



**Urban Land Institute
Minnesota/
Regional Council of
Mayors**

**Opportunity City Pilot
Program**

***Partial List of Best Practice
Examples in Support of a
Full Range of Housing
Choices***

February 2012

H.O.M.E. program

Description:

The H.O.M.E. (Household and Outside Maintenance for Elderly) program is a homemaker and maintenance program that is designed to assist the elderly. The goal is to assist those who are age 60 and older, or those with disabilities in order to allow them to remain in their homes. Services include: house cleaning, food preparation, grocery shopping, window washing, lawn care, and other maintenance and homemaker services. The H.O.M.E. Program currently operates in the cities of Bloomington, Brooklyn Center, Crystal, Eden Prairie, Edina, Golden Valley, Hopkins, Minnetonka, New Hope, Plymouth, Richfield, Robbinsdale and St. Louis Park. The Program maintains a core staff of trained individuals to assure prompt, quality services. Clients contribute toward the cost of their service based on ability to pay.

Contact:

For more information, please call Jeanne Swedberg at 952.939.8363 on Monday or Wednesday afternoons from 9 a.m. to 2 p.m.

http://www.seniorcommunity.org/index.asp?Type=B_BASIC&SEC=%7B837686C8-4386-4E43-9997-3D7351F01B36%7D

Senior Housing Regeneration Program

Description: Greater Minnesota Housing Corporation created the Regeneration Program (SHRP) in 2002 to purchase homes at fair market value from seniors as they leave their single-family homes and move into condos, townhomes, assisted living, etc. Homes are renovated as necessary and sold as affordable housing to persons with incomes at or below 80% of median, adjusted by family size. Second and third mortgages with no monthly payment, but due on sale, make the homes affordable.

Contact:

For more information, please call Carolyn Olson at: 612-339-0601

http://www.gmhhousing.org/programs/single_family_types.htm

Shoreview SHINE

Description:

Project **S.H.I.N.E.** stands for Shoreview Inspections for Neighborhood Enhancement and a program designed by the City of Shoreview to educate and raise awareness to residents on the importance of maintaining properties in order to protect property values and the quality of a neighborhood. This neighborhood enforcement and enhancement effort is aimed at maintaining the livability of neighborhoods and is critical to our community's long-term stability. Each year in the spring and fall, the City selects an area of the community to concentrate code enforcement efforts in a proactive approach through direct mail notification to residents informing them of the importance of maintaining quality neighborhoods and applicable property maintenance and nuisance regulations. City inspectors will then canvass the neighborhood to identify potential maintenance issues and follow-up with a letter informing the property owner of any violations. The City will encourage property owners to voluntarily cleanup their property within a reasonable time frame, but in some cases, could initiate legal actions against nuisance properties that do not comply with local regulations. The City of Shoreview has recognized that as the community matures there needs to be greater emphasis towards protecting the maintenance of our housing stock and our neighborhoods. The City believes this neighborhood code enforcement initiative can assist in achieving the goal of preserving the quality of life in our neighborhoods and our community as a whole. We hope that residents support the goals of this initiative and understand the value of maintaining the appearance of property and preserving the quality of our residential neighborhoods.

Contact:

For more information, please call Kathleen Nordine at (651) 490-4687

<http://www.ci.shoreview.mn.us/ZoningAndInspections/code%20enforcement/SHINE2004.pdf>

Come Home To Edina

Description:

Purpose - To provide assistance to families and individuals looking for affordable home ownership options in Edina.

Maximum Loan Amount - Up to \$60,000 – see your loan officer for the amount you qualify for.

Term - Identical to the term of the first mortgage loan

Interest Rate - The lesser of 5% simple interest or the first mortgage loan interest rate minus 1%.

Payments - Option 1: Monthly payments of interest only; principle due upon sale, refinance or maturity of the first mortgage. **Option 2:** Defer all payments until sale, refinance or maturity of the first mortgage loan — payment not to exceed the principal loan amount plus 5% per year simple interest.

Security - The loan will be secured by a subordinate mortgage on the property

Assumability - The subordinate loan is assumable with the approval of the East Edina Housing Foundation.

Purchase Price - Not more than \$325,000.

