

HOUSING

I. INTRODUCTION

The purpose of this chapter is to summarize housing issues within the City of Jordan, establish goals and work items promoting a healthy residential infrastructure and further a variety of life-cycle housing options. The issues have been identified through:

- An analysis of City demographics;
- An evaluation of historical building trends gathered from building permit information on file at the City offices;
- An evaluation of existing housing conditions gathered through a windshield survey of the City;
- A review of land use options for housing growth;
- A Housing Study, completed in June 2006 by Maxfield Research for the Scott County Community Development Agency (HRA);
- Community input through comprehensive plan surveys and community meetings; and
- Housing Objectives, Policies and Plan.

II. HOUSING ISSUES

Life Cycle Housing Variety

The housing stock within a community must be responsive to the needs of its residents. Housing needs are not static but change over time as people move through different stages of their lives. Housing needs tend to evolve from: (1) affordable basic units for young people just beginning to enter the workforce and individuals or families with lower incomes to (2) affordable single family units for first time home buyers and young families to (3) move up housing for people with growing families and/or incomes to (4) empty-nester dwellings for persons whose children have grown and left home (5) to low maintenance housing options for aging persons as their ability to maintain their property decreases; and finally to (6) assisted living environments to provide health and medical care to the elderly.

To address the life-cycle needs of residents, it is critical that a community provides a wide range of housing:

- **Types** (i.e. apartment/townhome/condominium rental, townhome/condo/single-family owner occupied, assisted living);
- **Sizes** (i.e. one, two, three bedroom rentals; starter homes; move-up homes); and,
- **Values:** (i.e. efficiency – luxury rental units; starter homes – executive homes).

The development of life-cycle housing works to sustain the community by preventing a polarization of residents in one age or income group. As one generation of residents moves through its life cycle it can move into the housing provided by the previous generation, just as the next generation will move into the housing being vacated.

Population Characteristics/Growth

Jordan's existing population, as described in the Social Profile Summary within Chapter 3, reports a 2000 Census median age of 29.2 years. The 2000 Census median age in Scott Counties was 32.7 years, and the State median age was 35.4 years.

The State Demographer's Office projects future population by age group at a county level, between 2000 and 2030. Projections suggest that within Scott County age groups 65 to 69 years and 70 to 74 years are anticipated to be the fastest growing at 429% and 401.1% respectively. This will have an impact on the type of housing required in the future. Within Scott County, all age groups 0 years to 44 years are projected to increase by over 35%.

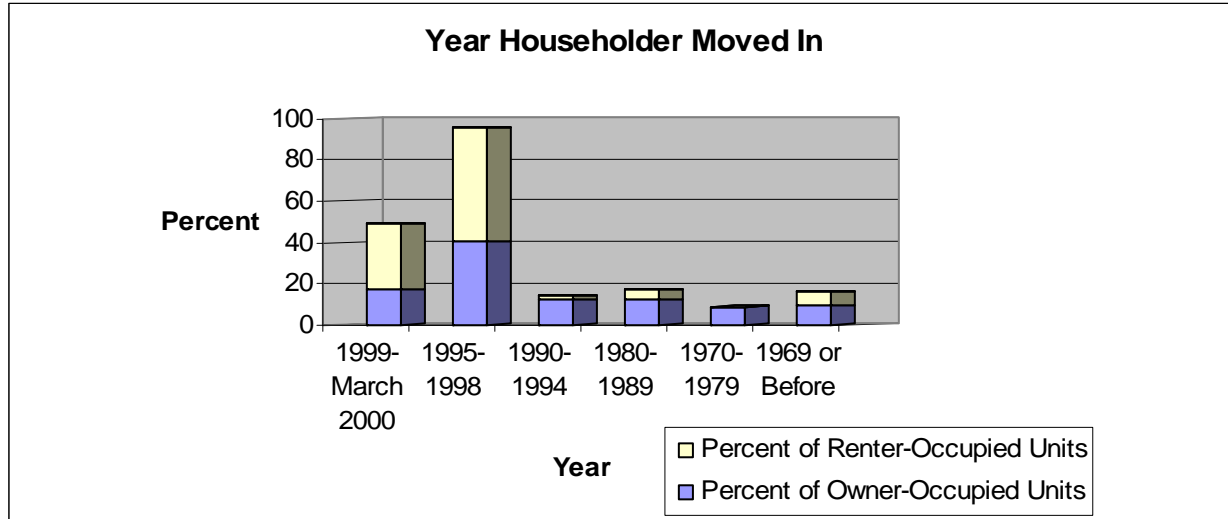
Younger age groups and persons in transition who are not able to afford to purchase a home typically choose to occupy rental units within multi-unit structures. As a result, higher than average turnover in housing unit occupants may be expected. Table 4-1 illustrates 2000 Census data which reports that 848 residents (62.6%) moved into their housing units in Jordan between 1995 and March 2000. The median year the householder moved into an owner-occupied housing unit was 1996, and the median year a tenant moved into a renter-occupied housing unit was 1998.

