

# **An Analysis of the Population and Housing Characteristics of Longfellow Neighborhood and Recommendations to Inform the Development of a Housing Strategy**

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**Submitted to the Longfellow Board of Directors  
and the Housing Committee**

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The content is solely the responsibility of the author and is not necessarily endorsed by NPCR.

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## **Description of the Project**

Longfellow Community Council commissioned a researcher from the urban planning graduate program at the University of Minnesota to produce a written document and a set of recommendations to inform their housing strategy for NRP Phase II. The following report is the product of the research.

First, it was necessary to compile Census and available parcel data in the form of multiple Excel and GIS databases. From the compilations, Part One, Two, and Three of this report were produced. Part One outlines the demographic and economic characteristics and changes of the neighborhood. Part Two discusses the housing stock, outlining number of units, tenure, structure, quality, and expenditure of these units. Part Three examines the link between

the units and the characteristics of the people in the neighborhood and determines the suitability of the housing stock for its residents. The number of affordable housing units was calculated at three different levels of affordability based on median income of the neighborhood, Minneapolis, and the region. These numbers will inform the board, council, and residents where the affordability level should be set and where development should be focused.

After determining the characteristics of the people and the housing in Longfellow\*, Part IV outlines information that is critical to review before writing a housing strategy. A literature review was conducted to establish what previous plans have prescribed for Longfellow's housing stock. These plans are the NRP Action Plan, the 46<sup>th</sup> Street and Hiawatha Station Master Plan, the East End Revival Plan, the East Lake Street Corridor Study, and the Midtown Greenway Plan. These written documents provide valuable information concerning the previously stated housing issues and goals that have been gleaned from the neighborhood through other planning processes. Special attention is given in this section to the housing market feasibility studies that have been produced by a variety of entities throughout the planning processes. The final piece of the literature review outlines the results of a neighborhood survey recently completed.

Part V of this report examines case studies of transit-oriented development projects from various cities. These case studies were chosen based on criteria that the housing committee set forth. Transit-oriented development projects in this report focus on affordable housing developments, as defined by using special financing to allow lower income residents to live in these apartments.

Part VI produces a set of recommendations for strategies that should be included in a housing plan.

**\*Longfellow Community, for the purposes of this project, includes Howe, Hiawatha, Longfellow, and Cooper neighborhoods only. Seward is not included because it is not part of NRP funding directed by Longfellow Community Council.**

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## **PART ONE: WHO DO WE HAVE?**

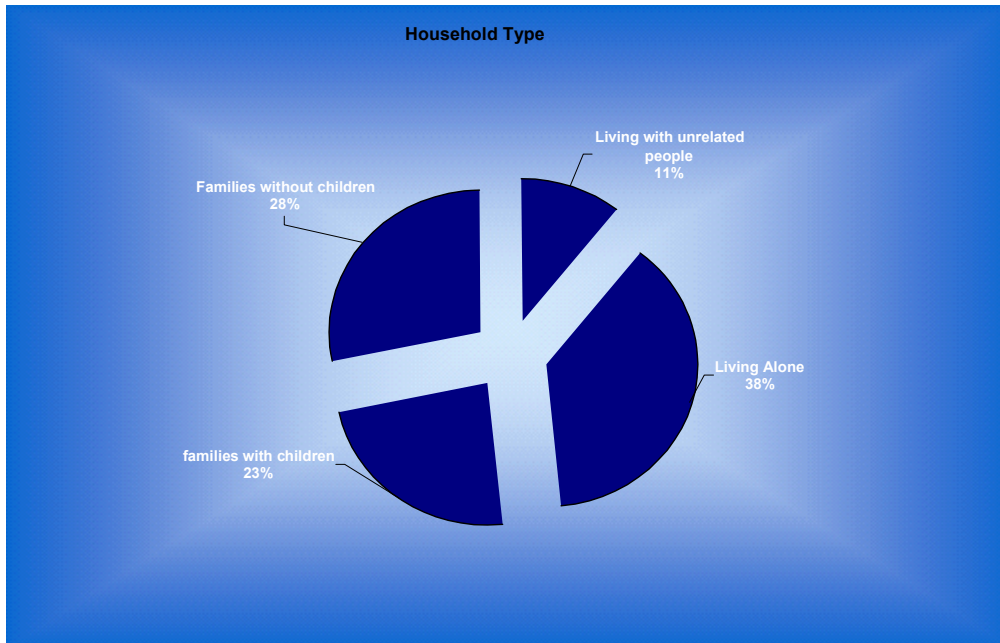
Longfellow Community is a diverse neighborhood undergoing many changes that have implications for the future of housing. This part of the study examines demographic data from the 2000 Census for population characteristics of race/ethnicity, age, household size and composition, and income. In some instances, the data for Longfellow is compared with the nearby neighborhoods of Nokomis, parts of Powderhorn, Minneapolis, and the metropolitan area. This was done to reveal the most significant changes and realities and to determine how the housing situation in Longfellow compares with other neighborhoods, Minneapolis, and the region. The most important findings from the analysis are listed below.

### **The State of Households in Longfellow in 2000:**

The following statistics are significant for informing a housing strategy for the neighborhoods studied in this report:

- There are 9,319 households living in Longfellow. This comprises of 20,602 people, with an average of 2.19 people per household. The average household size in Minneapolis is 2.25 and in the metropolitan area the average household size is 2.56. Longfellow has a smaller household size, on average, than both the city and the region, which indicates fewer and smaller families.
- In Longfellow, 23% of households have children. There are 2,394 households with children and 4,856 children total. Twenty-eight percent of the households in Nokomis study area have children and 32% of the households in the Powderhorn study area\* have children. In Minneapolis, 23% of households have children. Metropolitan-wide, 30% of households in the Twin Cities have children. Longfellow has the least percentage of children of these comparative areas, and the most childless households.
- 20% of households in Longfellow have seniors. There are 1,838 households with seniors and a total population of 2,670. In Nokomis, 20% of households have seniors and 15% of total households have seniors in the Powderhorn study area. Fifteen percent of Minneapolis' households have seniors. Longfellow has about the same percentage of seniors as Nokomis and a higher percentage of seniors than Powderhorn study area or Minneapolis citywide.
- Thirty-seven percent (3,488) of households live alone, including seniors and others in Longfellow. Nokomis and Powderhorn study areas had 33% and 32% of their households living alone, respectively. Longfellow has a higher percentage of people living alone than the other study areas. However, citywide, 40% of households are living alone, which is the highest percentage of all studied areas. The following figure shows the breakdown of families by type.

\* Powderhorn study area includes three census tracts that are similar to Longfellow in location, economic, and social attributes.



- There are 1,028 households that are female-headed and 623 have children. Female-headed households with children comprise 7% of all households, but 28% of families with children. Of the families with children in Nokomis, 23% are female headed, and 33% of the Powderhorn study area families with children were female headed. Minneapolis-wide, 8% of all households are female-headed and 35% of all families with children in Minneapolis are female headed with no husband present. Longfellow has a considerably lower percentage of female-headed households with children than greater Minneapolis, but a higher percentage than Nokomis.
- The age demographics of Longfellow are similar to Minneapolis as a whole but substantially different from the region. The following chart depicts the breakdown of age groups in Longfellow Community, Minneapolis, and the Metropolitan Area. It shows that Longfellow has substantially more seniors than Minneapolis citywide or metropolitan-wide, but the number is decreasing in Longfellow. Also, Longfellow has an older population than citywide or region-wide; 55% of the population is over 35. In Minneapolis, 44% are over 35 and 49% in the region are middle-aged or older. The median age in Longfellow is 37.6, compared with 31.2 for Minneapolis and 34.2 for the region.

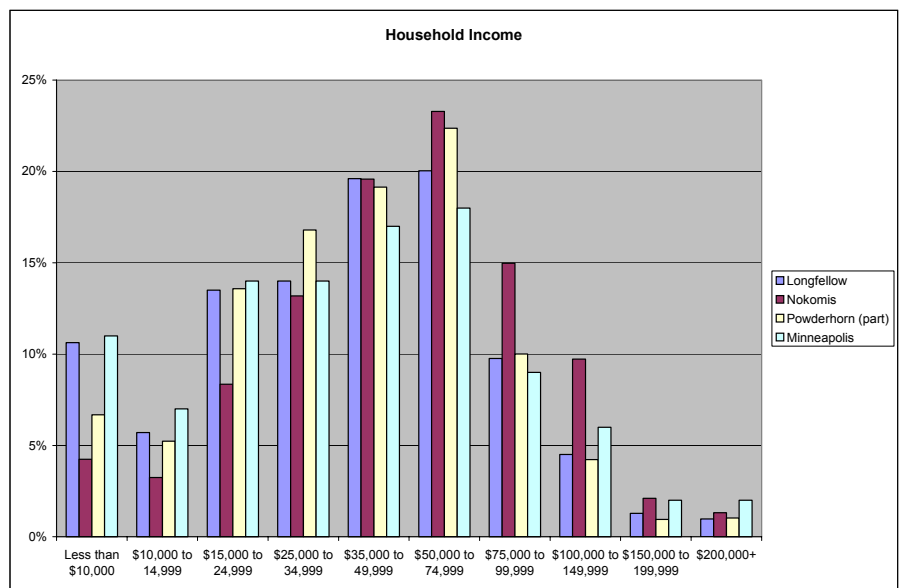
**Distribution of Age Groups, Aggregated.** (source, Census 2000)

|                               | Longfellow | Minneapolis | Metropolitan Area |
|-------------------------------|------------|-------------|-------------------|
| Children (0 to 19)            | 22%        | 26%         | 30%               |
| Young Adults (19 to 34)       | 22%        | 31%         | 22%               |
| Middle-Aged Adults (35 to 64) | 43%        | 34%         | 39%               |
| Seniors (65+)                 | 13%        | 10%         | 10%               |



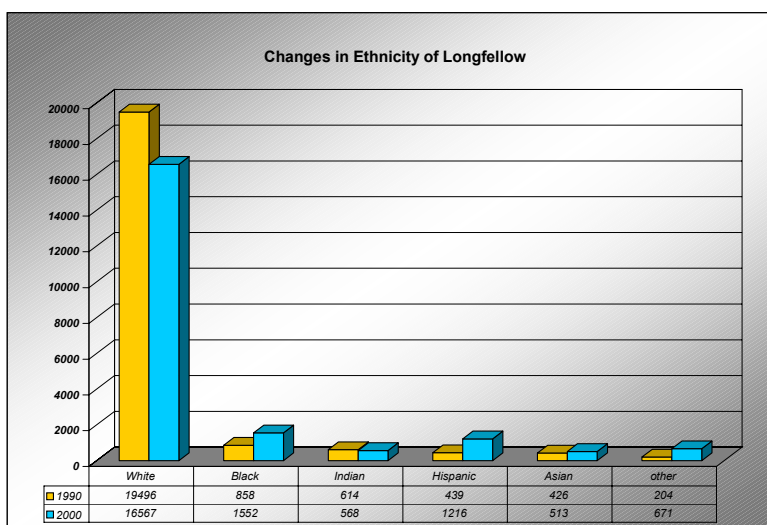
The media

n household income of Longfellow residents is \$43,300 per year in 2000. The study areas of Powerhorn and Nokomis have median incomes of \$41,070 and \$53,465, respectively. Citywide, the median household income is \$37,974. The entire Minneapolis/Saint Paul's median household income is \$64,600 per year in 2000. Longfellow's median income is 56% of the Metro median income, but 114% of the Minneapolis median income. The following figure shows the percentage of the population at each income level compared with study areas.



## Demographic Changes 1990-2000

- **General Population Changes**  
 Minneapolis as a whole gained residents, but Longfellow showed opposite trends. Between 1990 and 2000, Longfellow Community lost 996 residents. Longfellow has a total population of 20,602 people. This represents a loss of 4.6% of its population. However, this loss does not point to a significant trend in the area.
  
