problem that is addressed in general terms in the St. Paul Housing Plan. The plan details a strategy for ensuring an adequate supply of safe, decent affordable housing to meet the needs of the city's lower income workforce as well as those who need temporary or on-going community support. There are, however, two problems concerning the City's attitude towards affordable housing from the perspective of Dayton's Bluff. First, the Housing Plan explicitly addresses the issue of affordable housing in the regional context. The problem is that the City's position of insisting that the suburb's develop their share of affordable housing conflicts with the need for affordable housing in Dayton's Bluff. The view is that the city both contributes to and draws from the strength of the regional ecology, economy and housing market. This vision established in the Housing Plan is consistent with the overall strategy established by the Metropolitan Council. It means that new construction of affordable housing is mostly directed at the suburbs, not at urban neighborhoods like Dayton's Bluff. It also means that the definition of affordable housing is defined by the regional median income, which will not necessarily be affordable to the residents of Dayton's Bluff. Second, in addressing affordability, the Housing Plan focuses entirely on construction of new units. This approach is not very effective in the case of Dayton's Bluff, a neighborhood that is almost fully developed and has little vacant land. Thus, Dayton's Bluff only has the potential for a few new affordable housing units. These two problems concerning affordability are discussed more extensively in the following paragraphs.

### ***5.2. Affordability in a regional context***

Not only does the Housing Plan misdirect affordable units away from areas in need, but the Housing Plan also defines affordability by a regional standard for those units that are build in the city. Affordable housing as defined in the Housing Plan is 30, 60 and 80 percent of the regional median income. The regional median income is \$63,600, according to projections provided by the Department of Economic Security,

reported by the Metropolitan Council. In comparison, the St. Paul median is \$33,818 and the Dayton’s Bluff median is \$26,400. Thus, affordable units by a regional standard are affordable only to median income residents of St. Paul and not affordable for residents of Dayton’s Bluff.

	Median Income	<b>50%</b>	<b>30%</b>
Regional standard	\$63,600	\$31,800	\$19,080
<b>St. Paul standard</b>	\$33,818	\$16,909	\$10,145
<b>Dayton’s Bluff standard</b>	\$26,400	\$13,200	\$7,920

Table 3. a comparison of median income for the metropolitan area, St. Paul and Dayton’s Bluff based on projections from 1990 census data.

Specifically, the approved plan sets forth a goal that a minimum of 20% of the total 300 to 400 units build per year should be affordable. These 60 to 80 units will be affordable to households with incomes below 50% of the regional median with at least half of the units affordable to households with incomes below 30% of the regional income. These guidelines are the equivalent of 30 to 40 units to be affordable for families with an income below \$19,080 and another 30 to 40 units to be affordable for families with an income under \$31,800. Although this may seem reasonable at face value, it becomes apparent that these affordability standards are too high for residents of St. Paul, and especially of Dayton’s Bluff. Half of the planned affordable housing units are targeted towards families just below the median income level of St. Paul. Even the units targeted towards families with an income of 30% of median income targets (\$19,080 means a job paying \$9.17 an hour) do not meet the neediest families in Dayton’s Bluff. The affordability standards of the Housing Plan therefore do not address the need of families in poverty in Dayton’s Bluff.

#### ***5.4 Affordability addressed through construction***

The Housing Plan addresses the issue of affordability entirely by focusing on the construction of new units. This is an understandable approach, since there is a large shortage in the supply of affordable units. However, the construction of new units is not appropriate in all urban neighborhoods. In the case of Dayton's Bluff, there is very little vacant land available. Only through demolition could new construction sites be found. The problem in Dayton's Bluff is therefore that affordability cannot really be addressed through construction, due to the limited capacity to add new units to the area. Rather, affordability in the existing private rental sector should be addressed. The Housing Plan does not provide any insight into this problem.

#### ***5.5. Obstacles for implementation***

Several obstacles exist in implementing sections of the Housing Plan. Among these obstacles is the option to exercise the power of eminent domain. Eminent domain is a power of authorities to acquire land in the public interest. In a housing context, this power could be leveraged to acquire abandoned and extremely deteriorated properties. However, this is an expensive, lengthy process that the city does not leverage often. It is also an extremely controversial political issue.

Historic district standards, such as in Dayton's Bluff, potentially create another barrier for affordable housing. Although historical districts value existing housing structures, they can create standards that exceed affordable levels. They also limit the amount of land available for to build affordable housing.

