

Chapter 5 Housing

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Section 1: Introduction

Housing is the single most important component of the quality of life experienced by Robbinsdale residents. To a City, its housing is not only the largest user of land, but also the largest user of City services and the most significant base for local taxes. Housing, for the most part, is the determining factor by which a City is initially judged and thereby reflects the characteristics of the City's resident population.

A Local Perspective

Robbinsdale is expected to add 2,204 people to its population and 992 new households by 2020. Robbinsdale must preserve its existing housing stock while it works to add new units through redevelopment to its housing stock and meet the demands of the future. Robbinsdale's existing housing stock is predominantly single family homes of which 97% are affordable ownership units. The City of Robbinsdale has been facilitating the preservation of this precious resource by implementing a variety of programs including scattered site redevelopment, housing maintenance code enforcement, and proactive nuisance code enforcement efforts. The City of Robbinsdale will continue efforts to preserve and maintain its current housing stock and neighborhoods through key public investment, which spurs considerable private investment. The City will continue to use education to encourage the private sector to participate in its efforts toward neighborhood preservation.

A Regional Perspective

The St. Paul-Minneapolis metro area is expected to add 650,000 people to its population and 330,000 new households by year 2020. Robbinsdale must also do its fair share to meet the needs of the region. Meeting the needs of the region is often difficult because of a shortage of readily available land to develop. Robbinsdale shall continue to redevelop and assemble land where possible to meet the need for a balance of life-cycle housing and the principles of the Livable Communities Act. The City is making it a point to maintain its status as having some of the most affordable, quality housing in the metro area.

Life-Cycle Housing Choices

A diversity of housing provides residents with the option of staying in Robbinsdale after they have outgrown the traditional single family home. As a family matures, its members have different housing needs. The children of Robbinsdale residents should have affordable rental or ownership opportunities available to them within the City when they are ready to leave home. Older residents should be able to find low maintenance and/or specially designed housing when the single family home becomes too much for them. Such “life cycle” housing considerations promote stability within the community.

Redevelopment Programs

The City has an active Economic Development Authority and well-managed tax increment financing districts. The Robbinsdale Economic Development Authority (REDA) is the primary administrator of all housing programs in the City. The REDA also participates in a collaborative Community Housing Development Organization (CHDO), referred to as CO-OP Northwest Community Revitalization Corporation. The City has also made a pledge to meet the principles of the Livable Communities Act and Action Housing Plan, which is discussed in detail in the following section.

Section 2: Plan Direction - Livable Communities And Action Housing Plan 1996-2010

In 1995, the Minnesota State Legislature passed the Metropolitan Livable Communities Act. Billed as “an investment in the health and vitality of the region”, Livable Communities was intended to provide financial incentives to cities that make a commitment to uphold diversification benchmark levels.

The Livable Communities Act establishes a program through which Metro Area communities become eligible to apply for certain types of project funding by formally agreeing to make serious efforts toward providing a fair share of affordable and life cycle housing for the region. The Metropolitan Council oversees the program. It reports annually to the state legislature on the participation and progress of each community. The City of Robbinsdale City Council passed a resolution stating its intent to participate in the program’s first year, which began on January 1, 1996 and has participated every year since.

Six housing indicators have been selected as appropriate measures of affordable and life cycle housing. The Metropolitan Council has also identified “benchmark” ranges in each of the six selected indicators. Using a sector and ring approach, the Metropolitan Council grouped all communities into clusters and calculated where each community ranks with regard to each indicator. Participating communities were required to negotiate goals with the Metropolitan Council, attaining or remaining within all established benchmark ranges. An action plan must then be adopted to move toward the negotiated goals. That Action Plan is then considered part of the community’s comprehensive housing plan.

Robbinsdale has met or exceeded the majority of the Livable Communities Act benchmarks, As mentioned earlier the only unmet benchmark can be met if 1 or 2 housing redevelopment projects are completed. Despite being “fully developed” since 1975, Robbinsdale has constructed 550 life-cycle units through redevelopment efforts. Redevelopment is the only way that Robbinsdale would have been able to meet the Livable Communities Act benchmarks. The private market alone will continue to have a difficult time providing housing in Robbinsdale because of the expense of redevelopment.

The City of Robbinsdale has elected to participate in the Metropolitan Livable Communities Program. The Livable Communities principles advocate:

- A balanced housing supply, with housing available for people at all income levels.
- The accommodation of all racial and ethnic groups in the purchase, sale, and rental, and location of housing within the community.
- A variety of housing types for people in all stages of the life cycle.
- A community of well-maintained housing and neighborhoods, including rental and ownership housing.
- Housing development that respects the natural environment of the community while striving to accommodate the need for a variety of housing types and costs.
- The availability of a full range of services and facilities for its residents, and the improvement of access to linkage between housing and employment.