- **Ethnicity Changes**  
 The change in the number of immigrants in the community can have important effects on the housing need for Longfellow. Between 1990 and 2000, the Latino/Hispanic population increased by 777 people. This is an increase of 176%, which is astonishing. Many neighborhoods in South Minneapolis are experiencing similar changes, and an effort to establish an affordable housing policy that considers this group is necessary.  
 Also, the African population has increased in Longfellow. However, it is impossible to distinguish how many African immigrants live in Longfellow by examining census data because African Americans and African immigrants are in the same category according to the census. However, if we assume the majority of changes in the *black or African-American* category are attributable to immigration of African people, Longfellow is experiencing rapid growth in populations of these people. Total, the category that includes African immigrants has increased by 694 in Longfellow. The number of people in the African-American/Black category of the census increased by

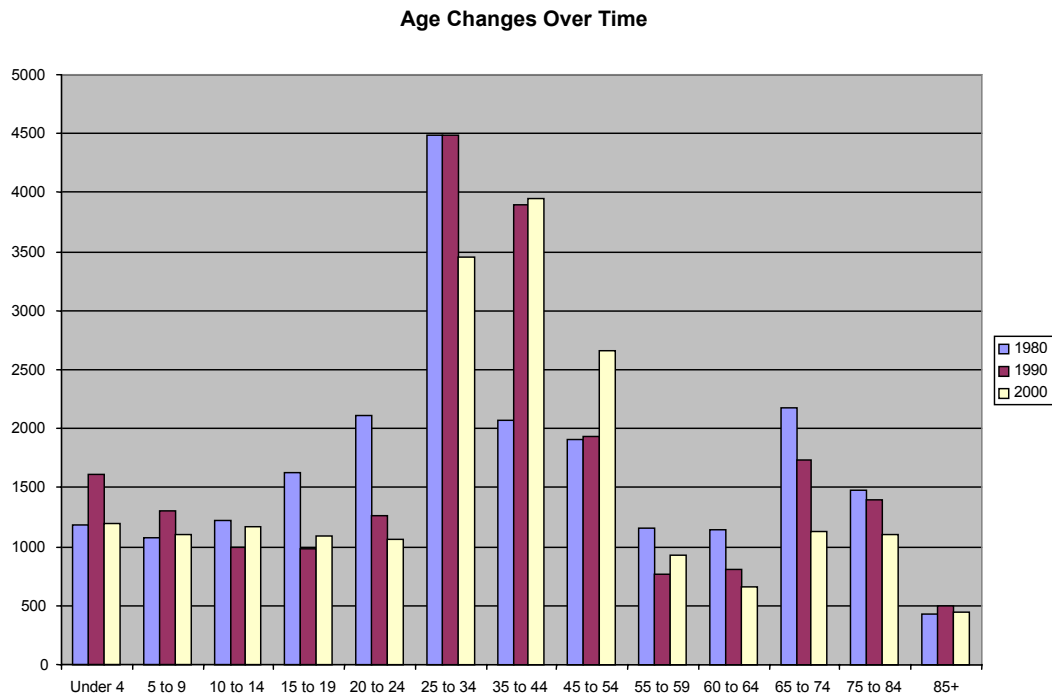


80% from 1990 to 2000.

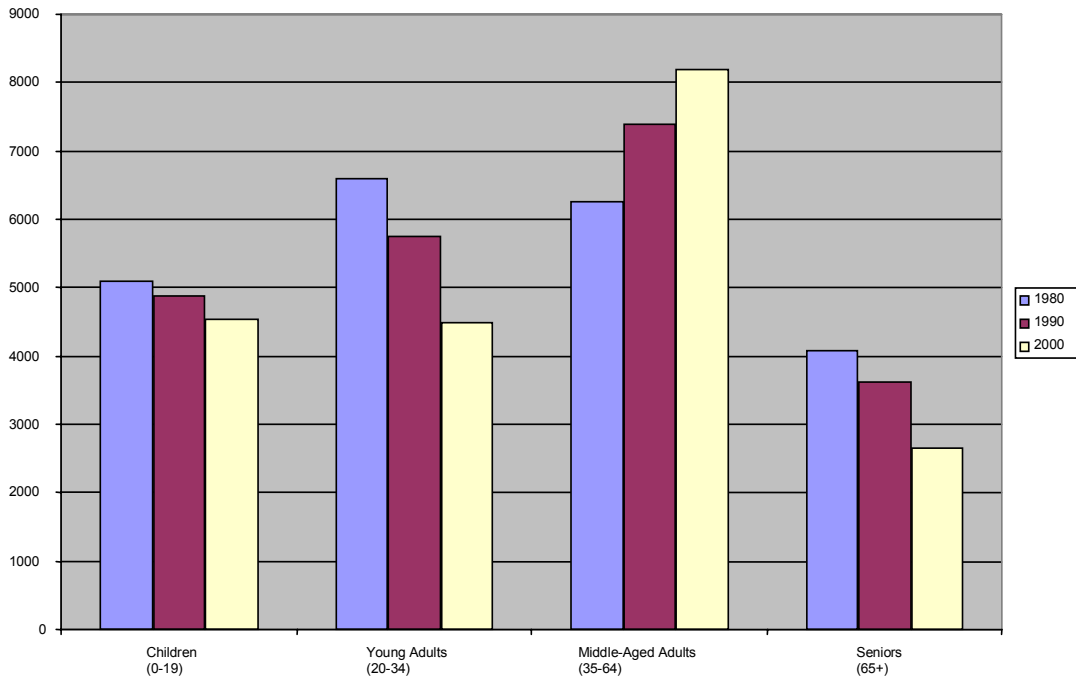
➤ Age Changes

In 2000, there were 7,407 in the typical child-bearing year categories of 25 to 44 while there were only 5,531 children ages 0 to 19. This suggests that either there are many small families or many childless adults or couples. The first figure on page 8 shows the changes over time for each age cohort.

The changes in ages over time can be examined by looking at typical age cohorts, or by aggregating the cohorts into life change cycles. The second figure on page 8 shows the changes in population when examining aggregated data. This graph is more useful because it represents changes in life cycles that would most affect housing decisions. This shows that the entire senior population is substantially shrinking in Longfellow, as already discussed. The middle-aged group's population is soaring. While Longfellow has a slightly higher percentage of its population in the middle-aged category, it has kept a relatively even pace of growth with Minneapolis city-wide.



### Group Changes

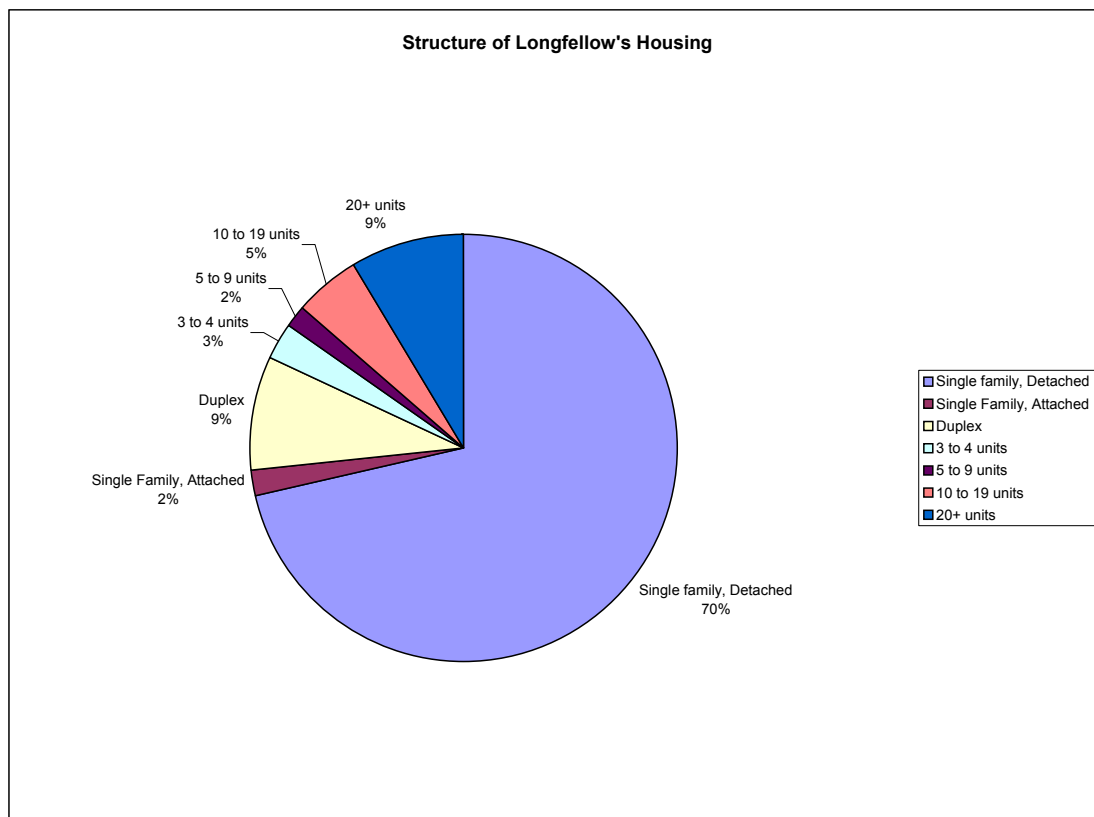


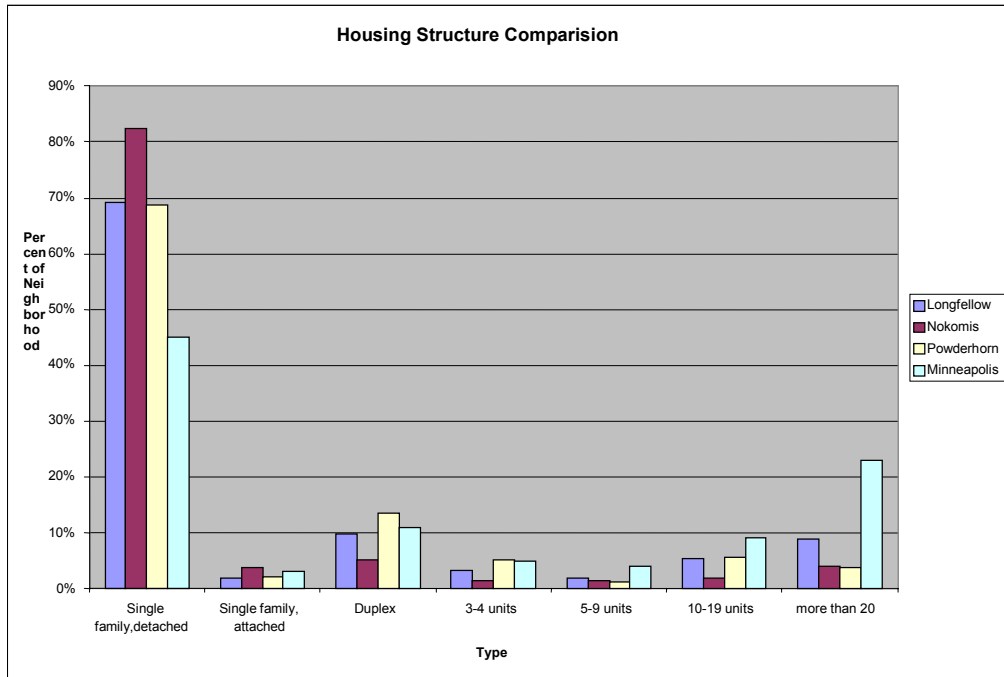
## PART TWO: WHAT DO WE HAVE?

A key piece of constructing an affordable housing strategy is determining the state of the housing stock. The report will discuss tenure, structure, expenditure, quality, and space realities as it relates to demographic realities, needs, and changes.

### Structure

Longfellow has predominantly single-family, detached housing. However, duplexes are also relatively common in the neighborhood. The following figure shows the composition and variety of housing structures. In total, there are 9,521 units in the neighborhood of which 6,790 units are single family, detached. 187 are attached single-family units, 835 units are duplexes and 1,711 units are multi-family apartments. The figure on page 11 compares the structure stock with other areas. Longfellow has a lower percentage of single family, detached than Nokomis but higher than the Minneapolis. Longfellow has a much higher percentage of units of multi-family housing than Nokomis but a much lower percentage of multi-family housing than Minneapolis-wide.