One option, mentioned throughout the plan is to create units within pre-existing larger structures. However, many of these houses have already been turned into multi-unit structures and remaining options would need to be negotiated with current property owners, which can prove to be difficult. In addition, many of the lots are strictly zoned to prohibit multi-unit homes or row homes that would accommodate several families

affordably. Due to these limitations, lobbying for additional units of new housing would not seem to be an effective strategy.

## **6. Opportunities**

Opportunities exist within the new Housing Plan that could benefit the Dayton's Bluff neighborhood if leveraged appropriately. However, to utilize such opportunities, neighborhood residents and institutions must raise awareness about housing issues and work collectively as a community. The value of such organizing should not be underestimated, as many of the recommendations below are contingent upon the neighborhood's persistence and commitment to housing improvements.

In reviewing the Plan, the majority of the opportunities for Dayton's Bluff address the rehabilitation and maintenance of existing housing units, not the addition of new "affordable" housing units. While affordability is a critical issue to this neighborhood, the lack of available land as well as the minimal number of new affordable housing units proposed by the Plan, limit new construction as a viable answer to address this need. As such, it may be more appropriate for Dayton's Bluff residents and organizations to concentrate their efforts upon those strategies that not only present greater opportunity, but also address important housing quality issues. There are several opportunities for Dayton's Bluff within the 1999 St. Paul Housing Plan largely as related the maintenance and/or rehabilitation of housing units. The introduction offers an insight in the opportunities that can be found in the plan: *"the city of St. Paul and its partners have maintained a strong commitment to the rehabilitation, maintenance and preservation of its existing housing stock. and it will have increased its code enforcement and compliance efforts in order to increase the general level of housing quality throughout the city."*

- The first opportunity noteworthy in the plan was in the area of code enforcement. At the current time, the City is operating on a complaint-based system for code



enforcement. As a result, it is vital that Dayton's Bluff residents and organizations position themselves to capitalize on this. Through organizing and having a clear understanding of the issues, opportunities, and challenges to be addressed, Dayton's Bluff can focus its efforts and contact the City about such concerns. Subsequently the neighborhood will be in a better position to lobby the City for needed resources.

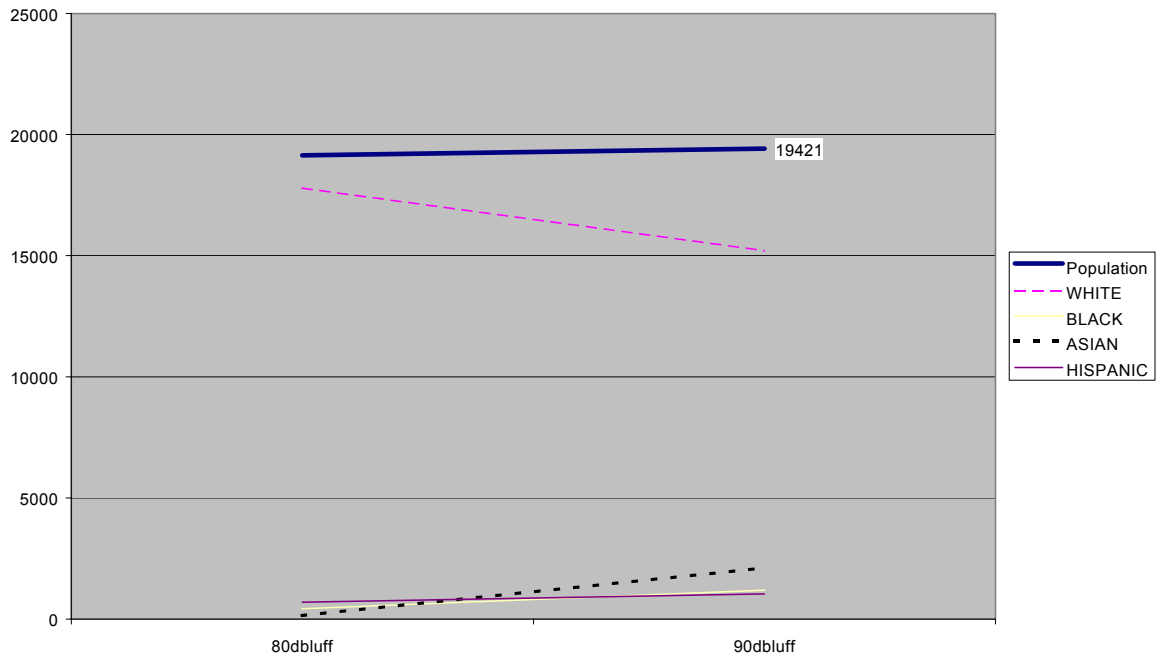
- Another opportunity within the Plan relates to both the management and maintenance of rental property. A large portion of this neighborhood is rental property and if this issue remains a concern for the City as a whole, Dayton's Bluff can be in a position to press this issue and potentially receive assistance from the City. The City has the power to take legal action, if necessary, and this could have a dramatic impact on the quality of structures. Effective enforcement of the Housing Code could prove to be beneficial to Dayton's Bluff regarding many deteriorated rental properties. The plan proposes the use of administrative fines to enforce the provisions of the Housing Code. The current system requires warnings and re-inspections, utilizing the cost of re-inspection as the motivator to fix the problems. Also expanding the landlord and housing inspection laws and enforce the punishments will help improve the quality of rental housing for families.
- The plan proposes funding should be focused on specific neighborhoods to stem deterioration and declining values. This is another area where Dayton's Bluff could prosper under this Housing Plan. Through organizing as block clubs, CDC's, district councils, and organizations, Dayton's Bluff could acquire needed resources from the City. Homans, from the St. Paul Department of Planning and Economic Development, identified this same type of organizing as helping the Frogtown neighborhood. She also mentions that the community needs to work with the Dayton's Bluff Neighborhood Housing Services and other developers to identify various housing options in the neighborhood, whether it be new housing or redevelopment.