The Metropolitan Livable Communities Act requires participating communities to negotiate goals for affordable and life-cycle housing based upon indexes and regional benchmarks goals. The Metropolitan Council determined that a home costing \$115,000 or less was affordable based upon a moderate income. It was also determined that affordable rental was \$500 or less per month. Life-cycle housing is housing that is available to accommodate the changing needs and housing preferences of people throughout their lives (i.e., starter homes, rental units, larger single family homes, town homes, and senior housing). Robbinsdale has pledged its best efforts toward increasing the percentage of life - cycle, non-single family detached housing styles.

Livable Communities Action Plan Implementation

<u>Item</u>	<u>Requirement/Action</u>
• Number of Units needed to achieve Benchmark	60-70 Units
• Type of Units	Multifamily
• Tenure	Rental/Ownership as necessary
• Income of Households	Senior and Handicapped (Section 8 Rental-Limits) Condo/Townhouse (market rate ownership)
• General Time Frame	5 years
• Primary Source of Funding	Tax Increment Financing
• Implementing Authority	Robbinsdale Economic Development Authority

According to the Local Benchmarks in **Table 5-1**, Robbinsdale must strive to develop higher priced single-family units for expanding families, empty nesters and other people who want to stay in the community. The City proposes to develop higher priced homes by continuing to remove obsolete/deteriorated housing and building (4) four to (6) six units per year that exceed \$120,000 in value. In order to do this; the City will have to assemble some land by acquiring obsolete homes on large lots or 40-foot lots and combining them into one. This action will not only add higher priced homes to the City's housing stock, but will reduce the density of single-family units. The goal is to reduce density to 3.5 units per acre. Also, the Livable Communities Act benchmarks indicated that multi-family density should be reduced by adding parking and green space through acquiring property through strategic property acquisition. The City will continue to add higher density housing to its stock in specific locations. **(See Figure 5A for potential higher density housing site locations.)**