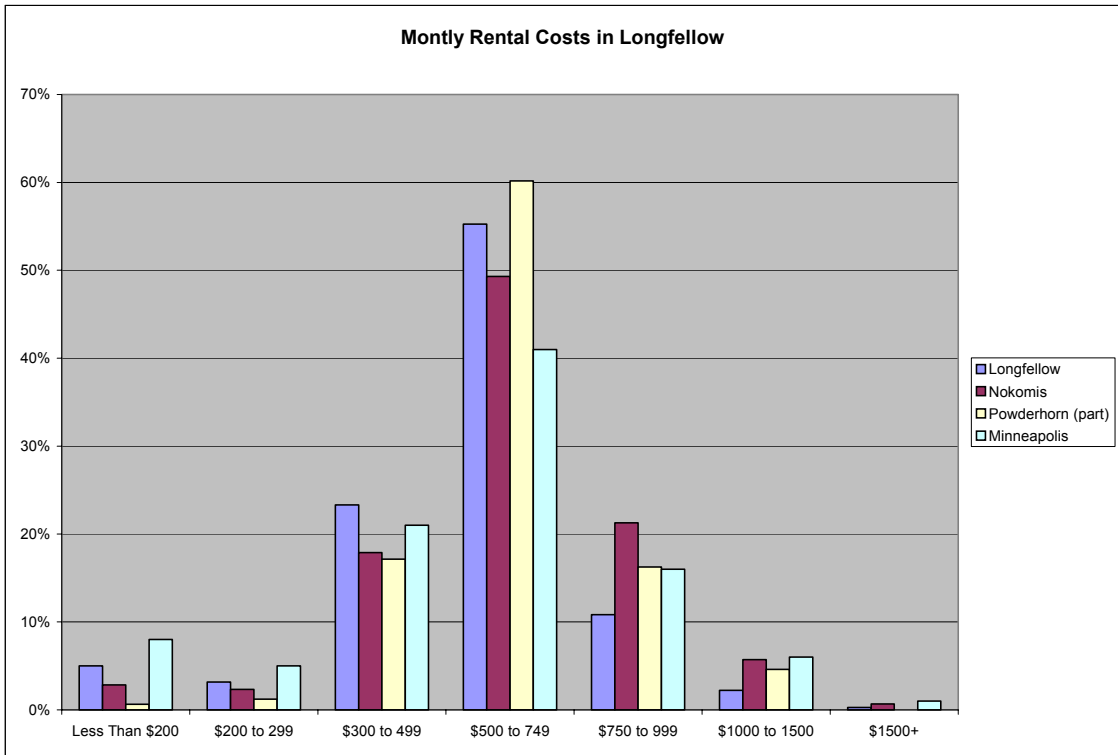
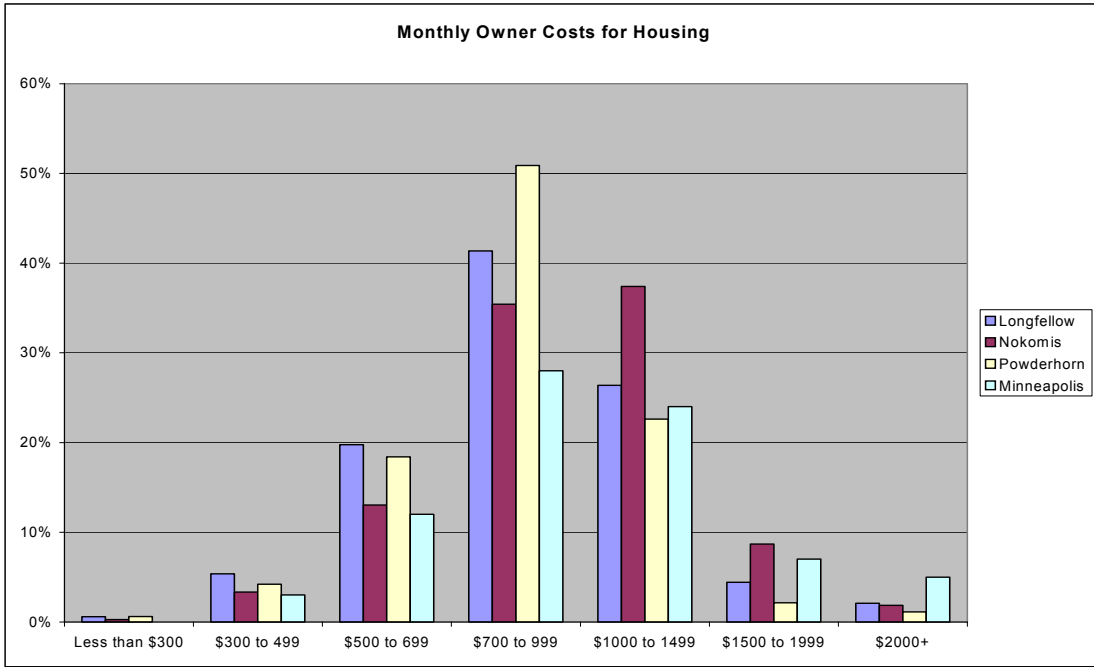
### Tenure

In Longfellow, of the 9,321 occupied units, 6,204 (75%) units are owner-occupied, while 2,359 (25%) are renter-occupied. This is a relatively high number of owner-occupied housing, suggesting a stable housing stock. However, by having a large rental stock, housing affordability is increased. In Minneapolis, 47% of households are renting, and 53% own their unit. Metropolitan-wide, the percentages are substantially different, with only 29% of households renting and 71% owning. This implies that Minneapolis and Longfellow are providing a much higher percentage of rental units than the region on a whole, in turn providing more affordable opportunities.

### Expenditure

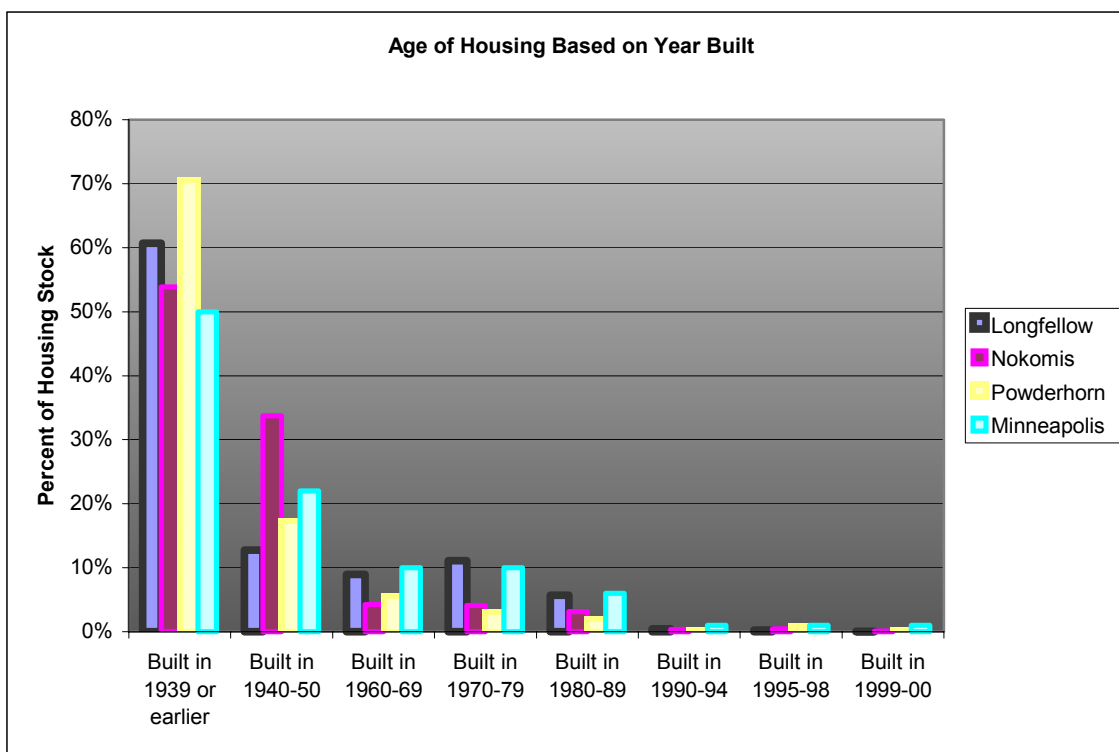
Owner costs, according to the Census, are the costs associated with utilities, general repair, and mortgage payments of owner-occupied units. The first figure on page 12 shows owner costs in Longfellow relative to the study areas and Minneapolis citywide. In Longfellow, 67% of owner households pay less than \$999 in total housing costs.

Renter costs are generally lower than owner costs because of unit size and quality. The second figure on page 12 outlines rental costs in the neighborhood and displays the comparison of Longfellow renters with other study areas and Minneapolis. 86% of households in Longfellow in 2000 paid less than \$750 per month in rental costs. Overall, the figures for rental costs and owner costs look similar, bell shaped. However, the mean is higher for owners than renters, implying that homeownership is more expensive and renting is less expensive in Longfellow. Simply examining costs of housing is insufficient to fully describe the affordability situation. Part three will examine cost-burden households by plotting income against housing costs.

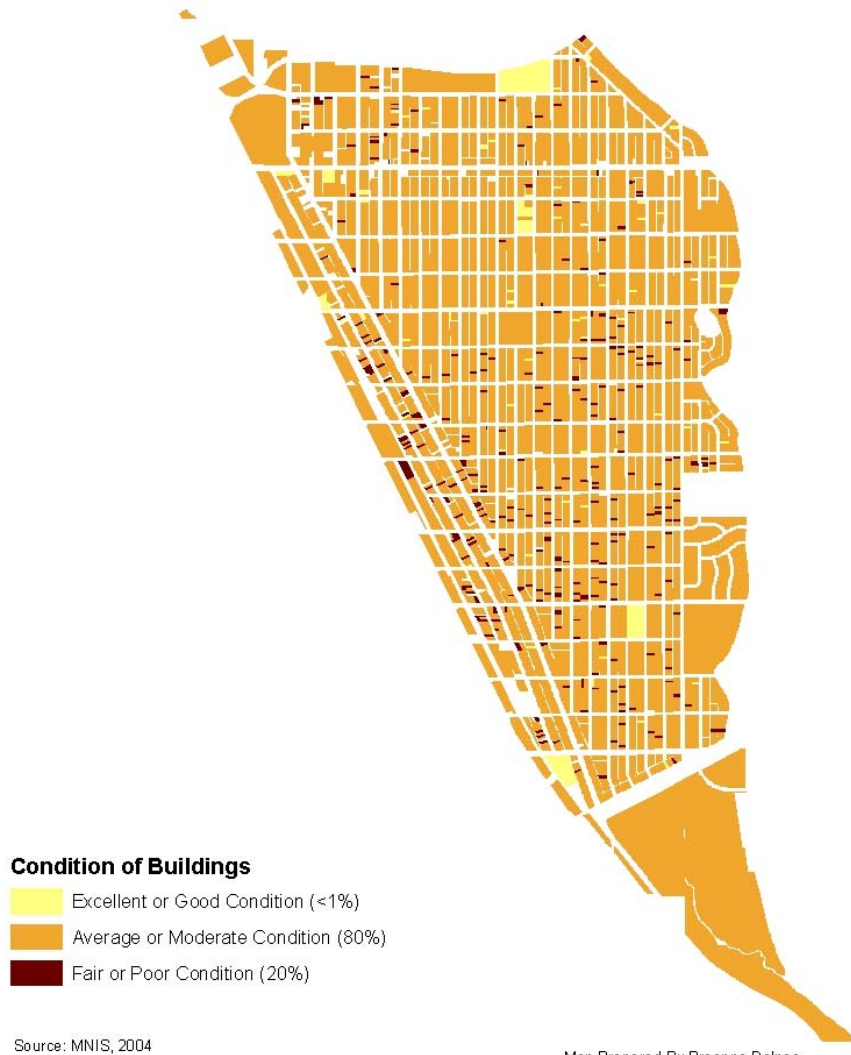


## Quality

Overall, quality can be measured by a variety of variables. Frequently, researchers use age of housing stock as a surrogate measure for quality. While this is not necessarily true, age of housing stock is an important factor in considering future expense, affordability, and future housing values from a desirability standpoint. The following figure shows the age of Longfellow's housing stock compared with the study neighborhoods and the city at large. Most (60%) homes in Longfellow were built before 1939. This suggests rising costs for owners in the future. Another indicator of housing quality is a rating system that the city of Minneapolis has constructed. This information is displayed through the Minneapolis Neighborhood Information systems. The map on page 14 shows how properties were rated according to this system.