- The city should support a process that not only rehabilitates viable housing stock, but also leverages matching funds from private, philanthropic or federal agencies to increase budgets, and programs that assist families in acquiring these rehabilitated units. The plan makes a special note to support a variety of initiatives that will allow lower income households to move into homeownership. The St. Paul Plan discusses purchase/rehabilitation and refinance/rehabilitation programs, mortgage assistance, and alternative ownership programs such as cooperatives and other ideas. The plan also proposes to assist with additional development by “*devising mechanisms to more easily transfer ownership of tax-forfeited properties to community development corporations or other community based organizations for redevelopment.*” This would allow Dayton’s Bluff Neighborhood Housing Corporation to develop these properties and sell them at affordable rates.
- In collaboration with its partners, the City intends to develop an annual Housing Action Plan. Through this plan, the City will determine more specifics about the housing strategies and actions to be taken in the coming year. This process aims to involve representatives of St. Paul neighborhoods and neighborhood organizations. The Dayton’s Bluff Neighborhood Housing Services is one of the most effective development organizations in the City with a history of being successful and working well with the City. Again this provides an opportunity for the Dayton’s Bluff community to collectively present issues to be addressed.

While the housing issues facing Dayton’s Bluff present many complex challenges, the citywide Housing Plan does provide some opportunities to create improvements. Housing issues are inherently complex and particularly difficult to address at a neighborhood, or even citywide, level. Current market conditions characterized particularly by low vacancy rates only increase this difficulty. As a result, Dayton’s Bluff residents and organizations should focus their energies on strategies and objectives that are made available through the Plan and feasible at a neighborhood level.