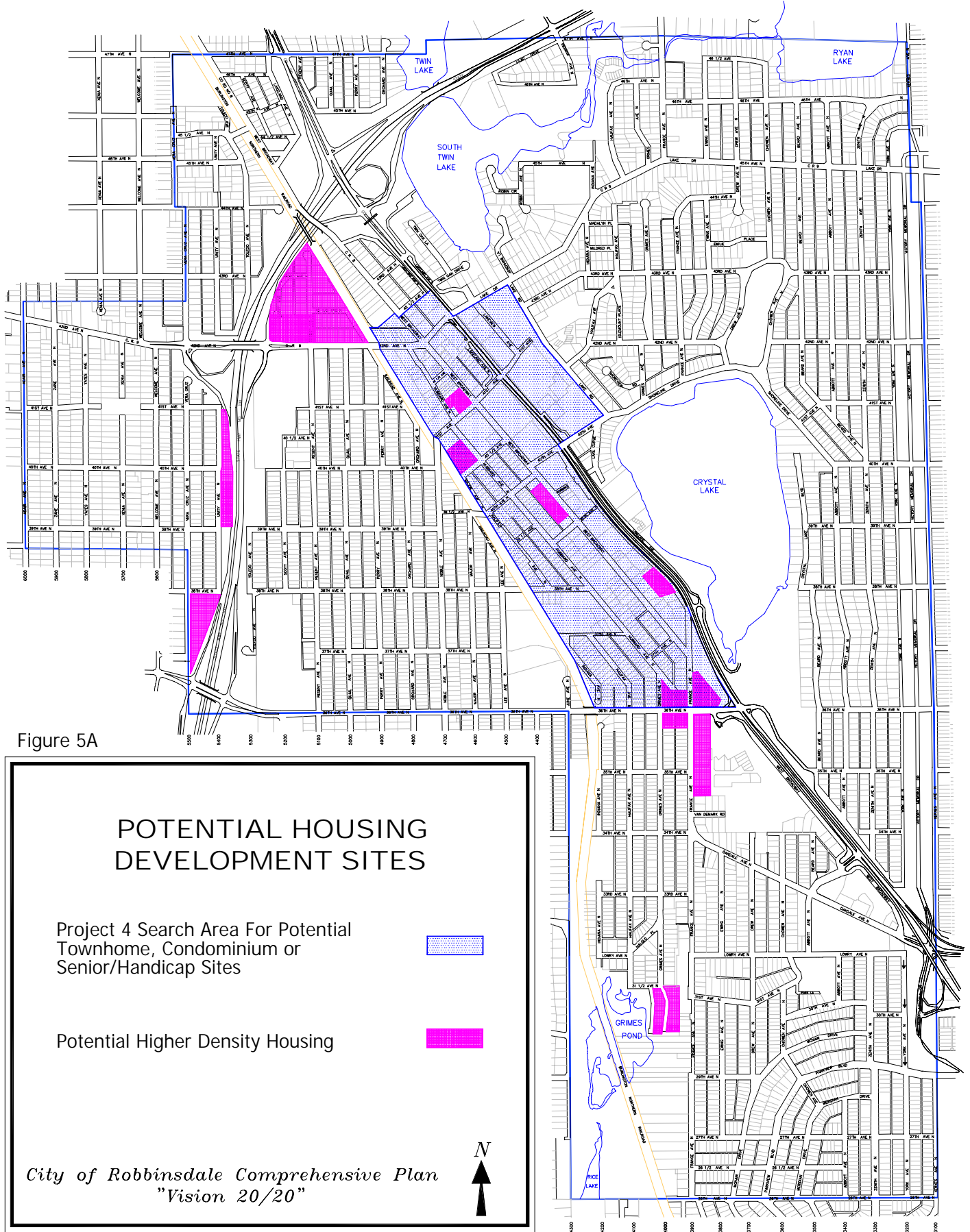


Figure 5A

POTENTIAL HOUSING DEVELOPMENT SITES

Project 4 Search Area For Potential Townhome, Condominium or Senior/Handicap Sites



Potential Higher Density Housing



*City of Robbinsdale Comprehensive Plan
"Vision 20/20"*



Programs and Local Efforts to Further the City's Affordable and Life Cycle Housing Efforts

Housing Assistance Programs

The City will maintain existing levels of assistance programs currently being implemented. Additional housing assistance programs will be added as deemed feasible. Current housing assistance programs include:

- Section 8 Rental Vouchers and Certificate Program - Rent Assistance
- Minnesota Mortgage Program,*
- Minnesota Cities Participation Program, *

*Both are mortgage assistance, below market rate, home-mortgage loans through Minnesota Housing Finance Agency

Housing Development Programs

The City has relied on redevelopment to develop multi-family housing and expand Robbinsdale's stock of affordable and life cycle housing. Since 1977, 550 units were constructed which was a direct result of City involvement. Those projects include:

- Robbins Landing (110 Senior Units 1977; MHPA New Construction)
- Cunningham (25 Handicap Units 1986; Section 202)
- Copperfield Hill Phase I (158 Senior Units, 1987; Market Rate)
- Lilac Parkway (49 Senior Units, 1991; Section 202)
- Copperfield Hill Phase II (84 Senior Units, 1993; Assisted Living)

The City will continue to use programs like these as resources permit. The City will continue to pursue other types of funding and programs, as they become available. The City will also consider using non-profit housing organizations to provide additional opportunities.

The City will continue its Scattered Site Housing Redevelopment Program. Since 1968, over 200 new single-family housing units were constructed as a direct result of City involvement. Larger projects include Shannon Glenn – 27 units and Karanz Estate – 25 units.

Housing Maintenance, Rehabilitation, and Redevelopment Programs

The City has a housing maintenance code that requires systematic inspection of rental property. The City plans to extend this housing maintenance effort and create a “Point of Sale” program for ownership property. The City will continue to facilitate rehabilitation and home ownership as resources permit. Programs that the City will continue to utilize include:

Minnesota Housing Finance Agency

- Deferred Loan Program
- Revolving Loan Program
- “Great Minnesota Fix-up” (referral)

Federal Funds

- Community Development Block Grant Deferred Loan Program
- HOME (administered through Co-op Northwest Community Revitalization Program - CHDO).

Local Initiatives

The City will continue to pursue fiscal initiatives to generate capital to assist development or redevelopment of housing. The City will use tax increment financing while augmenting those funds with housing revenue bonds, tax abatement, CDBG and MFHA grants and loans and possibly a REDA tax levy if determined necessary.

Many of Robbinsdale’s housing activities provide direct or indirect support to the City’s pledge, but the Livable Communities program requirements call for participants to specify a list of housing action items by which a City’s level of effort can be monitored.

Robbinsdale will fulfill those requirements by making the Livable Communities program an overlay of the City’s regular housing plan.

CO-OP NORTHWEST SUB-REGIONAL HOUSING PLAN

The City of Robbinsdale recognizes CO-OP Northwest Sub-Regional Housing Plan which was developed by the Brooklyn Center, Brooklyn Park, Crystal, New Hope and Robbinsdale and Northwest Hennepin Human Services Council (NWHHSC) to create coordinated housing strategies and systems. The CO-OP is a multi-jurisdictional collaborative designed to develop collaborative solutions to address housing, human service, and employment issues in Northwest Hennepin County. The CO-OP has created a Sub-Regional Housing Plan. This multi-jurisdictional approach to planning and implementing strategies to strengthen communities is consistent with the concept of regional planning being fostered by the Metropolitan Council through the *Regional Blueprint* and the Livable Communities Act. The major goal of the Housing Plan is to further the concept of regional planning. Components of the Regional Blueprint which are incorporated in the Sub-Regional Housing Plan includes preserving neighborhoods, preserving existing housing stock, and expanding housing opportunities. **The City of Robbinsdale recognizes the Sub-Regional approach and its goals. The City of Robbinsdale views it as a resource document and may use the plan to achieve local and regional goals.**

Section 3: Goals, Objectives, and Policies

Overall Housing Goals

1. Promote the maintenance of a high-quality living environment, the preservation of stable residential neighborhoods and, where necessary, the upgrading of the existing housing stock in the City.