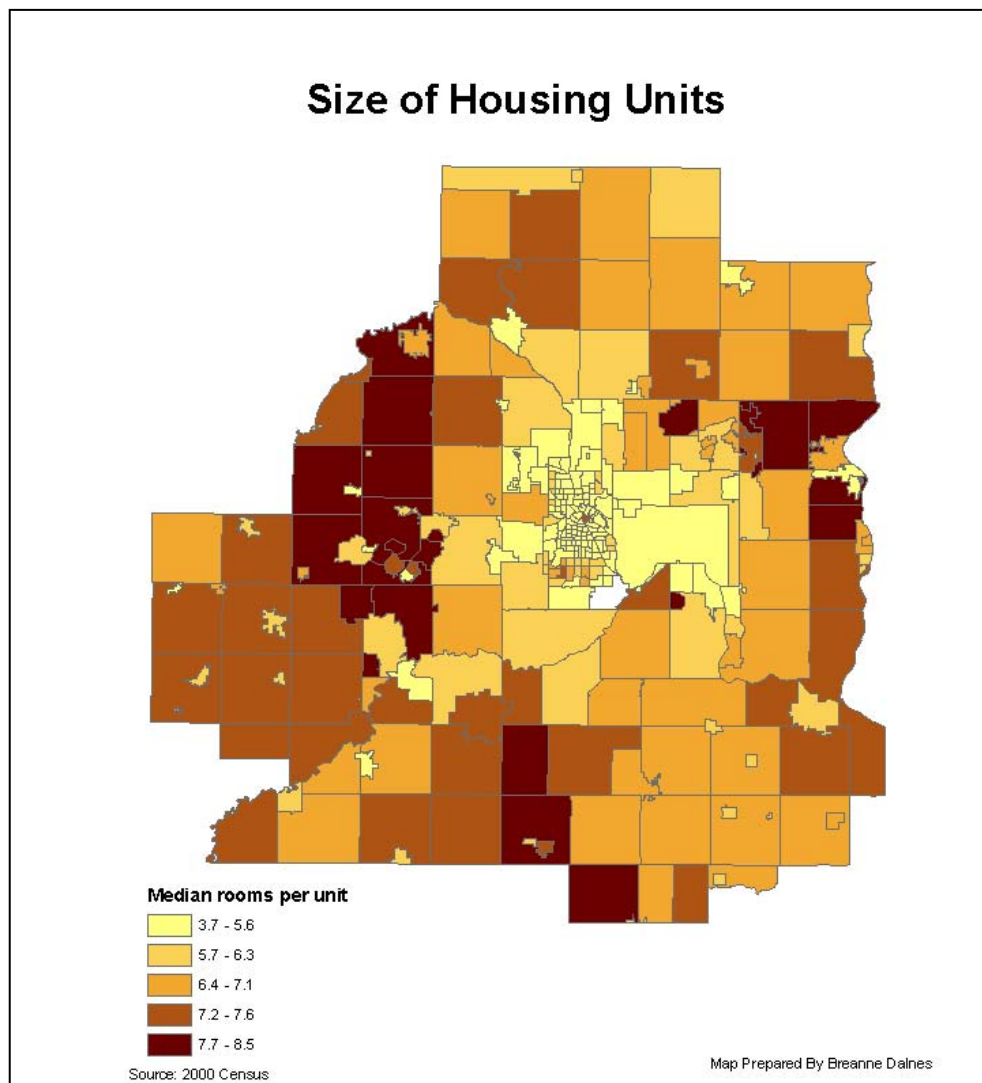


## Condition of Properties in Longfellow



## Space

The average number of rooms per dwelling unit in Longfellow is 5.38, which is similar to Nokomis. However, in Minneapolis, the average number of rooms is 4.76. This is most likely due to the large number of rental apartments in Minneapolis. By examining the map below, it is easy to see that cities with newer housing have larger housing, on average. The average number of rooms metropolitan-wide is 6.55, which is almost two rooms bigger than Minneapolis' average. New housing is substantially bigger than older housing, indicating changing norms concerning space. This could be the reason that Longfellow has fewer families with children than the metropolitan area.



## **PART THREE: POPULATION-HOUSING CONNECTION**

### **Affordable Housing Demand**

#### **Ownership Affordability**

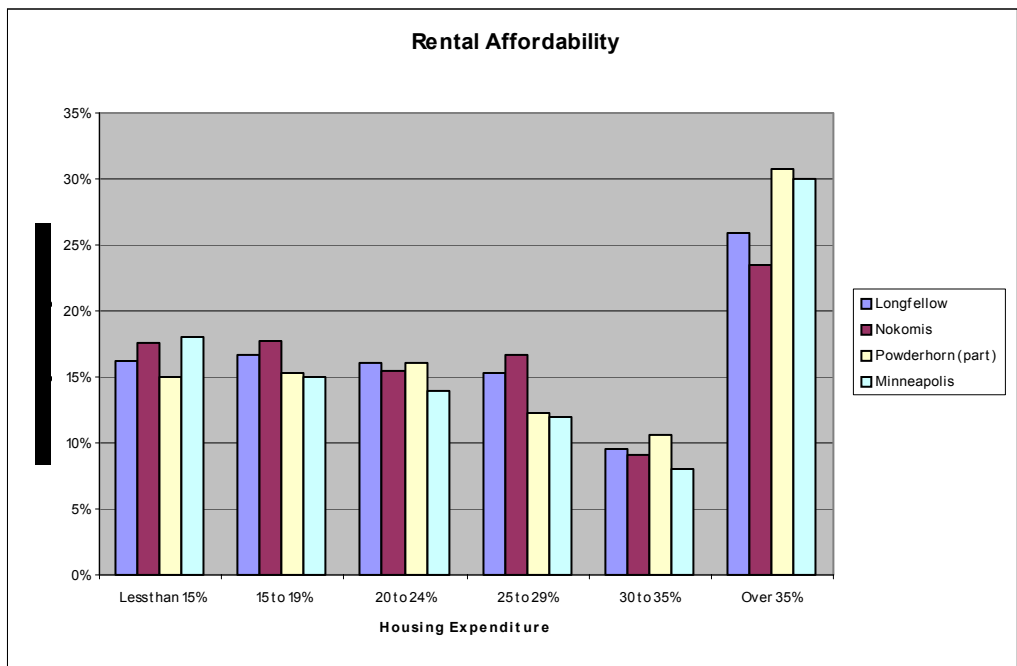
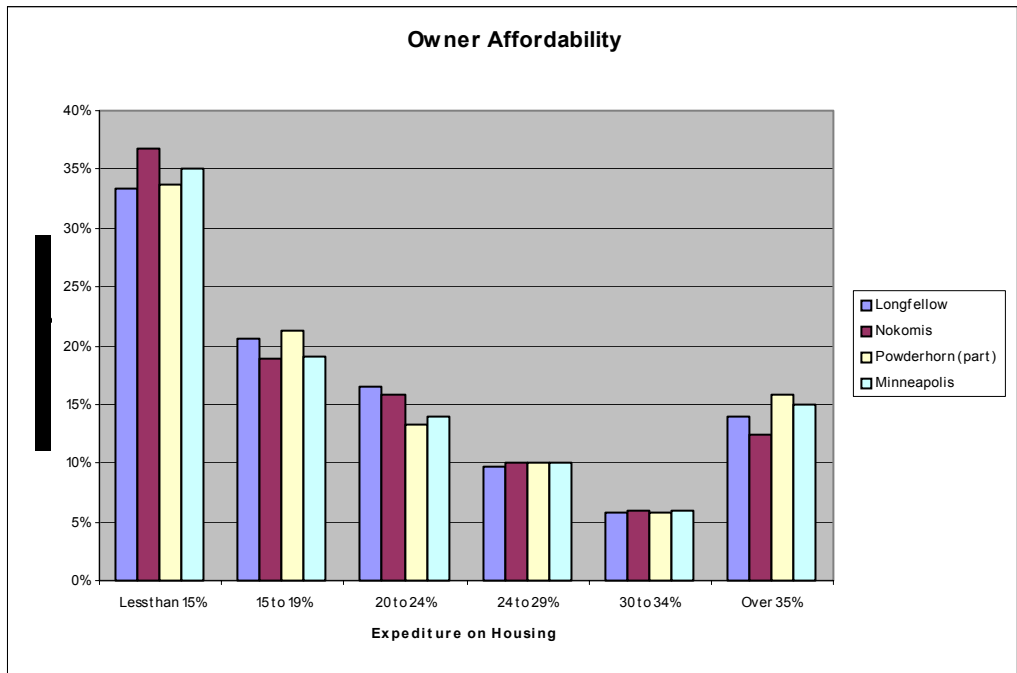
Affordable housing is a hotly debated topic in Minneapolis. Many neighborhoods want to provide housing that is affordable to its residents and workforce, but every person has a unique definition of affordability. This report examines three levels of affordability for homeownership. The usefulness of each level of affordability varies depending on scope and scale of the housing issue. The following charts use the median income of the neighborhood (NMI), Minneapolis (CMI), and the Metropolitan area (AMI) as three unique comparative measures of affordability. The number of units in Longfellow that are affordable to people at various income levels as a percentage of these standards are displayed in the chart on page 19.

Another critical piece of data collected by the Census is the affordability levels of individuals. The first figure on page 17 shows the percentage of the owners in the neighborhood that pay various fractions of their income to housing costs. All households that pay more than 30% of the income to housing costs are considered to be living in an unaffordable situation. For owners, only about 20% of households pay more than 30% of their income to housing costs. Most owners pay 20% or less of their income to housing. This suggests there is not an affordability problem among most owners in Longfellow. In total, there are 1,098 owner households living in unaffordable housing conditions.

At this time in Longfellow, there are approximately 3,503 (27%) households, including renters and homeowners, who earn less than 50% of the AMI. 631 units (6%) of the current single-family housing stock is affordable at this level. Furthermore, another 2,135 households have income between 50% and 80% of AMI. These two-income groups represent 44% of the current neighborhood, and 58% of all owner-occupied units are affordable to households at this income level. Overall, Longfellow is largely providing housing for households at 80% of the AMI. However, Longfellow has very little housing for ownership that is affordable to people making less than 50% of the AMI.

#### **Rental Affordability**

There are 2,359 units that are renter occupied, which is 36% of the total housing stock. These units contribute to the affordable housing stock by providing alternatives to homeownership. The average rent in 2000 was \$625 per month. 89% of renter households pay less than \$850 per month in rent, which is the affordable to a household making 50% of AMI. Yet 36% of all renters were paying more than 30% of their income to housing, as shown in the second figure in page 17. It is difficult to fully assess the rental market when there is very little data available on the neighborhood level. Despite the affordable rental opportunities, this is a much higher percentage of cost-burdened renters than owners. There are 774 renter households that are cost-burdened.



## **Affordable Housing Supply**

### Market-Rate Affordable Options:

Comparing neighborhood median income with home prices in the neighborhood reveals how many households would not be able to afford to live in the neighborhood at current home prices. In 2000, the neighborhood median income was about \$42,000 annually, per household. Currently, 17% of the housing stock is affordable to households at that income. 82% of the owner housing is affordable to a household earning 150% of the neighborhood median, which includes approximately 70% of the population in Longfellow. However, by examining the levels of affordability on a region-wide scope, the affordability of Longfellow's stock becomes more positive. 62% of the housing stock is affordable to households making 80% of the area median income. This is a substantial amount of the region's affordable housing stock. Much of this is attributable to forces such as age and size of the current housing stock.

The three maps following the chart show where in the neighborhood the affordable, homeownership housing is located. Also, the fourth map indicates where the multi-family housing is located, which is primarily rental housing and is more affordable, on average, than housing for ownership.

### Subsidized, Affordable Housing Options:

There are three publicly subsidized, place-based developments in Longfellow Community, excluding Seward neighborhood. The three housing developments are 37<sup>th</sup> Street Manor, Snelling Manor, and Trinity Apartments. All three of these developments serve low-income seniors, totaling 176 units of affordable, senior housing. Snelling Manor and 37<sup>th</sup> Street Manor are affordable to seniors making 80% of AMI, and Trinity Apartments are affordable to households at 50% of AMI.

West River Commons is a new development that recently opened in Longfellow. This development has 12 units of affordable housing, as Section 8 voucher units. Another new development of affordable housing is Trinity Gateway Apartments. This mixed-use development has 16 Section 8 units as well.

There is a proposed housing development that will include an affordability component in the planning stages currently. Alliance housing has proposed a development with 80 units, of which 60 would be affordable. 20 units would be affordable to a household making less than 50% of AMI, and 20 units would be tenant-based Section 8 units. This would greatly add to the stock of subsidized, affordable housing.