Downpayment - Borrower shall pay not less than \$1,000 towards downpayment, closing costs and/or prepaid expenses.

Income Eligibility - Loans will be made to borrowers earning at or below the following annual income levels:

Household Size	Income Level
1	\$56,600
2	\$64,800
3	\$64,800
4	\$64,800
5	\$70,000
6	\$75,200
7	\$80,400
8	\$85,600

Asset Eligibility - Household assets shall not be more than \$50,000 after closing, excluding retirement accounts (i.e. 401(k), 503(b), IRA, SEP, etc.) However, a borrower who is 65 or older may have household assets up to \$250,000 after closing, **including** retirement accounts.

Contact:

Call 952-826-0462 or [email](mailto:Joyce.Repya@comehome2edina.org) Joyce Repya for details and other benefits
website: <http://www.comehome2edina.org/index.html>

Brooklyn Park Rental Replacement Policy

Description: GMHC created the Senior Housing Regeneration Program (SHRP) in 2002 to purchase homes at fair market value from seniors as they leave their single-family homes and move into condos, townhomes, assisted living, etc. Homes are renovated as necessary and sold as affordable housing to persons with incomes at or below 80% of median, adjusted by family size. Second and third mortgages with no monthly payment, but due on sale, make the homes affordable

Contact:

For more information, please call Carolyn Olson at: 612-339-0601

<http://citysearch.brooklynpark.org/CommDev/replacementpolicy.pdf>

Brooklyn Park Neighborhood Action Program

Description: The goal of the Neighborhood Action Program (NAP) is to reduce crime and improve the livability of challenged and distressed single-family neighborhoods. We are doing this through the creation of a problem-solving collaborative between city departments.

Contact:

For more information call Kim Berggren: (763) 493-8050

<http://www.brooklynpark.org/sitepages/pid1460.php>

City of St. Louis Park - Partnership with AIA

Description:

The city, in partnership with the American Institute of Architects Minnesota, will cover the most of the cost of a two hour consultation (a \$250 value) with an architect. Homeowners pay only \$25 and may choose to meet with one of the 12 participating architects. [Click here](#) for a list of approved residential remodeling architects.

After you've narrowed your search to one, two or three firms, consider contacting them by e-mail to set up a 20 minute phone conversation to get your questions answered and help you make your final selection. Once you've chosen an architect, the firm will schedule a time for your in-home consultation. The consultation will give you a chance to discuss options and ideas for your project, and the process of working with an architect.

The American Institute of Architects (AIA) Minnesota is the professional organization of architects in Minnesota. AIA architects are licensed and required to take continuing education courses to keep current with laws, codes and new materials. For more information about working with an architect, click on the links below. You may also wish to visit www.aia-mn.org for additional information.

- [20 Questions Before You Get Started](#)
- [20 Questions to Ask Your Minnesota Architect](#)
- [What To Expect](#)

Architectural Design Assistance: Recognizing that many residents may want to build an addition to meet the needs of growing families, the City of St. Louis Park is underwriting much of the cost of a consultation with an architect. A consultation with an architect can help ensure that your new addition fits seamlessly with the style of your existing home and is compatible with your neighborhood.

Contact:

For more information call Michele Schnitker: (952) 924-2571 or mschnitker@stlouispark.org.

http://www.stlouispark.org/home_improvement.htm

City of St. Louis Park - Point of Sale Inspection Program

Description:

Selling your residential property

Inspections at the time of sale are aimed at protecting the community's overall housing stock and avoiding unsafe conditions and major deterioration. The City of St. Louis Park requires property inspections whenever a property is sold or ownership is transferred. To ensure you are ready for closing, apply for your inspection before or immediately after you place your property up for sale. A Property Maintenance Certificate **MUST** be presented to the buyer and title company when the property transfer occurs at closing.

The fee for the housing inspection includes the initial inspection and any follow-up inspections that may be needed. Inspection appointments are typically available within one to three days. A City inspector will visit your property to check that the siding, roof, garage and interior complies with the City's property maintenance code. A typical inspection takes about 45 to 60 minutes. Fees are

- \$200 house or townhome
- \$120 condo
- \$285 duplex

If the inspector finds no code violations, a Property Maintenance Certificate is issued. If code violations are found, work orders are issued for the needed repairs. In most cases, corrections must meet the code requirements that were in place when the building was constructed. If a portion of the home was remodeled, the remodeled section must comply with the building code that was in effect when the remodeling occurred. (Exception: smoke detectors are required in all buildings, no matter when constructed.)