- Strategic site redevelopment
- Ongoing rehabilitation
- Continued enforcement and refinement of the Housing Maintenance Code
- Image enhancement through nuisance code enforcement.

2. Consolidate parcels of land to continue to provide a variety of housing types and designs to allow all people a housing choice.

3. Use available programs, funds, and planning approaches as appropriate in order to provide housing opportunities at cost individuals and families can afford without compromising essential needs. This approach is based on continued efforts by the City to obtain assistance from:

- Minnesota Housing and Finance Agency
- Community Development Block Grant
- Other programs that provide housing opportunities

4. Advocate equal opportunity in home ownership and renting

OBJECTIVE ONE: PRESERVATION

MAINTAIN AND PRESERVE THE EXISTING HOUSING STOCK

POLICIES:

1. The City should encourage continued private sector investments to improve housing.
 - A. The City should continue to coordinate public improvements (such as repairing streets, replacing curbs and gutters, and updating street lighting) with housing improvement programs.
 - B. The City should continue to strengthen its efforts to provide funding for housing maintenance and rehabilitation assistance.
 - C. The City should continue to facilitate home maintenance classes through community education.
 - D. The City should add all distressed properties to its mandatory inspection program.
 - E. The City should continue to provide technical information and referrals to assist with maintenance and code issues.
 - F. The City should expand its rental inspection program to include owner occupied properties.
 - G. The City should create a “point-of-sale” inspection requirement.
2. The City should promote increased efforts for energy conservation techniques in the maintenance of its existing housing stock.
3. The City should continue active and systematic enforcement of the City's "Housing Maintenance Code" to reduce the rate of housing deterioration.
4. The City should clarify and strengthen the existing housing maintenance code to meet changing conditions.

OBJECTIVE TWO: REHABILITATION AND REDEVELOPMENT

REHABILITATE AND/OR REDEVELOP BLIGHTED AND DETERIORATED HOUSING

POLICIES:

1. The City should seek to rehabilitate substandard housing units through both private and public means.
 - A. The City should continue to grant the necessary development control approvals for housing expansion where it has been demonstrated that the expansion increases the livability of the property and improves the neighborhood.
 - B. The City should encourage the participation of local lending institutions in State and Federally funded rehabilitation programs.
 - C. The City should continue to seek alternative sources of funding for its rehabilitation and redevelopment activities.
 - D. The City should continue programs to rehabilitate and/or redevelop blighted and deteriorated housing in order to preserve the character of single family neighborhoods.
2. The City should continue its Scattered Site Redevelopment Project.
 - A. The Robbinsdale Economic Development Authority should continue to acquire and redevelop blighted housing units under its Scattered Site Redevelopment Program.
 - B. The City should pursue properties that provide an opportunity for large single-family housing units when feasible.
 - C. The City should use its Scattered Site Program to obtain key properties to assist with the development of townhouse opportunities.
3. The City should facilitate the construction of apartments, townhouses, and single-family units for a range of incomes.
4. The City should continue to work with property owners to rehabilitate apartment complexes throughout the City.

OBJECTIVE THREE: (EQUAL HOUSING OPPORTUNITY)

ADEQUATE HOUSING FOR ALL ROBBINSDALE RESIDENTS REGARDLESS OF HOUSEHOLD INCOME, AGE OR RACE.

POLICIES:

1. The City should actively support enforcement of State Legislation that prohibits discrimination in both rental and sale of housing based upon race, creed, religion, ancestry, national origin, sexual preference, disability, marital status, or status with regard to public assistance.
2. The City should continue to promote cooperative relationships between landlords and tenants. (i.e., Landlord & Tenant Forum)
3. The City should promote ownership opportunities for people of all income levels.
4. The City should actively support legislation favorable to the continuance of mortgage revenue bond programs to assist low and moderate-income households in attaining ownership.
5. The City should continue to provide for publicly assisted housing and location choices for families, the physically and mentally challenged, and seniors.

Section 4: Housing Inventory

Housing Benchmark Indicators

The City of Robbinsdale agrees to use benchmark indicators for communities of similar location and stage of development as affordable and life-cycle housing goals for the period 1996 – 2010, and to make its best efforts, given market conditions and resource availability remain within or make progress toward these benchmarks. (See **Table 5-1 for Housing Benchmark Indicators.**)

Table 5-1 Housing Benchmark Indicators

	City Index	Benchmark	Goal
Affordability			
Ownership	97%	77%	77%
Rental	47%	41-45%	45%
Life-Cycle			
Type (Non-single family detached)	30%/ 33%**	34-41%	34%
Owner, Renter Mix	73/27%	(64-72)/(28-36)%	72%-28%
Density			
Single-Family Detached	4.1/acre	2.4-2.9/acre	3.5
Multi-Family	33/acre	11-15/acre	30

Source: Metropolitan Council, City of Robbinsdale

Housing Characteristics

Despite being classified as a "fully developed" first ring suburb, there has been a remarkable increase in the growth of Robbinsdale's housing supply. The housing stock in 1980 consisted of 5,798 total units. By 1990, total housing units increased to 6,436*, an increase of 11%. The information in **Table 5-1** reveals the housing characteristics of the City. Available housing can be grouped into the following categories as shown in the **Table 5-2**.