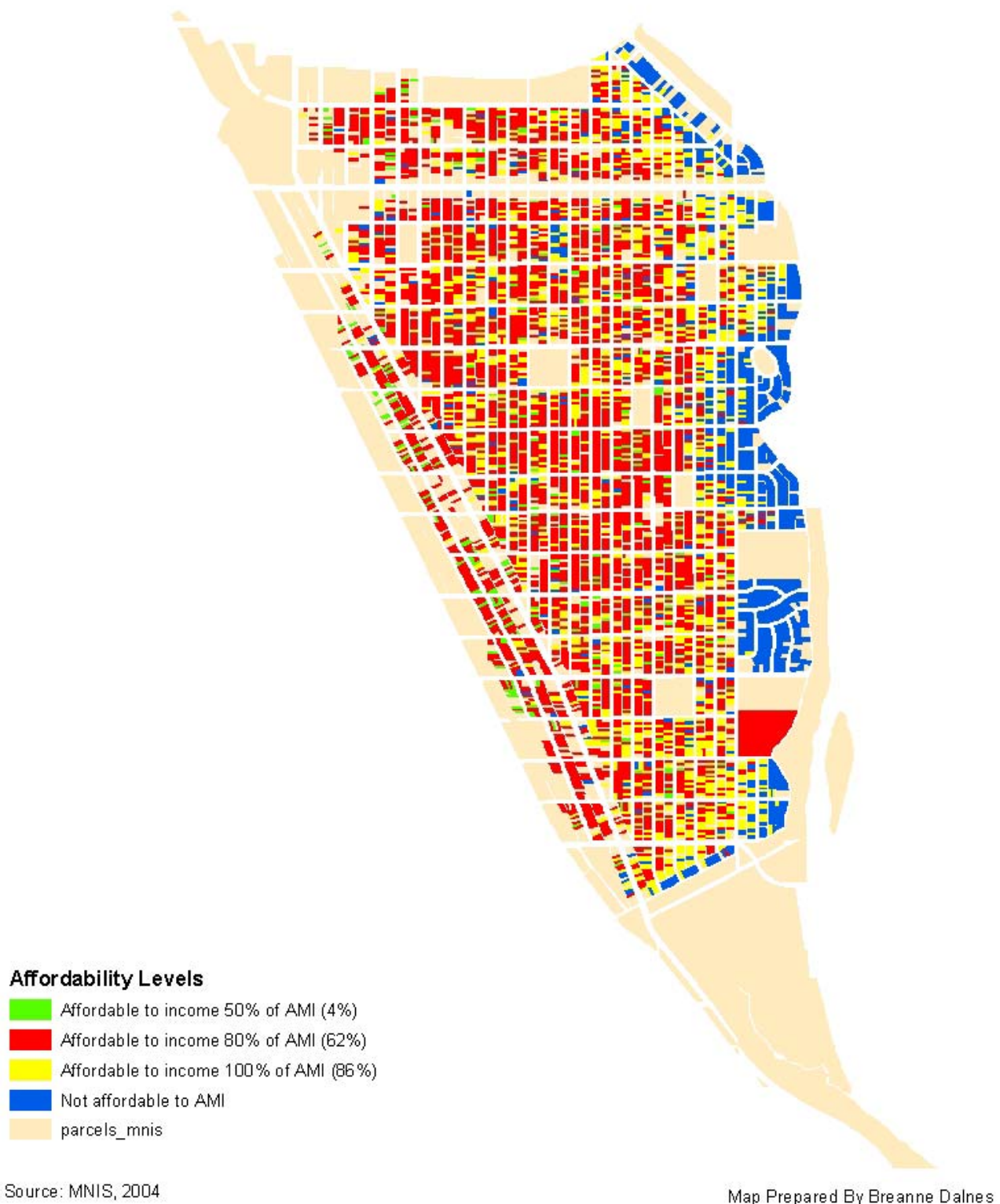
In addition to the place-based units, there are additional tenant-based, Section 8 units in the neighborhood. However, it is difficult to obtain this type of information, and specific numbers are not available.

**Number of Units of Homesteaded Properties at Various Levels of Affordability**

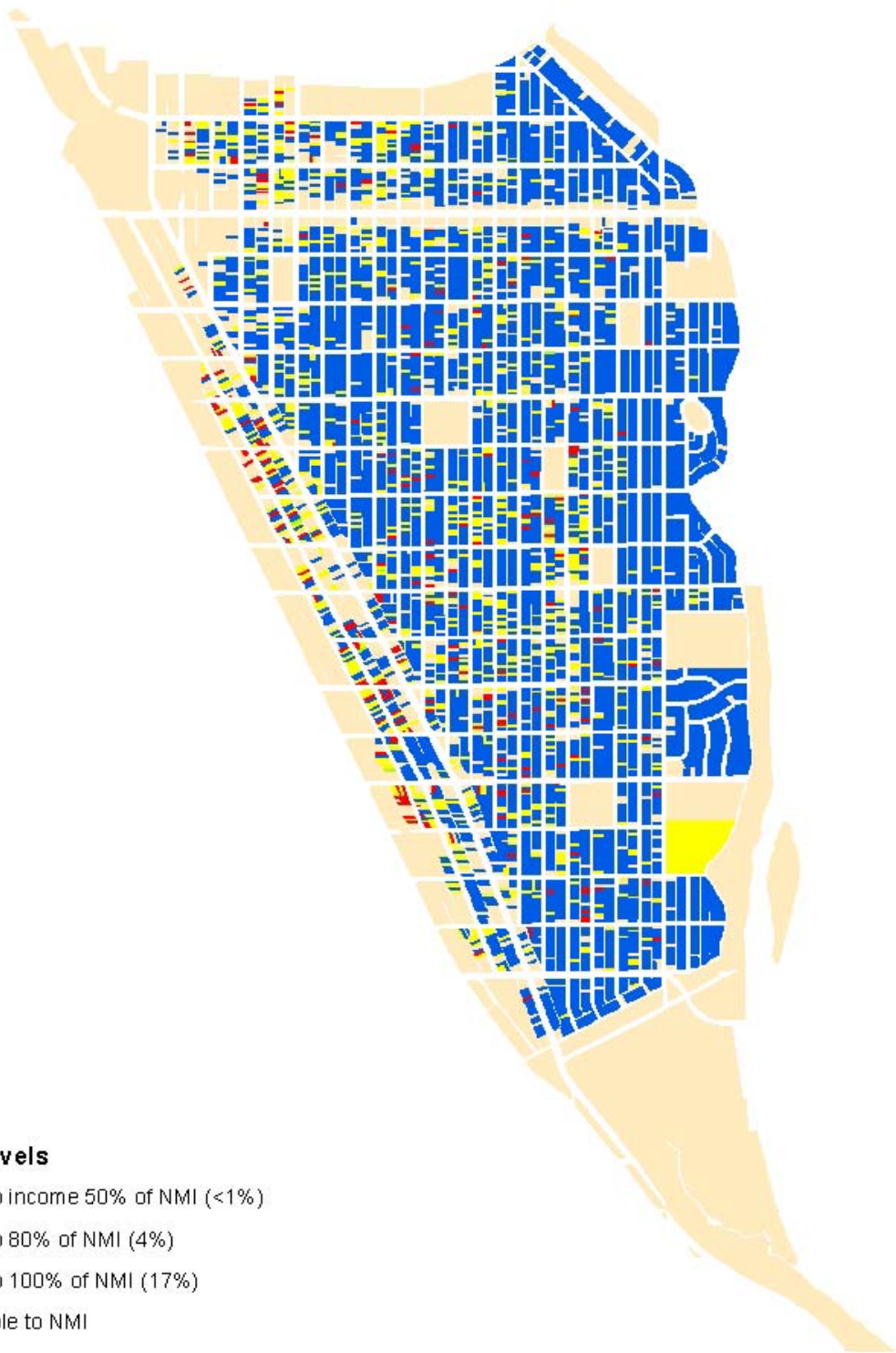
| Income Level as a percent of Metropolitan Area Median Income (AMI),* (CMI), (NMI) | Estimated Market value Limit of Housing Affordable to this Income Level | Number of Units Affordable to this Income Level (aggregated) | Percent of Total units (aggregate) |
|---|---|--|------------------------------------|
| Less than 50% AMI (<\$34,300)   | \$<106,894  | 296  | 4%                                 |
| Less than 80% AMI (<\$54,880)   | \$<172,200  | 4,303  | 62%                                |
| Less than 100% AMI (<68,600)  | \$215,779   | 6,006  | 86%                                |
| 100-200% AMI (\$68,600-\$133,200)   | \$215,779-\$431,568   | 6,650  | 95%                                |
| 200+% AMI (\$ >133,200)   | Over \$431,568  | 6,966  | 100%                               |
| Less than 50% of CMI (<\$18,987)  | \$<58,105   | 5  | <1%                                |
| Less than 80% of CMI (<\$30,379)  | \$<94,316   | 147  | 2%                                 |
| Less than 100% CMI (<\$37,974)  | <\$118,583  | 567  | 8%                                 |
| 100-200% of CMI (\$37,974-\$75,748)   | \$118,583-\$237,168   | 5,673  | 81%                                |
| 200+% CMI (\$>75,748)   | Over \$231,168  | 6,966  | 100%                               |
| <b>Less than 50% NMI** (&lt;\$21,000)</b>   | <b>&lt;\$64,585</b>   | <b>8</b>   | <b>&lt;1%</b>                      |
| <b>Less than 80% NMI (&lt;\$33,600)</b>   | <b>&lt;\$104,607</b>  | <b>265</b>   | <b>4%</b>                          |
| <b>Less than 100% NMI (&lt;\$42,000)</b>  | <b>&lt;\$131,288</b>  | <b>1,152</b>   | <b>17%</b>                         |
| <b>100-200% of NMI (\$42,000-\$84,000)</b>  | <b>&lt;\$131,288-\$262,578</b>  | <b>6,498</b>   | <b>93%</b>                         |
| <b>200+% of NMI (\$84,000+)</b>   | <b>Over \$262,578</b>   | <b>6,966</b>   | <b>100%</b>                        |

- a. 2004 data from MNIS  
b. \*\*Suggested standard for Longfellow

# Parcels Affordable to Households According To Metropolitan Area Median Income (AMI)



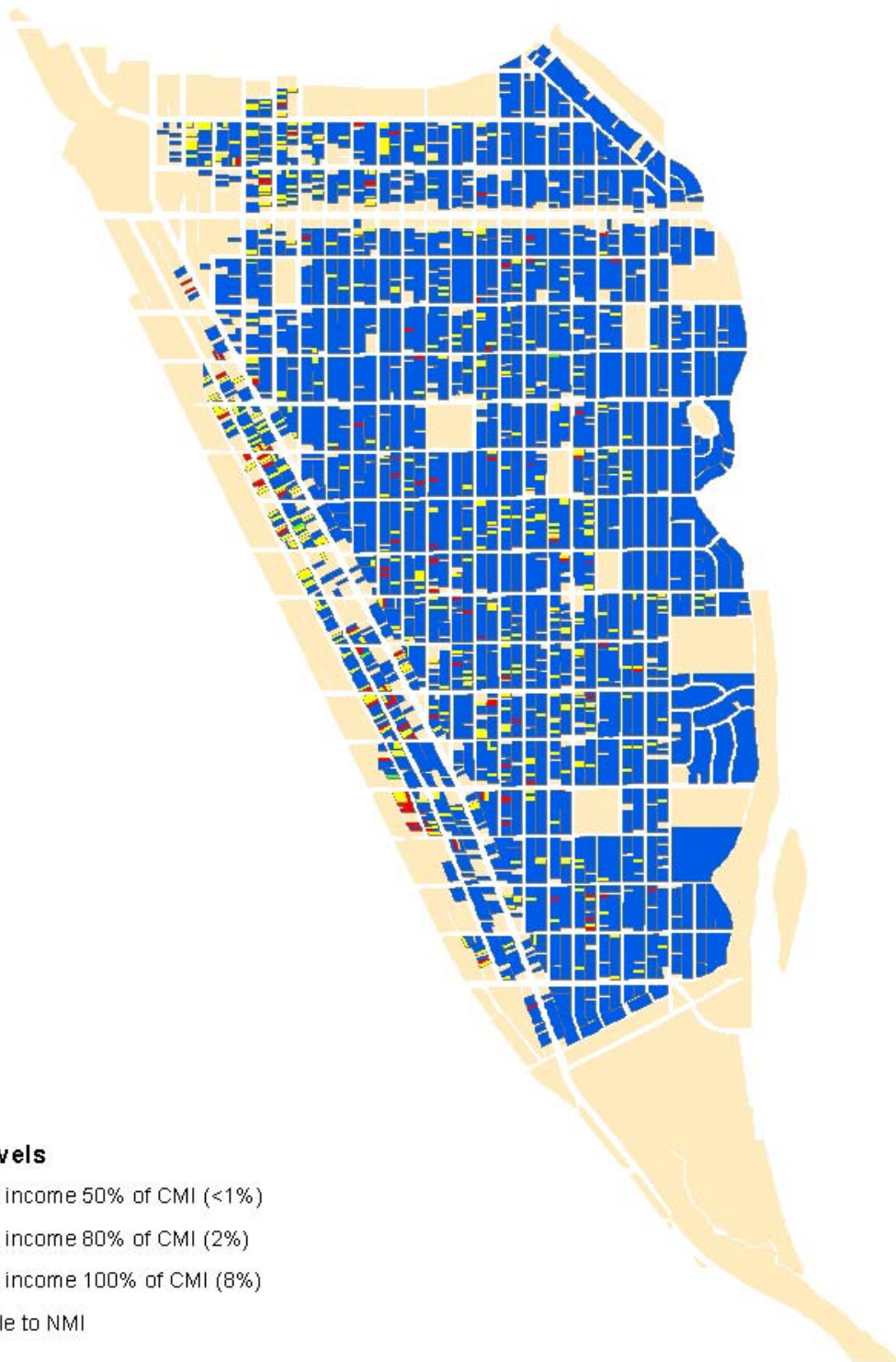
# Parcels Affordable to Households According To Neighborhood Median Income (NMI)