In most cases, the seller makes the code corrections. However, buyers may obtain a temporary property maintenance certificate if they sign an agreement acknowledging the work orders and agreeing to make all required code work within a specific time period. Buyers and sellers must use the City's Agreement Form and pay a \$50 service fee. In addition, sufficient funds must be put in escrow to cover the cost outlined in the agreement. A City representative must also sign off on the agreement.

After repairs have been completed, a City housing inspector will return for a follow-up inspection to verify that all work meets code. Once this is done, a Property Maintenance Certificate is issued. Certificates are good for one year.

Contact: Call the Inspections Department at (952) 924-2588

http://www.stlouispark.org/selling_renting_home.htm

City of Richfield - Richfield Rediscovered Program

Description:

The Richfield Rediscovered Program goal is to facilitate the construction of a new single-family home on a vacant lot. New home must meet program design guidelines. Application fee, application and HRA approval required.

Program Basics

- Program is first-come, first-serve, subject to funding availability.
- Buyer purchases property hires builder to demolish existing structures and constructs a new single-family home in conformance with program requirements.
- A \$70,000 Redevelopment Credit is available per completed property.
- Projects must be completed within one year of HRA approval of the project.

Program Objectives

- To remove substandard, functionally obsolete housing on scattered sites throughout the city with new, higher-valued housing
- To eliminate the blighting influence of substandard housing, thus improving residential neighborhoods.
- To alleviate the shortage of housing choices for families.
- To facilitate "Market Rate Initiatives" which include:
 - Larger three- to four-bedroom, owner-occupied homes designed for families
- These objectives will be achieved through the acquisition of property by private Buyers and the development of newly constructed homes.

Contact: Call Richfield Community Development Department 612-861-9760

<http://www.cityofrichfield.org/CD/docs/Guidelines.pdf>

City of Richfield - Transformation Homes Program

Description:

The Transformation Homes Program is a loan program for large-scale renovations valued at \$50,000 or more are eligible. Zero percent interest, 30-year deferred loan. Loan covers 15% of total project costs, up to \$15,000

A “home transformation” means a major home remodel, increasing its livable space and its value. Residents who enjoy their neighborhood, like the schools, and know the benefits of the community are choosing to adapt their existing homes to meet their current needs. The Transformation Homes Loan was developed to provide incentives for homeowners or homebuyers in Richfield to begin major remodeling activity. Program features include:

- Remodeling Advisor Services. Dave Schaffer will provide initial remodeling advice as well as on-going assistance as you plan your project. Leave a message for Dave on the Remodeling Connection: 612-861-9772.
- The Transformation Loan. The Richfield Housing and Redevelopment Authority (HRA) characterized the Transformation Loan as an “incentive loan”. The incentive is just a little more financing with terrific terms, so that a homeowner may feel equipped to move forward on their remodeling project.

To apply for the loan, the cost of your remodeling project must be \$50,000 or more. The loan may be 15% of your remodeling project, when the cost of remodeling is \$50,000 or more. The maximum loan amount is \$15,000. It’s interest-free, and is payable upon sale of your property, or forgiven after 30 years.

Contact: Call Richfield Community Development Department 612-861-9760

<http://www.cityofrichfield.org/CD/Housing.htm>

City of Richfield - Kids @ Home Program

Description:

Provides short term rental assistance to households with children to reduce housing turnover and stabilize the home environment for children.

Contact: Call Richfield Community Development Department 612-861-9760

City of Woodbury – Woodbury Goes Green Program

Description:

The objective of the Woodbury Goes Green Loan Program is to encourage sustainable and energy-efficient green building practices in the City of Woodbury. Low-interest loans of up to \$5,000 are available to qualified families who earn no more than 115 percent of the area median income, capped at \$90,000 per household. Eligible improvements include new high-efficiency furnaces or water heaters, improved insulation, new windows with better insulation and efficiency than existing windows and other improvements as pre-approved by the City of Woodbury Housing and Redevelopment Authority. This program may be combined with the Woodbury Home Improvement Fund if applicant households meet the criteria of both programs.