Table 5-2 Robbinsdale Housing Characteristics (1970 – 1990)

	1970	%	1980	%	1990	%
Single Family Units	4168	77.60	4385	75.60	4658	72.40
Two Family Units	550	10.20	474	8.20	562*	8.07
Multiple Family Units	654	12.20	939	16.20	1162	18.10
Others	0	0.00	0	0.00	52	0.80
Total	5372	100.00	5798	100.00	6436	100.00

Source: Metropolitan Council, U.S. Census Bureau

* According to the U.S. Census, there are 281 two family structures or 562 two family units. This changes the total housing units from 6155 (U.S. Census) to 6436.

The data shown in **Table 5-2** indicates the growth in housing over the last 30 years. Since 1980 the greatest increase took place in multiple family units, which increased from 16.2% to 18.9% of the housing stock. However, the proportion of the multiple family units in Robbinsdale remains relatively low when compared to the region as a whole.

The number of two family units declined from 1970 to 1980. However, the number increased substantially from 1980 to 1990. This number is not expected to increase as the City rezoned three-fourths of its land from R-2 to R-1 to restrict further two-family development.

Although the number of single-family residences has increased from 4,168 units in 1970 to 4658 units in 1990, their share in the total housing stock declined from 77.6% in 1970 to 72.4% in 1990.

It is expected that the growth in housing units will continue to increase modestly through the end of the century. This increase will result from continued "infill" of underdeveloped properties and the selective redevelopment of blighted parcels. If a light rail transit station is developed in the downtown area, additional high-density housing units could be expected in the vicinity of the station.

Analysis of housing size data reveals that approximately 93.4% (5609 units) of the City's total housing stock falls into the category of family-oriented housing (two or more bedrooms) based on the criteria applied by the U. S. Department of Housing and Urban Development. Family-oriented housing is perceived as one of Robbinsdale's primary housing assets. However,

observations of household sizes in conjunction with the housing unit size data suggests the

possibility of considerable under-utilization of the City's housing stock due to the occupancy of many family-oriented housing units, particularly large family oriented units, by non-family households. Depending upon future housing turnover rates, this situation is perceived as a potential obstacle in matching housing needs with housing supply.

The City of Robbinsdale experienced most of its growth between 1960 and 1970 when its population reached its peak of 16,845 and total households of 5,372. This growth was attributable to the post- World War II baby boom, which precipitated construction of a substantial volume of middle income housing and consumed nearly all of Robbinsdale's land resources.

Household Population and Household Trends

Since 1970, however, the growth patterns of population and households have fluctuated. Between 1970 and 1980, the City lost 14% of its population, a significant decline. However, between 1980 and 1990, Robbinsdale's population showed signs of stabilization with a decline of just 2%. (See Table 5-3 for Population and Household Trends.)

The growth of households followed a different pattern than population growth. Between 1970 and 1990, the number of households actually grew. Table 5-3 reveals that Robbinsdale's household count grew 7.8% during the 1970's and 11% in the 1980's. Specific local policies and programs during this period helped to facilitate creation of these additional housing units, despite the lack of available land for expansion. Major projects include Robbins Landing Senior Housing Project, Lee Square Senior Cooperative, Lilac Parkway Senior Project, Shannon Glen single family development, Kranz Estates single family development, and the Cunningham Handicap Project.

Table 5-3 Robbinsdale Population and Household Trends

Year	Population	%	Households	%
1960	16,381	-	4,717	-
1970	16,845	+2.8	5,372	+13.9%
1977	15,343	-8.9	5,623*	+4.7
1980	14,422	-6.0	5,798	+3.1
1990	14,396	-0.2	6,436@	+11.0

Source: Metropolitan Council * City of Robbinsdale
U.S. Census Bureau @ Corrected for two family housing units