Source: MNIS, 2004

Map Prepared By Breanne Dalnes

# Parcels Affordable to Households According To City Median Income (CMI)



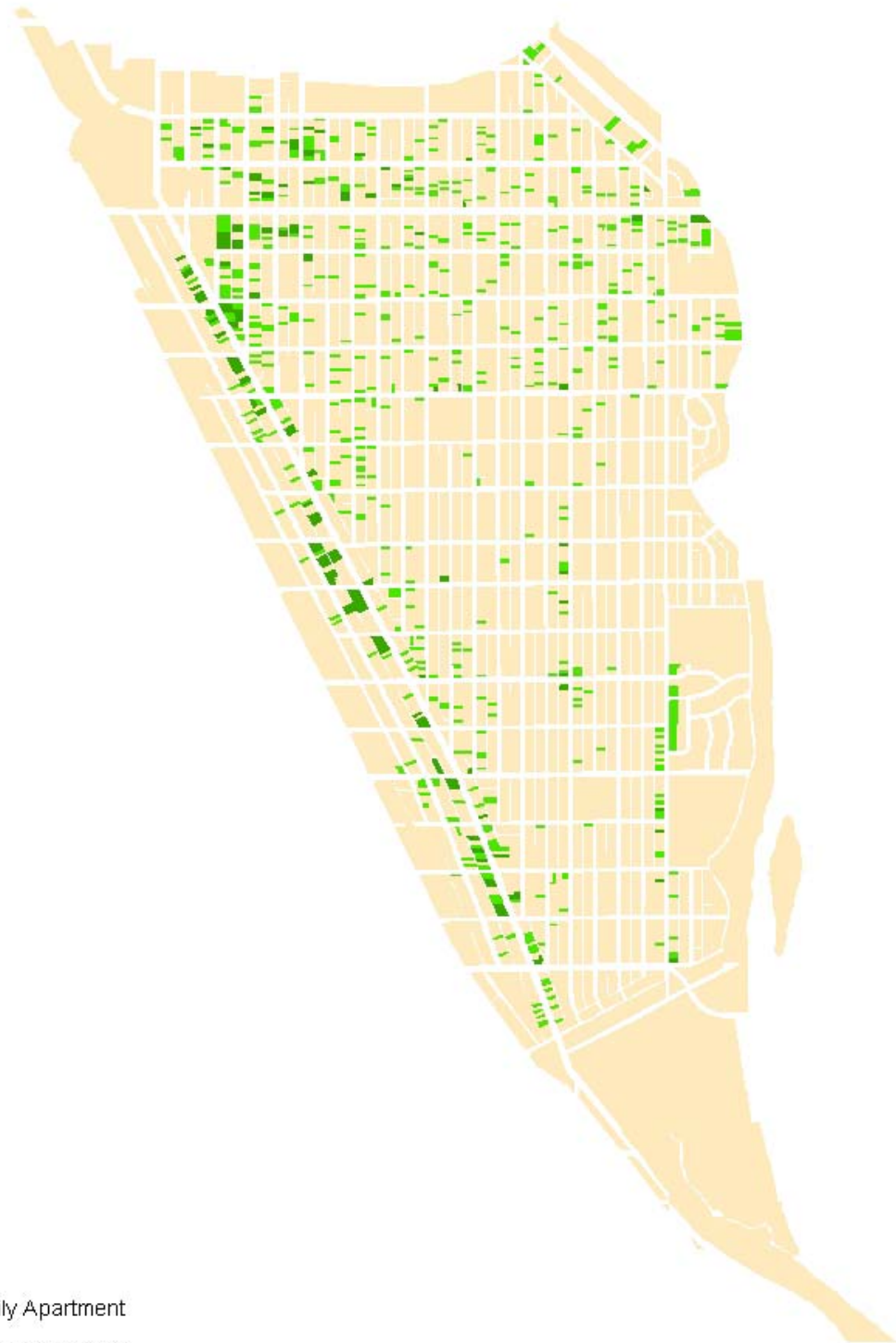
## Affordability Levels

- Affordable to income 50% of CMI (<1%)
- Affordable to income 80% of CMI (2%)
- Affordable to income 100% of CMI (8%)
- Not Affordable to NMI

Source: MNIS, 2004

Map Prepared By Breanne Dalnes

# Multi-Family Housing in Longfellow



## Legend

- Other
- Multi-Family Apartment
- Multi-Family Residential

Based on City Land Use, 2004, from MNIS

Map Prepared By Breanne Dalnes

## **Part Four: Literature Reviews**

This section of the report allows the neighborhood to easily consult all neighborhood plans concerning housing issues. All of these plans were conducted with ample community input in the form of surveys, community visioning processes, and inclusive neighborhood meetings. The second part of this section examines professional market feasibility studies that review the market demand for various types of housing in different areas of Longfellow. In sum, it is possible to develop a unified housing strategy rooted in true community involvement and market research.

### **Community Participation Outcomes**

#### a. NRP Action Plan

The following is a mission statement from the action plan concerning housing:

*We, the Longfellow Community, will preserve, strengthen, and improve upon our housing stock by building on our tradition of well built, economical, family housing. We, the community, will provide fair and equal housing opportunities to meet the diverse needs of our neighbors in the form of quality, safe, affordable, and accessible housing for owners, renters, families, and individuals.*

The housing goals set forth in this plan are to:

- **Protect and improve Longfellow’s housing stock with an emphasis on the area’s do-it-yourself tradition.**
- **Provide and expand homeownership opportunities.**
- **Promote responsible rental property ownership, management, and tenancy.**
- **Improve access to housing information, programs, and advocacy.**
- **Promote environmentally friendly property ownership and occupancy.**
- **Improve responsiveness of housing-related city services.**

#### b. East Lake Street Corridor Study

The housing goals set forth in this plan are to:

- **Develop sites on Lake Street at 38<sup>th</sup> Avenue with a mix of housing types that includes some commercial development. Develop sites at 46<sup>th</sup> Avenue, emphasizing mixed use residential over commercial.**
- **Recommended housing types include rental lofts, for-sale lofts, and live-work townhomes.**

c. 46<sup>th</sup> and Hiawatha Station Area Master Plan

The housing goals set forth in this plan are to:

- **Create housing that fits the character of the neighborhood.**
- **Meet the need for senior housing. (The plan outlines 48 units of senior housing)**
- **Build single-family detached homes adjacent to existing single-family homes.**
- **Build townhomes in the area north of 45<sup>th</sup> Street and East of the Soo line. 81 townhouses are proposed in this plan.**
- **Build apartments on the upper floor of retail buildings. 400 apartments are proposed in this plan.**

d. East End Revival Redevelopment Plan

The housing goals set forth in this plan are to:

- **Create opportunities near the LRT station at Lake Street for lane infill housing, co-housing, mixed use, and senior housing.**
- **Co-housing as a possibility for life-cycle housing.**

e. Midtown Greenway Plan

The housing goals set forth in this plan are to:

- **Designate the area one block north and south of the Greenway residential, but not exclusively. Include ground level studios, offices, or workshops.**
- **Include live-work space for units on the Greenway.**

f. Longfellow Community Council Survey Results

Longfellow sent a survey out to many Longfellow residents, and the following conclusions concerning housing can be drawn from the results:

- **Of the residents surveyed (491), 96% indicated that they were very satisfied or somewhat satisfied with the types of housing the community has to offer.**
- **Concerning new development of housing, 51% of those surveyed indicated that they would like to see mixed-use housing, 29% indicated that they would like to see rental apartments, 44% indicated development of townhouses, 75% said senior housing was somewhat important or very important to develop.**
- **Concerning the development of affordable housing, 54% of those surveyed indicated that developing mixed income housing was somewhat or very important, 39% said developing low income housing was somewhat important or very important, and 36% said it was somewhat or very important that no new housing be built.**

## Housing Market Feasibility Study Outcomes

Over the past ten years, many consultants have conducted market studies of the Longfellow Community. The following information is a compilation of these studies and will be used to inform a housing strategy.

- a. From Corcoran Midtown Revival Plan, Appendix B: Market Conditions and Outlooks: Residential Market Overview, pages B.10 to B.16 by IBI Group, May 2002.

The market is built-out and housing costs are rising. In general, developers have focused on building apartments and houses in the upper cost tiers of the market, mostly downtown or on the riverfront.

In the Corcoran/Longfellow Community, there few housing options for seniors, and a high demand. The development constraints may include costs, the area's image, and the presence of alternative development locations. There are several market niches within senior housing like Continuing Care Communities, limited equity co-ops, and co-housing.

The constraints to developing in the Hi-Lake area are: location, (not favorable to high-end market), and the expense of building and developing in the city.

The Corcoran/Longfellow area offers longer-term availability for residential development, as long as the public sector contributes to land remediation, land assembly, and infrastructure improvements. **"The types of residential development offering the greatest promise in the near future include: [moderately priced] senior housing...[and] high quality apartments."** (B.16)

Co-housing is one of the ways to affordably provide senior housing and other lower income households. The co-housing concept allows developers to build a variety of different styles and sizes of units, while maintaining lower costs to residents.

- b. From East End Revival Plan, Appendix A: Market Opportunities Analysis, page 22-31 by IBI Group, September 2001.

This report added that for-sale, attached housing was also a possibility for development in Longfellow, particularly units above \$300,000.

The report also added that neither market rate, independent-living options nor assisted-living options for seniors were feasible in the neighborhood. The population of people 65 and older is declining, and most seniors in the area cannot afford market-rate housing. This report suggests that the only market is for owner-occupied condos or town-homes, and high-end apartments. However, opportunities for senior living do exist, but not as specialized, senior-exclusive buildings. The neighborhood in general offers many amenities for seniors like a secure residential atmosphere, retail and grocery store opportunities, and proximity to public transit. An alternative to high-end, senior housing is co-housing. This provides a greater sense of community and a somewhat lower cost, but is very difficult to implement because it requires buyers from the beginning of the development phase.

The report also discusses the most desirable locations for these developments. They suggest that such projects would be best located in transition areas between single-family housing and commercial areas.

- c. From 46<sup>th</sup> and Hiawatha, Station Area Master Plan: Chapter 6, Market Analysis, by ZHA, Inc. July 2001.

ZHA concluded the following: (page 6-27)

The market, given the performance of competitive facilities and market assets can support the units sought after in the Zimmerman and Volk study called, "Hiawatha Transit-Oriented Development Potentials Analysis. The amount of housing in this plan was 400 units of multi-family housing, 125 townhome units, 48 senior units, and 8 single family units.

- d. From Midtown Greenway Plan.

This market feasibility study draws similar conclusions to the other studies. Given the strength in the local housing market and a strong empty-nester market, the study area is most suited for condominium development and that the senior (65+) housing market is relatively soft. The projected amount of seniors is not expected to increase substantially within the next five years.

This study also offers suggestions for alternative residential formats. Live-work dwellings were outlined as a possibility for potential demand in Longfellow along the Greenway. Also, mixed income developments were considered feasible given the market situations.

## **Part V: Transit Oriented Development Case Studies**

In order to determine an informed strategy for housing, an examination of developments around transit is necessary. The board is interested in learning more about affordable housing near transit stations. For the purposes of this study, I focused primarily on LRT transit stops; however, there are a few examples of bus line developments as well. The two case studies, Portland and various sites in California, provide opportunities to examine what other cities have done in attempt to maintain affordable housing despite market-rate development pressures. In addition, most of these affordable housing case studies were mixed-use and/or mixed-income, indicating progressive strategies for transit-oriented development.

### **All information concerning California TOD's is from the Statewide Transit Oriented Development Study by Caltrans, G.B. Arrington and topaz Faulkner**

#### **Aspen Neighborhood, West Davis, CA (Near Sacramento)**

##### **The Project**

Davis, a medium density suburban community, has created transit-oriented development around a bus stop. The bus stop is easily accessible by wide sidewalks, bike lanes, and pedestrian crossings. Two apartments, one market rate and one low-to-moderate income development have been built at this site, totaling 88 units of market rate and 62 units of affordable housing. Also, a cohousing development is located about a ten-minute walk from the bus stop, consisting of 26 townhomes and large community areas and yards to share.

##### **The Financing**

The developer of the market rate housing donated the land for the affordable units, as required by the City's "inclusionary affordable housing" ordinance. A community development corporation built the housing with funding from HUD and Yolo County.

Private developers invested in the market rate construction, but made the affordable development possible by complying with the ordinance.

#### **Fruitvale Transit Village, Oakland, CA**

##### **The Project**

Initially slated as a park-and-ride for light rail, the redevelopment process has been contentious. The final product of a long community process was 255,000 square feet of retail, a community center, affordable senior housing (67 units), a library, a medical clinic, 114,500 square feet of office space, and a parking ramp.

##### **The Financing**

The Village received a grant from the Livable Communities Federal Program, and a variety of other funding sources were implemented through the Fruitvale Development Corporation.