Contact:

City of Woodbury, Karl Batalden, Housing Specialist/Associate Planner
(651) 414-3438, kbatalden@ci.woodbury.mn.us

<http://www.ci.woodbury.mn.us/planning/howggl.html>

Village to Village Network

Description:

The Village to Village (VtV) Network is a national peer to peer network to help communities establish and continuously improve management of their own Villages whether in large metropolitan areas, rural towns, or suburban settings alike.

The mission of the VtV Network is to enable communities to establish, and effectively manage, aging in community organizations initiated and inspired by their members.

Villages:

- are membership-driven, grass-roots organizations.
- are run by volunteers and paid staff.
- coordinate access to affordable services including transportation, inspring health and wellness programs, home repairs, social and educational activities and trips.
- offer vetted- discounted providers.

More Information:

<http://vtvnetwork.clubexpress.com>

City of Elk River - Energy City Program - Energy Houses

Description:

Elk River has been known as "Energy City" since 1997 when the Minnesota Environmental Initiative chose it from over 30 other applying communities to act as a geographical focal point for the demonstration of efficient and renewable energy products, services, and technologies. Energy City does not develop its own energy projects or demonstrations, but rather works with entities interested in completing an energy efficient and economically feasible project in the Elk River area. Such entities may include builders, residents, utility companies, government agencies, or businesses.

Energy City is governed by the City of Elk River's Energy City Commission, which is made up of various local government representatives, energy consultants, and manufacturers. Funding for Energy City activities comes from the City of Elk River and the Economic Development Authority.

Energy House III

The City of Elk River's Energy City Commission began the third Energy House demonstration project at 19365 Zumbro Court NW, Elk River, MN after many "partners" were identified. The Suburban Northwest Builders Association spearheaded the project and acted as the organizer and identified the contractor, partners, and suppliers. Besides the General Contractor (Northwoods Custom Homes & Remodeling), 7 Project Partners and 31 Project Suppliers were able to work together to provide technical assistance, guidance, and products or services toward making the house a reality. The main objective of the Energy House was to provide builders or homeowners with a template of energy efficient and renewable energy technologies which could be replicated anywhere (in new construction or retrofitting existing homes). Energy House III opened in mid-April of this year and will be used for demonstration purposes (and tours) until March 2008. Energy House III was a recipient of the [Governor's 2006 MN GREAT \(Governments Reaching Environmental Achievements Together\) award](#). *Energy House III has been sold and is now a private residential home.*

Contact:

Rebecca Haug, Energy City Administrator, City of Elk River, Direct 763.635.1068, email: rhaug@ci.elk-river.mn.us

http://elkrivereenergycity.org/ed_demo16.html

TimeBanks

Description:

TimeBanks USA was founded in 1995 and its central office is located in Washington D.C. The mission of TimeBanks is to nurture and expand a movement that promotes equality and builds caring community economies through inclusive exchange of time and talent. TimeBanks leaders across the US and internationally are working together to strengthen and rebuild community, and use TimeBanks to achieve wide-ranging goals such as social justice, bridges between diverse communities, and local ecological sustainability.

TimeBanks mission is based upon five key principles.

Assets. We are all assets. We all have something to give.

Redefining Work. Some work is beyond price. Work has to be redefined to value whatever it takes to raise healthy children, build strong families, revitalize neighborhoods, make democracy work, advance social justice, make the planet sustainable. That kind of work needs to be honored, recorded and rewarded.

Reciprocity. Helping works better as a two-way street. The question: “How can I help you?” needs to change so we ask: “How can we help each other build the world we both will live in?”

Social Networks. We need each other. Networks are stronger than individuals. People helping each other reweave communities of support, strength & trust. Community is built upon sinking roots, building trust, creating networks. Special relationships are built on commitment.

Respect. Every human being matters. Respect underlies freedom of speech, freedom of religion, and everything we value. Respect supplies the heart and soul of democracy. When respect is denied to anyone, we all are injured. We must respect where people are in the moment, not where we hope they will be at some future point.