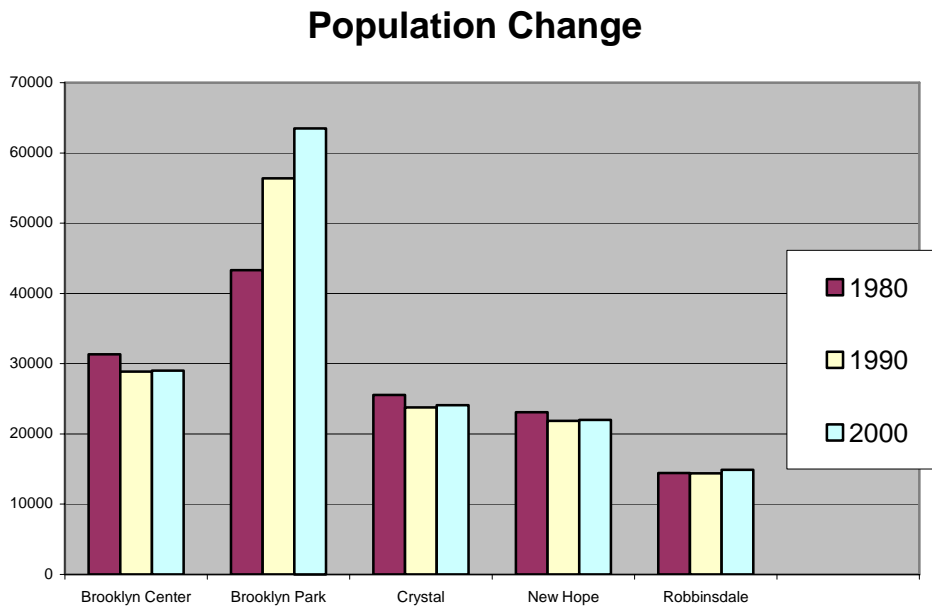
Robbinsdale's population decline in the past two decades is in contrast to general trends of population increase in Hennepin County as a whole. However, Robbinsdale proved to be more stable than other communities located within the fully developed portion of the region, which as a group experienced a 6.15% population loss between 1980 and 1990. Table 5-4 & Figure 5B compare Robbinsdale's population to that of the State, Metropolitan area, Hennepin County, and adjacent communities.

Table 5-4 Population Trends from 1980 - 1990

	1980	1990	% Change
Minnesota	4,077,148	4,375,099	+7.3
Metropolitan Area	1,986,000	2,288,000	+15.2
Hennepin County	941,411	1,032,431	+9.7
Robbinsdale	14,422	14,396	-0.2

Source: U.S. Census Bureau

Figure 5B.



Source: Met Council, March 1997

Robbinsdale Housing Tenure

Robbinsdale housing stock is predominantly owner occupied. This is revealed in **Table 5-5**.

Table 5-5 Robbinsdale Housing Tenure

	1970	%	1980	%	1990	%
Owner Occupied	4182	77.9	4251	73.3	4462	69.3
Renter Occupied	1108	20.6	1454	25.1	1821	28.3
Vacant	82	1.5	92	1.6	153	2.4
Total	5372		5767		6436	

Source: U.S. Census

However, since 1970, rental housing has consistently increased its share of the occupied housing stock. This growth from 20.63% in 1970 to 28.3 % in 1990 has been mainly due to the addition of new multiple family units by conversion and new construction. Data indicates that a predominant supply of rental housing exists in the form of multiple family units (apartments). However, a number of single and two-family (duplex) units also exist as rental housing.

Table 5-6 shows that single family units are mostly owner occupied and multiple family units are mostly rented. The vacancy rate for single-family units is the lowest indicating a greater demand for single family units than for two-family or multiple family units.

Table 5-6 Robbinsdale Housing Tenure by Unit Type

Housing Unit Type	Owner Occupied	Renter Occupied	Vacant	Total	% Vacant
Single Family	4,170	411	77	4,658	1.65
Two Family	152	398	12	562	2.14
Multiple Family	120	980	64	1,164	5.5
Manufactured Home	0	0	0	0	0.00
Others	20	32	0	52	0.00
Total	4,462	1821	153	6,436	

Source: Metropolitan Council, U. S. Census

Robbinsdale’s vacancy rate is moderate, about 2.4%, but it has increased modestly over the past two decades. This increase could be because of the increased number of housing units, with no significant increase in population. The vacancy rate is mainly affected by supply, demand, and cost factors.

The actual magnitude and rate of new residential construction will depend upon many factors. Among these are local and regional housing demand, economic conditions, land values, construction costs, and local policy (e.g., redevelopment).

Household Composition

Household composition has changed appreciatively over the past decade as seen in **Table 5-7**. Married couples occupied 52% of all households in the City in 1990, while single persons comprised about one-third of all households. Since 1980, there has been a substantial increase in male-headed one-person and two-person households.