#### **Ohlone-Chynoweth, San Jose**

##### **The Project**

Development on this light rail stop was an innovative and precedent-setting project. The former park-and-ride was redeveloped into 330 units of housing, 4,400 square feet of retail, and a day care center. However, homeowners' associations delayed the permitting process for these units, as they expressed concern over too much affordable housing in the area. There was an existing 135 units of affordable housing around that site. However, the City Council approved it despite the residents' concerns.

### The Financing

The project was funded by tax-exempt bonds, tax credit equity, a loan from the City for affordable housing, Federal transportation funds, and a few grants from state programs.

**All information regarding Portland's TOD's is from the Community Building Sourcebook, 2002, Trimet.**

### **Arbor Vista Condominiums, Portland, OR**

#### The Project

Located one block from a light rail line in the heart of Portland, this development consists of 27 for sale condominiums. These units are affordable to first-time homebuyers at median income without public subsidy. Two thirds were sold at market rate and one third were affordable. The varying sizes of the units appealed to many different market tiers (one, two, and three bedroom units were available).

### The Financing

This project involved an intermediary funding agent, Innovative Housing, Inc. This organization provided a second mortgage that made units more affordable than they would otherwise be. Each homeowner received a ten-year property tax abatement on the improved value of their unit.

### **Belmont Dairy, Portland, OR**

#### The Project

The project is adjacent to a bus line, and consists of 66 moderate-rate rental apartments, 19 market rate rental lofts, and 30 owner occupied row houses. In addition to the residential development, there is 26,000 square feet of retail. This site was redeveloped from a 70-year-old dairy building. This has been touted as a model for urban redevelopment and reuse.

### The Financing

Because of the numerous barriers to traditional financing associated with the redevelopment of an industrial site, a variety of alternative funding sources were implemented. The City contributed in the form of livable city loans, affordable housing grants, and multifamily housing tax credit bonds. Fannie Mae and CDBG grants and loans were also used to finance the project. Phase II of the project, (owner-occupied units) were financed by a US Bank loan.

### **Collins Circle, Portland, OR**

#### The Project

This is a 124 unit mixed use and mixed income development located across the street from a light rail station in close proximity to the downtown neighborhoods. It also includes commercial space.

### The Financing

Although no specific subsidies were identified, the project coordinators attempted to minimize the number of public subsidies and commissioned a private developer to create a transit-friendly development.

## **Stadium Station Apartments, Portland, OR**

### The Project

Stadium Station is a mixed-use development that is entirely affordable housing with 115 apartments. There is also 2,310 square feet of commercial space. This area of Portland did not have a market for market-rate apartments, and so the development was made into entirely affordable units.

### The Financing

Financing tools used included tax-exempt bonds, land write downs, general partner equity, tax credit equity, and a city loan.

## Part VI: Recommendations

### For a General Housing Policy and Strategy:

- **Because of the aging population of Longfellow, Minneapolis, and the region in general, and based on the recommendations of multiple market studies and the housing goals set forth in several plans, a focus on developing a variety of “empty nester” housing options is appropriate and necessary for this neighborhood to achieve its goals.**

Middle-aged adults (34-64) are the only age group that has gained population in Longfellow since 1980. Traditionally, empty nesters stay in the home they’ve raised their children in, despite changing needs for space. However, these trends are changing as people in the baby-boom generation look to adjust their housing situations. In order to allow these middle-aged people to remain in the neighborhood, even after they sell their home, a focus on developing different, maintenance-minimal units would be valuable. Also, by developing affordable apartments and condominiums, single-family homes will “open up” for families instead of remaining owned by childless, aging people.

- **Because Longfellow has a large stock of affordable housing within the region, a strategy to attract higher income residents would diversify the housing stock. The development of condominiums or new, single-family, detached housing would attract a different income bracket into the area, thus changing the demographic and making the neighborhood more appealing to a region-wide market.**

86% of Longfellow’s housing stock is affordable to a household making the area median income. 62% of the housing stock is affordable to a household making 80% of the area median income. This shows that Longfellow is contributing to the region’s stock of affordable housing.

Many market studies have shown that, if desirable, the market would support the development of market-rate opportunities, especially those geared toward, upper middle-class empty-nesters. The opening of the light-rail will increase the possibilities to diversify the housing stock by attracting people on a region-wide basis.

- **Because Longfellow has been losing families with children since 1980, a housing strategy should be geared toward attracting younger families back to the neighborhood. An effort to rehabilitate and remodel the current housing stock to fit the changing norms of families’ housing needs should be part of a housing strategy. Furthermore, the development of senior and empty-nester housing would encourage older, childless households to move from their residences.**

The population of children and young adults has been decreasing substantially in Longfellow. Longfellow has fewer children per capita than the greater Twin Cities region. However, the decrease in the population of families with children is occurring region-wide and nation-wide. In order to attract more families with

children into Longfellow, an effort must be made to compete with suburban areas and other areas in Minneapolis by upgrading the current housing stock, and developing housing geared toward empty-nesters and seniors who currently live in single-family, detached housing.

### **For An Affordable Housing Policy and Strategy:**

- **Because of the increasing number of immigrants in the community, it is necessary to focus a housing strategy on identifying affordable opportunities for rental and homeownership for these populations.**

The increase in immigrants, most notably Mexicans and Latinos, has changed the racial mix and increased the cultural diversity of Longfellow. Many Hispanic businesses have contributed greatly to the revitalization of Lake Street, and recently, Longfellow's part of Lake Street. However, immigrants sometimes have differing housing norms than Americans, and these needs and expectations should be considered when developing a strategy for meeting the needs of the entire community in the present and the future.

- **Because of the large amount of rental housing in the community, it is necessary to focus efforts on preserving and maintaining this stock of affordable housing.**

Homeownership is not affordable to many households and should not be the primary focus of an affordable housing strategy. As discussed, most of Longfellow's rental housing is affordable, even to households making 50% of AMI and lower. Furthermore, new market-rate housing is inherently much less affordable than existing housing. Acknowledging this, the preservation, maintenance, and improvement of the existing stock would be a more cost-effective strategy than simply developing new, subsidized, affordable housing.

- **Because of the decreasing numbers of seniors in the area since 1980, a strategy to develop senior housing opportunities would help to keep and attract seniors to Longfellow. Because many seniors live on small incomes, affordable housing geared toward seniors would be most effective at encouraging seniors to move in.**

Continuing care communities, limited equity co-ops, and co-housing are possibilities for forwarding the goal of the development of affordable senior housing in the Longfellow area. However, the market studies are somewhat contradictory in the recommendations for price range. Some studies suggest that market rate senior options are not favorable in the local market because the neighborhood has its market share and moderately priced options are most realistic. It is difficult to determine whether the existing market rate housing is inadequate, thus resulting in vacancies, or if there truly is an abundance of senior housing in the area.

- **Because the majority of the housing in Longfellow is affordable to a household making 80% of the Metropolitan Median Income (AMI), a housing strategy should focus on providing housing for the households that earn less than that.**

There are 3,503 (36% of total) households in the Longfellow Community that earn less than 50% of the AMI. To attract households with similar income levels in the future, housing must be developed that is affordable to households making 50% or less than the AMI. In order to be affordable to a household making less than 50% of AMI, a unit's cost could not exceed \$850 per month. This could buy a house that costs \$106,900. Furthermore, \$850 per month could rent 89% of the rental units in Longfellow, in 2000. However, costs may have changed substantially since 2000.

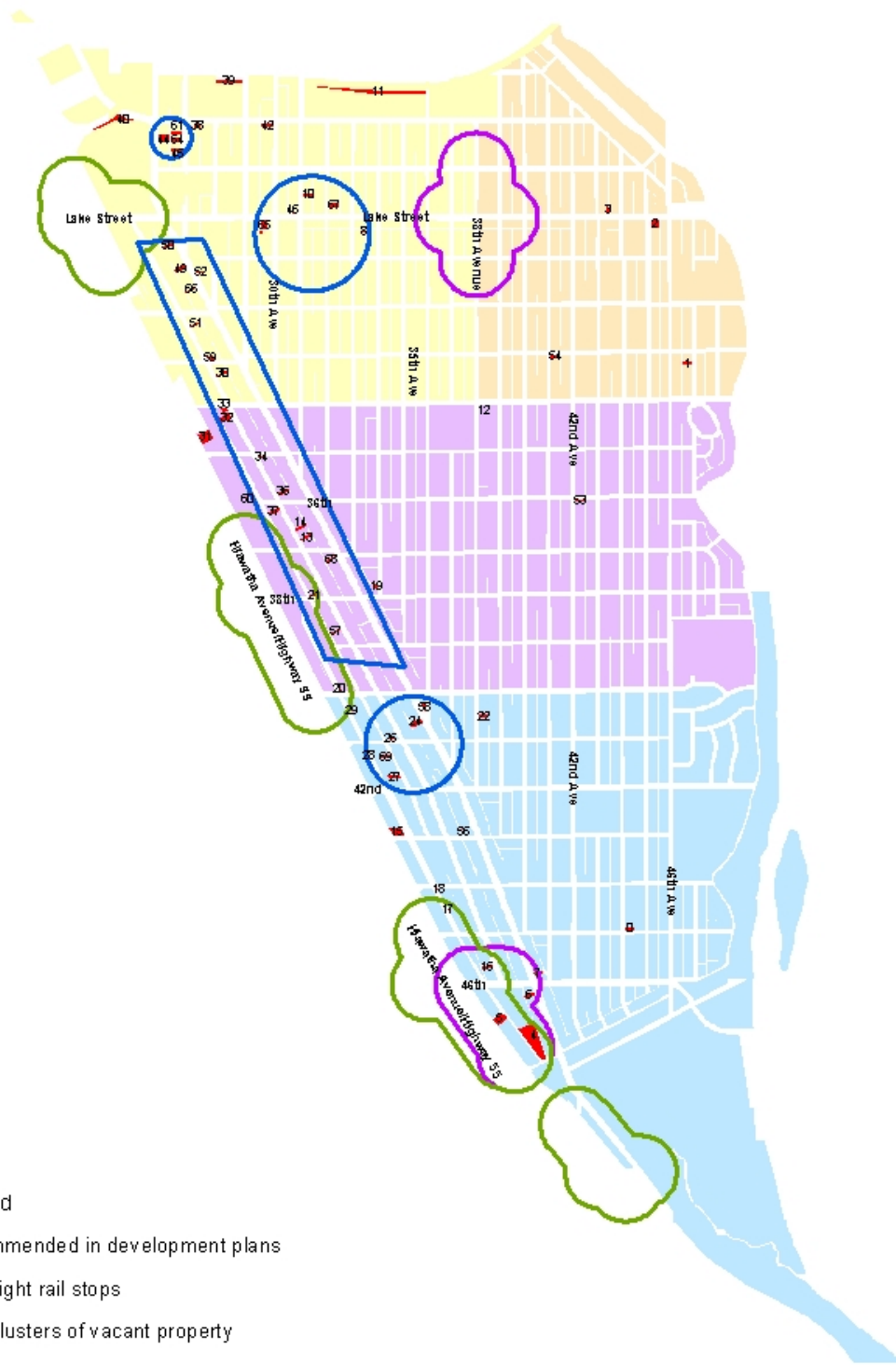
- **An effective affordable housing strategy would identify case studies of developments within and outside the community that have furthered the ideals and goals of the community, and continue to work with developers who desire to develop more housing like the successful case studies.**





While examples within the community have not been outlined in this report, it is necessary to engage the community in a conversation about what works, what doesn't, and how to encourage developers to continue to work with Longfellow. The community has experienced a rash of new housing projects, and continues to seek the development of housing. An overview and analysis of these projects, and other affordable housing developments in the neighborhood could better define alternatives for future projects.

- **Work with local Community Development Corporation (Seward Redesign) and other trusted developers to identify areas for redevelopment, and develop housing that has been determined necessary and viable.**

The following map identifies areas in Longfellow that are vacant land uses, according to the Minneapolis Neighborhood Information System (MNIS), in 2004. The appendix shows a list of all owners and the exact location of all vacant parcels. According to the housing goals of previous plans, housing development should be focused in areas around transit stops, namely 46<sup>th</sup> Street and Hiawatha Avenue and Lake Street and Hiawatha Avenue. Furthermore, areas where affordable housing is most easily developed are around areas near similar housing types. Most of the multi-family and rental housing is on the transit corridors of Hiawatha Avenue and Minnehaha Avenue, both of which are near the light rail stops. The vast majority of vacant land and properties that are in poor condition are also on these corridors. Other identified areas for redevelopment include Lake Street and 38<sup>th</sup> Avenue and other corners on East Lake Street. These areas have high redevelopment potential according to the East End Revival Plan.