More Information:

<http://timebanks.org/about>

Hour Dollars - MSP Area TimeBank

Description:

The mission of Hour Dollars is to strengthen community by providing members the means to meet each other, share their skills, and solve problems cooperatively. It is also to value every member's time equally and be accessible to all interested members of the community.

With Hour Dollars you earn hours by providing a service (such as gardening, minor home repair, piano lessons, or driving) to another member who requested the service. You then use your earned hours to purchase a service from any member in our service directory.

You decide what services you would like to offer. Everyone's time is valued equally: one hour of actual service is always equal to one hour of credit in the program, regardless of the type of service provided. A database keeps track of services that members are willing to provide, the number of hours they have earned, and the balance of hours in their accounts.

Earned hours can be exchanged only for services within the program. They cannot be redeemed for cash.

Hour Dollars is currently operating with about 100 members primarily in the Hamline Midway, Summit University, and East Side neighborhoods of Saint Paul, Minnesota. Anyone living in St. Paul or surrounding suburbs is welcome to join.

More Information:

<http://www.hourdollars.org/index.shtml>

Bridge to Success Program (Contract for Deed)

Description:

Bridge to Success is an alternative financing tool to traditional mortgage loans (contract-for-deed) to help to reduce the for-sale inventory in neighborhoods stressed by the foreclosure crisis. This program provides an anticipated commitment of \$10.4 million to bring to scale a program that has been developed and refined by the Greater Metropolitan Housing Corporation and Dayton's Bluff Neighborhood Housing Services.

The program is structured as follows:

- Financing provided under a contract-for deed (CFD) with a fixed interest rate of 7.5% per annum; amortized at a 30-year term, but be subject to a ten year balloon to provide borrowers with an adequate period of time to refinance to a traditional mortgage.
- The CFD document is customized to assure that the borrower participates in designated program "sustainability initiatives," follows a "good neighbor policy," and establishes specific income and geographic location sales restrictions.
- Escrows for real estate taxes and hazard insurance are required.
- A minimum borrower investment into the transaction of \$2,000 or 2% of the sales price, whichever is less, is required.
- A maximum loan to value ratio of 100% on straight sales transactions and 110% on purchase/rehabilitation transactions is established.
- Though not required incident to CFD financing, standard disclosures required in traditional home mortgage financing will be provided to the borrower.
- Property eligibility will be confined to moderate and high-need census tracts specified in the attached map, which are largely areas located within the cities of Minneapolis, St. Paul and inner-ring suburbs of the Twin Cities, including areas along transportation corridors. While all existing housing inventory within specified areas are eligible under the program, strong emphasis will be placed upon foreclosed homes located within high-need census tracts, including NSP homes or other foreclosed homes that have been acquired and rehabilitated for sale.
- Only residential properties of 1 – 4 units are eligible under the program, including units in condominium projects and planned unit developments.
- The maximum loan amount for a property is to be established at \$225,000.
- Each property will be appraised in accordance with mortgage industry appraisal standards.
- All properties will be inspected to property standards to be established for the program, and all code or other property deficiencies will be required to be addressed. Eligible improvements may be addressed as part of the overall financing provided to the borrower.
- Borrowers under the program must otherwise be ineligible for traditional, market rate mortgage financing.
- Borrower income may not exceed 115% of area median income as adjusted from time to time by the US Dept. of Housing and Urban Development. Allowable income may be increased to 125% of area median income if the loan pool is expanded and the proportionate amount of loans funded by Minnesota Housing is less than or equal to 115% of area median income.

More Information: Contact GMHC at 612-339-0601

Roseville Green Remodeling PlanBook

Description:

The Green Remodeling Plan Book is an online tool to help homeowners make home remodeling choices that benefit their family, their pocket book, and the neighborhood they live in. Assembled by the [Roseville Housing and Redevelopment Authority](#) (RHRA) in collaboration with the [Family Housing Fund](#) (The Fund), the Plan Book addresses the complex issues and choices homeowners face when making renovations, presenting strategies by what they are, why they work, and how to implement them. It introduces certifications that exist to ensure that homeowners get what they want without having to be an expert.

More Information:

<http://www.livingsmarter.org/grpb/introduction.html>