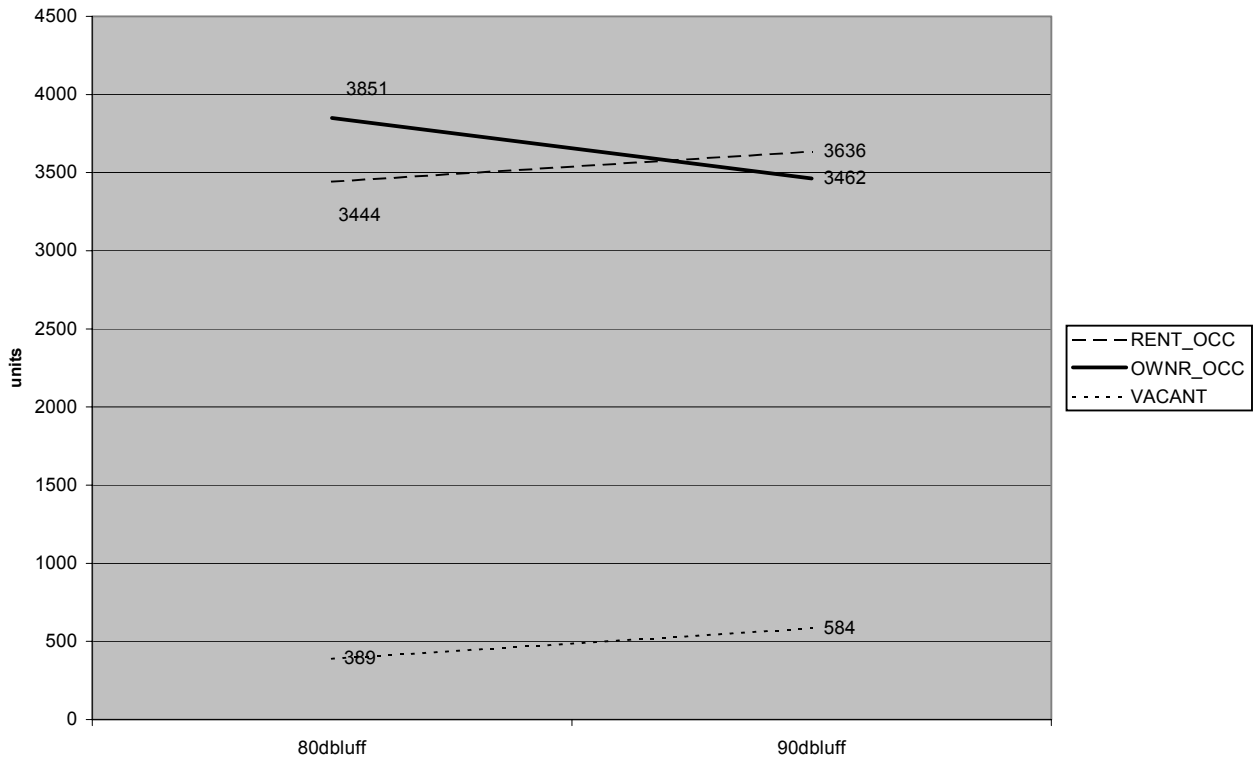
## Appendix - Dayton's Bluff Characteristics