# Parcels for Potential Development



-  Vacant Land
-  Areas recommended in development plans
-  Areas near light rail stops
-  Areas with clusters of vacant property

Based on City Land Use, 2004. Source: MNIS

Map Prepared by Breanne Dalnes, NPCR

## Appendix A: Vacant Parcel Information

| ID | OWNER NAME                      | ADDRESS            | NEIGHBORHOOD | LAND USE                | VALUE  |
|----|---------------------------------|--------------------|--------------|-------------------------|--------|
| 0  | CHARLES E RATFIELD              | 4457 44TH AVE S    | HIAWATHA     | Vacant Land Use - Res.  | 38100  |
| 1  | JOHN HAYES PETERSBURG           | 3312 47TH AVE S    | COOPER       | Vacant Land Use - Res.  | 53900  |
| 2  | INFINITE PROPERTIES             | 3001 45TH AVE S    | COOPER       | Vacant Land Use - Comm. | 57700  |
| 3  | DON'S LEATHER CLEANING INC      | 4308 LAKE ST E     | COOPER       | Vacant Land Use - Comm. | 27400  |
| 4  | CAPP INDUSTRIES INC             | 3941 46TH ST E     | HIAWATHA     | Vacant Land Use - Ind.  | 257000 |
| 5  | MPLS PUBLIC WORKS DEPT          | 4641 HIAWATHA AVE  | HIAWATHA     | Vacant Land Use - Ind.  | 76500  |
| 6  | MPLS COMM DEVELOPMENT<br>AGENCY | 4612 MINNEHAHA AVE | HIAWATHA     | Vacant Land Use - Res.  | 41200  |
| 7  | APARTMENT INVESTORS             | 4553 MINNEHAHA AVE | HIAWATHA     | Vacant Land Use - Res.  | 30000  |
| 8  |                                 | 3015 33RD AVE S    | LONGFELLOW   | Vacant Land Use - Comm. | 9500   |
| 9  | LYLE E BLAIR                    | 3015 33RD AVE S    | LONGFELLOW   | Vacant Land Use - Comm. | 9500   |
| 10 | MCDONALD'S CORP                 | 2925 31ST AVE S    | LONGFELLOW   | Vacant Land Use - Apt.  | 27600  |
| 11 | HENNEPIN COUNTY FORFEITED LA    | 2715 31ST AVE S    | LONGFELLOW   | Vacant Land Use - Ind.  | 151600 |
| 12 | DYNNESON JOSEPH P               | 3407 38TH AVE S    | HOWE         | Vacant Land Use - Res.  | 1900   |
| 13 | DAVID SHEGSTAD                  | 3651 SNELLING AVE  | HOWE         | Vacant Land Use - Res.  | 14500  |
| 14 | KENNETH BLACK                   | 3633 SNELLING AVE  | HOWE         | Vacant Land Use - Res.  | 22400  |
| 15 | C D NOLAN & SONS INC            | 4251 HIAWATHA AVE  | HIAWATHA     | Vacant Land Use - Ind.  | 83800  |
| 16 | OAKS HIAWATHA STATION LLC       | 4540 SNELLING AVE  | HIAWATHA     | Vacant Land Use - Res.  | 22400  |
| 17 | NORTHERN STATES POWER CO        | 4412 SNELLING AVE  | HIAWATHA     | Vacant Land Use - Ind.  | 1500   |
| 18 | NORTHERN STATES POWER CO        | 3603 44TH ST E     | HIAWATHA     | Vacant Land Use - Ind.  | 1500   |
| 19 | VINCENT K. GIANTVALLEY          | 3734 34TH AVE S    | HOWE         | Vacant Land Use - Res.  | 16300  |
| 20 | SOO LINE RAILROAD, CO.          | 3230 40TH ST E     | HOWE         | Vacant Land Use - Ind.  | 5100   |
| 21 | NATIONAL REAL ESTATE TRADERS    | 3116 38TH ST E     | HOWE         | Vacant Land Use - Res.  | 7900   |
| 22 | RONALD C DOLL                   | 4027 38TH AVE S    | HIAWATHA     | Vacant Land Use - Res.  | 38100  |
| 23 | KBL CABLESYSTEMS OF MPLS L P    | 4036 MINNEHAHA AVE | HIAWATHA     | Vacant Land Use - Res.  | 29100  |
| 24 | DCCH LLC                        | 4032 MINNEHAHA AVE | HIAWATHA     | Vacant Land Use - Res.  | 29100  |
| 25 | L H & D J BEAUDIN               | 4015 MINNEHAHA AVE | HIAWATHA     | Vacant Land Use - Comm. | 8500   |
| 26 | RONALD CHRIS DOLL               | 3404 41ST ST E     | HIAWATHA     | Vacant Land Use - Res.  | 98000  |
| 27 | DAN-BAR HOMES LTD               | 4152 DIGHT AVE     | HIAWATHA     | Vacant Land Use - Comm. | 24300  |
| 28 | SOO LINE RAILROAD, CO.          | 4121 HIAWATHA AVE  | HIAWATHA     | Vacant Land Use - Ind.  | 2900   |
| 29 | NORTHERN STATES POWER CO        | 4008 DIGHT AVE     | HIAWATHA     | Vacant Land Use - Ind.  | 6400   |
| 30 | LEONARD LEDER                   | 3315 SNELLING AVE  | LONGFELLOW   | Vacant Land Use - Ind.  | 23400  |
| 31 | MP1 LLC                         | 3441 HIAWATHA AVE  | HOWE         | Vacant Land Use - Comm. | 124400 |
| 32 | M D MOHS                        | 3410 SNELLING AVE  | HOWE         | Vacant Land Use - Ind.  | 24600  |
| 33 | RESOLUTION TRUST CORP           | 3400 SNELLING AVE  | HOWE         | Vacant Land Use - Res.  | 8500   |
| 34 | HENNEPIN COUNTY FORFEITED LA    | 3501 SNELLING AVE  | HOWE         | Vacant Land Use - Comm. | 8900   |
| 35 | FRANCIS J BIELINSKI             | 3555 SNELLING AVE  | HOWE         | Vacant Land Use - Res.  | 22400  |
| 36 | FRANCIS J BIELINSKI             | 3555 SNELLING AVE  | HOWE         | Vacant Land Use - Res.  | 22400  |
| 37 | ST JAMES AFRICAN METHODIST E    | 3604 SNELLING AVE  | HOWE         | Vacant Land Use - Res.  | 21600  |
| 38 | HENNEPIN COUNTY FORFEITED LA    | 2709 28TH ST E     | LONGFELLOW   | Vacant Land Use - Res.  | 9500   |
| 39 | MPLS COMM DEVELOPMENT<br>AGENCY | 2704 29TH AVE S    | LONGFELLOW   | Vacant Land Use - Ind.  | 60600  |
| 40 | MINNEHAHA CENTER LLC            | 2740 MINNEHAHA AVE | LONGFELLOW   | Vacant Land Use - Comm. | 20300  |
| 41 |                                 | 2915 28TH ST E     | LONGFELLOW   | Vacant Land Use - Res.  | 23000  |

|    |  |                    |            |                         |       |
|----|--|--------------------|------------|-------------------------|-------|
| 42 | EDWARD N KADLEC ET AL<br>MPLS COMM DEVELOPMENT | 2915 28TH ST E     | STANDISH   | Vacant Land Use - Res.  | 23000 |
| 43 | AGENCY   | 2817 26TH AVE S    | LONGFELLOW | Vacant Land Use - Ind.  | 26900 |
| 44 | KRISTOL PROPERTIES LLC                         | 2817 26TH AVE S    | LONGFELLOW | Vacant Land Use - Ind.  | 26900 |
| 45 | KRISTOL PROPERTIES LLC                         | 2828 27TH AVE S    | LONGFELLOW | Vacant Land Use - Ind.  | 26300 |
| 46 | LAI VAN LE                                     | 3020 LAKE ST E     | LONGFELLOW | Vacant Land Use - Comm. | 13900 |
| 47 | NORBY ARLYS J                                  | 2938 31ST AVE S    | LONGFELLOW | Vacant Land Use - Comm. | 2400  |
| 48 | RICHARD B SHALLER                              | 3012 30TH AVE S    | LONGFELLOW | Vacant Land Use - Res.  | 3200  |
| 49 | BOKER'S INC                                    | 3100 MINNEHAHA AVE | LONGFELLOW | Vacant Land Use - Comm. | 8900  |
| 50 | ARTHUR L MCGREGOR ETAL                         | 3028 MINNEHAHA AVE | LONGFELLOW | Vacant Land Use - Comm. | 40400 |
| 51 | JEROME L WHELAN                                | 3213 SNELLING AVE  | LONGFELLOW | Vacant Land Use - Ind.  | 23400 |
| 52 | BRADSHAW GROUP INC                             | 3115 MINNEHAHA AVE | LONGFELLOW | Vacant Land Use - Comm. | 17100 |
| 53 | HENNEPIN COUNTY FORFEITED LA                   | 3601 42ND AVE S    | HOWE       | Vacant Land Use - Comm. | 20500 |
| 54 | DONKERS DANIEL M                               | 3301 41ST AVE S    | COOPER     | Vacant Land Use - Res.  | 23900 |
| 55 | LAI VAN LE                                     | 2940 31ST AVE S    | LONGFELLOW | Vacant Land Use - Comm. | 2400  |
| 56 | TERRY D MILLER                                 | 3716 43RD ST E     | HIAWATHA   | Vacant Land Use - Res.  | 2200  |
| 57 | JAMES R HIBEN                                  | 3840 SNELLING AVE  | HOWE       | Vacant Land Use - Res.  | 19800 |
| 58 | HENNEPIN COUNTY FORFEITED LA                   | 4019 MINNEHAHA AVE | HIAWATHA   | Vacant Land Use - Comm. | 10300 |
| 59 | HUGO E PURANEN                                 | 2802 33RD ST E     | LONGFELLOW | Vacant Land Use - Ind.  | 14500 |
| 60 | SOO LINE RAILROAD, CO.                         | 3556 DIGHT AVE     | HOWE       | Vacant Land Use - Ind.  | 2000  |
| 61 | ARCHIE R PELITER                               | 2808 27TH AVE S    | LONGFELLOW | Vacant Land Use - Ind.  | 28900 |
| 62 | MPLS COMM DEVELOPMENT<br>AGENCY                | 2815 26TH AVE S    | LONGFELLOW | Vacant Land Use - Ind.  | 26900 |
| 63 | KRISTOL PROPERTIES LLC                         | 2815 26TH AVE S    | LONGFELLOW | Vacant Land Use - Ind.  | 26900 |
| 64 | JAMES CHOATE                                   | 2816 27TH AVE S    | LONGFELLOW | Vacant Land Use - Ind.  | 26900 |
| 65 | RICHARD B SHALLER                              | 2919 LAKE ST E     | LONGFELLOW | Vacant Land Use - Comm. | 66400 |
| 66 | FREDERICK H THORNBURGH                         | 3128 MINNEHAHA AVE | LONGFELLOW | Vacant Land Use - Res.  | 5300  |
| 67 | MN SELF-SERVICE CAR WASH INC                   | 2937 32ND AVE S    | LONGFELLOW | Vacant Land Use - Comm. | 37400 |
| 68 | JAMES J. PESIS                                 | 3704 MINNEHAHA AVE | HOWE       | Vacant Land Use - Res.  | 45000 |
| 69 | K. W. HOYHTYA                                  | 4116 DIGHT AVE     | HIAWATHA   | Vacant Land Use - Ind.  | 22900 |
| 70 | JAMA KHALIF                                    | 3408 SNELLING AVE  | HOWE       | Vacant Land Use - Ind.  | 90000 |
| 71 | FAIZA IBRAHIM                                  | 3408 SNELLING AVE  | HOWE       | Vacant Land Use - Ind.  | 90000 |

## Appendix B: Possible Funding Sources for Affordable Housing

### **Federal Level Affordable Housing Finance Tools**

Federal Transportation Grants  
MN Livable Communities  
HUD grants  
Low-income housing tax credit  
Community Development Block Grants

### **State Level Affordable Housing Finance Tools**

Minnesota Housing Partnership  
Minnesota Housing Finance Agency  
--Deferred loans, grants, amortized first mortgage loans, housing tax credits, operating subsidies, and rental assistance.

### **Local Affordable Housing Finance Tools**

LISC  
Family Housing Fund  
City of Minneapolis, HOME Funds  
Housing Revenue Bonds  
Limited equity co-op  
Self-governed co-op  
Property tax abatement  
Land write-downs  
Tax-exempt bonds  
General partner equity  
Inclusionary Zoning Policies  
Affordable Housing Subsidies  
Foundation grants  
--Wilder Foundation  
Housing and Redevelopment Funds

*The University of Minnesota is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, creed, religion, national origin, sex, age, marital status, disability, public assistance status, veteran status, or sexual orientation.*