Table 5-7 Household Composition from 1980-1990

Type	1980	%	1990	%	% of Change
One Person Household:					
Male	331	5.8	497	8.3	+50.2
Female	1,052	18.4	1,208	20.1	+14.8
Two Person Household:					
Married Couple	3,438	60.3	3,157	52.5	-8.2
Male Householder	104	1.8	166	2.8	+59.6
Female Householder	480	8.4	581	9.7	+21.0
Non-Family Household:					
Male Householder	157	2.8	214	3.6	+36.3
Female Householder	143	2.5	185	3.1	+29.4
Total Householder	5,705	100.0	6,008	100.0	

Source: U.S. Census Bureau, Metropolitan Council

Household Size

Household size has decreased since 1960 as shown in the **Table 5-8**. below, but the rate of this decrease has slowed in the past 10 years. If this trend continues, by the year 2000, household size will be about 2.0 people per household. However, this is not expected to occur for the following reasons:

- Attracting and retaining larger families due to conversion or elimination of starter homes
- The boomerang concept, in which young adults continue to stay or return to live with parents because of cost of living, and senior turnover.

Table 5-8 Household Size

Year	Household Size	% Change
1960	3.4	-
1970	3.1	-8.8
1977	2.7	-12.9
1980	2.4	-11.1
1990	2.23	-7.1

Source: U.S. Census Bureau, * City of Robbinsdale

Age of Housing Stock

Table 5-9 shown below reveals that Robbinsdale's housing stock is relatively old. Nearly 25% of Robbinsdale's total housing stock was constructed before 1940, while 42.4% was constructed before 1950. Over two-thirds (66.8%) were constructed before 1960, and nearly 80% were constructed prior to 1970. This age range corresponds to the post-World War II suburban construction boom evidenced in Robbinsdale, as well as many other communities. Only 11.4% of the housing stock has been constructed since 1980 (i.e., less than 20 years old). In ten years, unless there is substantial redevelopment, nearly 90% of the housing stock will be over 30 years old. This indicates the need for continued maintenance, rehabilitation and redevelopment of the existing housing stock.

Table 5-9 Age of Housing Built by Year

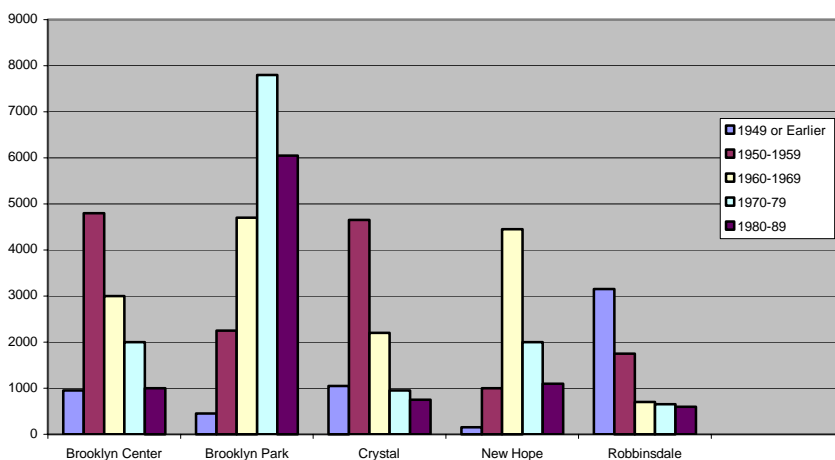
Time Period	Total Units	Percent	Cum. % of Total	Multiple Family Units	Single & Two Family Units
1939-Earlier	1397	21.7	21.7	0	1397
1940-1949	1333	20.7	42.4	0	1333
1950-1959	1567	24.4	66.8	231	1336
1960-1969	839	13.0	79.8	401	438
1970-1979	569	8.8	88.6	226	343
1980-1990	731*	11.4	100.0	358	373

Source: Metropolitan Council, *City of Robbinsdale

The age of the housing stock is a major concern for the City today and calls for extensive planning and programs for continued maintenance, rehabilitation, and renewal.

Figure 5C. Compares Robbinsdale with other surrounding communities.

Age of Housing Stock



Source: U.S. Census

Housing Cost and Value

Housing cost can be divided into two major categories. One is the sales price of owner occupied housing units (see **Table 5-10 for Owner Occupied Housing Units**), while the other is the range of monthly payments for rental units (see **Table 5-11 for Renter Occupied Housing Costs**). The cost of housing has steadily increased in Robbinsdale since 1970. The sales price of the owner-occupied housing units has increased substantially since 1980. The median housing value, which was \$66,000 in 1988, has increased to \$84,100 in 1999. The breakdown of housing value for owner-occupied units in 1990 is shown in Table 9.

Table 5-10 1990 Robbinsdale Owner Occupied Housing Units

Housing Value	Number of Units	% of Units
Less than 50,000	91	2.3
50,000 – 59,000	289	7.3
60,000 – 74,000	1,504	37.9
75,000 – 99,000	1,628	41.1
100,000 – 124,000	289	7.3
125,000 – 149,000	96	2.4
150,000 – 174,000	37	0.9
175,000 or more	32	0.8
Total	3,966	100.0

Source: Metropolitan Council, U. S. Census Bureau Median Value: \$84,000

The rent payment value has also increased considerably since 1980. The median rent payment was \$253 in 1980 and has increased to \$471 in 1990. The ranges of monthly rent payment cost and percentages of units falling into these ranges are given in **Table 5-11**.