Population in Dayton's Bluff 1980 and 1990



Figures 2 & 3

Rental vs. Owner occupied Housing in Dayton's Bluff 1980 - 1990



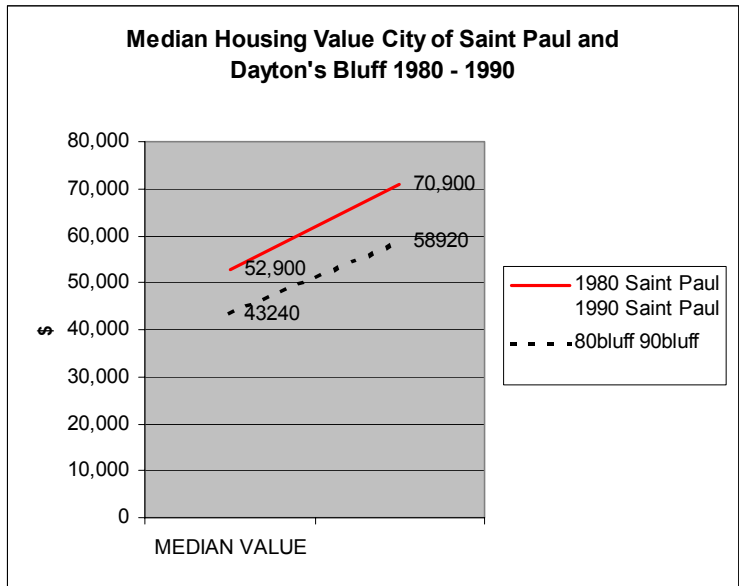


Figure 4

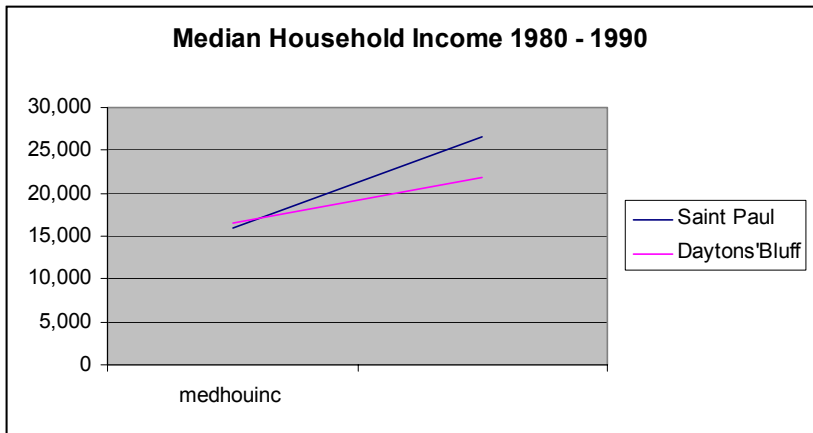


Figure 5

1980 and 1990 US Census

Housing Conditions in Dayton's Bluff - Exterior Condition Survey 1998

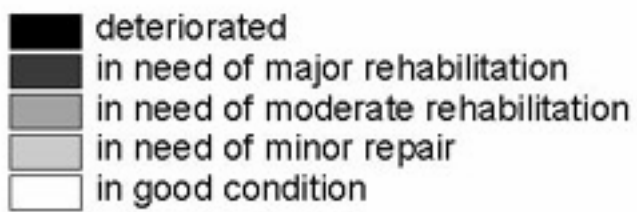


Figure 6

# Residential Housing Value Dayton's Bluff

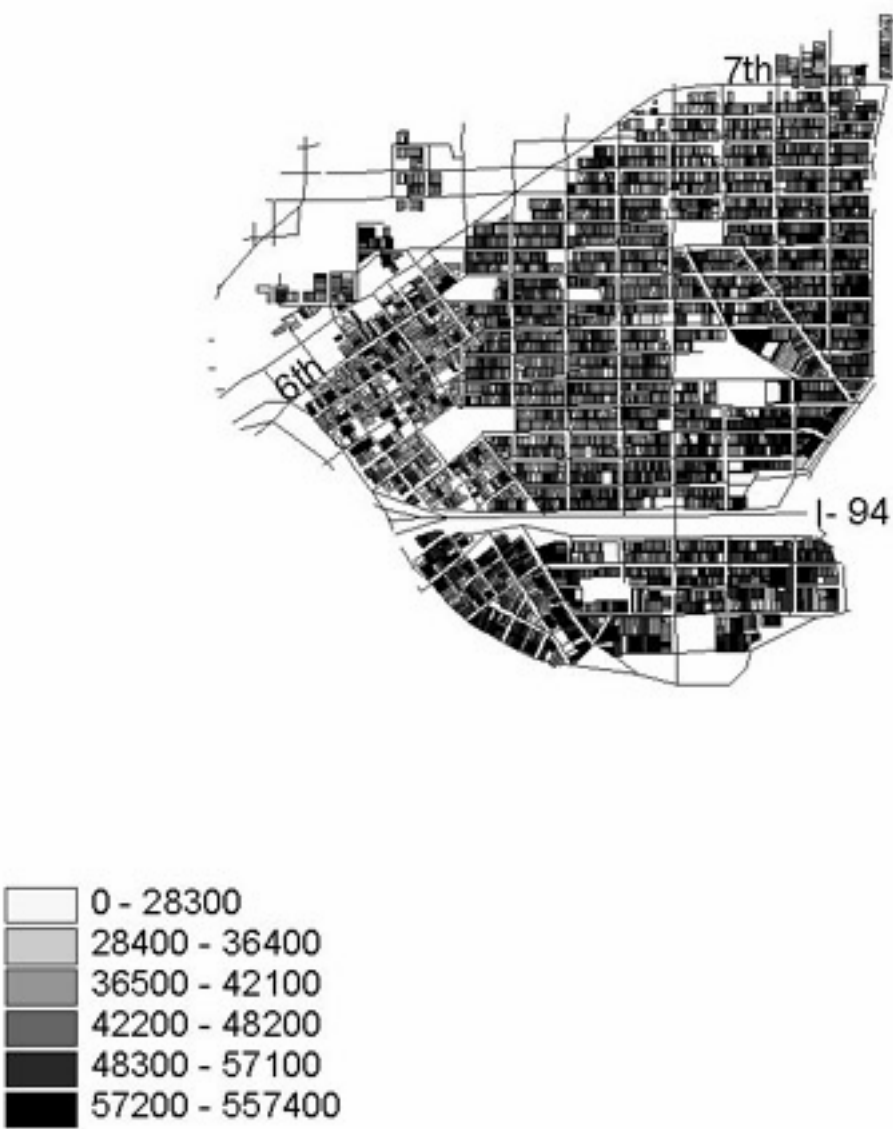


Figure 7