Table 5-11 1990 Housing Renter – Occupied Housing Cost

Monthly Rent	Number of Units	%
Rental Cost less than \$100	25	1.6
\$100 - \$199	84	5.3
\$200 - \$299	71	4.5
\$300 - \$399	288	18.3
\$400 - \$499	447	28.5
\$500 - \$599	329	20.9
\$600 - \$699	203	12.9
\$700 or more	124	7.9
Total	1,571	100.0

Source: Metropolitan Council, U. S. Census Bureau Median Value: \$471

Because of this substantial increase in housing cost and the ability of the City's residents to afford local housing, owner-occupied housing declined in the past two decades. The situation is made more acute because trends associated with housing costs such as taxes, utilities, interest rates, and maintenance costs went up. Thus, when the total costs of home ownership are calculated, the actual supply of affordable housing is much smaller than just purchase price or rental cost would indicate. However, Robbinsdale still has some of the most affordable and well-maintained housing stock in the metro area.

The average sales price of existing single family homes in Robbinsdale has risen steadily since 1979. **Table 5-12**, shown below, compares Robbinsdale with the Minneapolis area. (Multiple Listing Services include other first-ring suburban communities).

Table 5-12 Average Sales Price

Year	City of Robbinsdale	Metropolitan Area
1979	\$59,633	\$66,417
1980	\$63,888	\$74,089
1981	\$69,086	\$80,238
1982	\$69,006	\$82,288
1983	\$70,049	\$84,953
1984	\$70,195	\$85,007
1985	\$71,336	\$87,789
1986	\$74,433	\$90,319
1987	\$77,689	\$95,914
1988	\$80,144	\$93,977
1989	\$81,266	\$96,658
1990	\$81,370	\$98,016
1991	\$81,146	\$99,402
1992	\$84,468	\$103,264
1993	\$77,874	\$107,569
1994	\$82,274	\$111,800
1995	\$84,786	\$117,053
1996	\$89,933	\$124,022
1997	\$94,440	\$130,171
1998	\$103,000	-----

Source: Multiple Listing Service

The data in **Table 5-13** reveals how Robbinsdale compares in average sales price with first-ring suburban areas.

Table 5-13 Average 1998 Sales Prices for First-Ring Suburban Areas

Crystal	\$102,638
Brooklyn Center	\$98,053
New Hope	\$123,591
Richfield	\$114,031
St. Louis Park	\$134,163
Robbinsdale	\$103,400

Source: Multiple Listing Service Data

Barriers to Housing

The Metropolitan Council has identified several barriers, which hinder attainment of housing. These include: low level education, racial discrimination, single parent household, inadequate income, age, physical disabilities, lack of private transportation, unemployment due to disability, and improficiency in the English language. (See **Table 5-14 for Housing Barriers.**)

Table 5-14 Barriers to Self-Sufficiency and Quality Housing

Housing Barriers	Brooklyn Center		Crystal		Robbinsdale	
	#	%	#	%	#	%
Didn't graduate from high school (25+)	3,103	16.2	2,152	13.2	1,612	15.6
Racial "minority"	2,746	9.5	1,117	4.7	547	3.8
Single-parent household	1,149	14.1	617	9.2	387	9.9
No-vehicle	986	11.3	382	4.1	781	13.0
Disabled, prevented from working (16+)	1,547	5.4	1,238	5.2	991	6.9
Not English proficient	1,420	5.3	1,045	4.7	714	5.4

Source: U.S. Census Bureau, barriers defined by Metropolitan Council

Existing Housing Programs

The City has an active Economic Development Authority (REDA) which is involved in a wide range of housing programs. Given below is a list of all current federal, state and local housing programs:

Federal Funds

- Hennepin County administers CDBG rehab funds on behalf of the City for low and moderate-income households. Eligible properties: owner occupied single-family and two family units.

- HOME funds are used to provide homeownership opportunities for households up to 80% of median income through COOP NWCRC, contact City staff regarding the program. These funds are used to provide down payment assistance for ownership.

State

- MHFA deferred loan rehabilitation funds are administered on behalf of the City by Hennepin County for low-income households. MHFA also funds a First Time Homebuyers Program that is administered through Lenders and Hennepin County.

Metropolitan Council

- Rental assistance - Section 8 Voucher/Certificate Program

County

- Hennepin County administers on behalf of the City the following programs: CDBG, MHFA REHAB Funds, and First Time Home Buyers.

REDA

- The REDA acquires single-family housing then rebuilds market rate single-family homes: 1) Hennepin Technical College (HTC): HTC builds on an average of 2 single-family units per year (no City financing available) 2) Private Development: vacant lots are for sale for custom-built single-family homes that are market rate (develop 4-6 lots per year on average). The REDA also does substantial rehab of single family homes (CHDO) for resale up to 80% of the median income.(rehab an average of 2 units per year)