**TABLE 4-1
JORDAN HOUSING UNITS
BY YEAR HOUSEHOLDER MOVED IN**

Year Household Moved In	Number of Owner-Occupied Units	Percent of Owner-Occupied Units	Number of Renter-Occupied Units	Percent of Renter-Occupied Units	Total Number of Occupied Units	Total Percent of Occupied Units
1999-March 2000	189	17.0	76	31.7	265	19.6%
1995-1998	450	40.4	133	55.4	583	43.0%
1990-1994	135	12.1	5	2.1	140	10.3%
1980-1989	138	12.4	11	4.6	149	11.0%
1970-1979	97	8.7	0	0.0	97	7.2%
1969 or Before	106	9.5	15	6.3	121	8.9%
Total	1,115	100.0	240	100.0	1,355	100.00%

Source: U.S. Census 2000 QT-H7

GRAPH 4-1



Housing Affordability - Defined

“Affordable Housing” is defined differently by various organizations. The United States Department of Housing and Urban Development generally defines housing as affordable if it costs less than thirty (30.0%) percent of a household’s income; however, HUD’s Section 8 Income Guidelines are the basis for most affordable housing programs. Section 8 guidelines define low and moderate incomes on a sliding scale, depending on the number of persons in the family. For example, a four person household is considered ‘moderate income’ if their family income is 80 percent of the area’s median family income.

The U.S. Census Bureau classifies household and family income differently. Household income is defined as total money received in a calendar year by all household members 15 years old and over. Family income is the total income received in a calendar year by family members related by birth, marriage or adoption. Many households are not families, for example single people living alone or with non-related roommates are considered a non-family household. Median household income is often lower than median family income; however, most housing data references family income rather than household income.

'Median' income differs from 'average' income. 'Median' is created by dividing income distribution data into two groups, one having incomes greater than the median and the other having incomes below the median. 'Average' income is calculated by adding all incomes together and dividing the total by the number of responses. The following Tables will compare the City of Jordan and Scott County's housing affordability data in terms of median household income (Table 4-2) and Jordan and Scott County in terms of median family income (Table 4-3).

**TABLE 4-2
AFFORDABLE HOUSING – GENERAL DEFINITION
30 PERCENT OF MEDIAN HOUSEHOLD INCOME**

Area	Median Household Income	"Affordable" Monthly Mortgage Payment*	Approximate "Affordable" Home Value at 6% interest/30 year term	"Affordable" Monthly Rent Payment
City of Jordan	\$47,468	\$1,187	\$197,750	\$1,187
Scott County	\$66,612	\$1,665	\$277,500	\$1,665
State of Minnesota	\$47,111	\$1,178	\$196,250	\$1,178

Source: U.S. Census – 2000

- Note: Assumptions: Affordable Home Value based on 6% interest and 30 year term. Values may differ depending on interest rates, terms and amount of down payment. Affordable monthly payment based on 30% of median household income including principal, interest, taxes and insurance.

**TABLE 4-3
AFFORDABLE HOUSING – SECTION 8 DEFINITION-MEDIAN FAMILY INCOME**

Area	City of Jordan* Based on Metro MSA HUD data			Scott County		
	Income	Owned "Affordable" Home Value at 6% interest/30 year term	Rental "Affordable" Monthly Rent Payment	Annual Income	Owned "Affordable" Home Value at 6% interest/30 year term	Rental "Affordable" Monthly Rent Payment
Median Family Income	\$ 53,363	222,200	\$ 1,334	\$72,212	\$300,750	\$1,805
Low income - one person household	\$ 29,883	124,500	\$ 747	\$40,439	168,500	\$1,011
Low income - two person household	\$ 34,152	142,250	\$ 854	\$46,216	192,500	\$1,155
Low income - four person household	\$ 42,690	177,800	\$ 1,067	\$57,770	240,600	\$1,444
Very low income - one person household	\$ 18,677	77,750	\$ 467	\$25,274	105,250	\$632
Very low income - two person household	\$ 21,345	88,900	\$ 534	\$28,885	120,300	\$722
Very low income - four person household	\$ 26,682	111,100	\$ 667	\$36,106	150,300	\$903

Source: U.S. Census & Department of Housing and Urban Development for Income. MDG, Inc. calculations of affordable mortgage and rent rates, Based on Section 8 definition of affordable. Affordable mortgage based on 6% interest and a 30-year term, with no money down.

* Note: Assumes 10% down payment, 6% interest and 30 year term. Monthly payments do not include taxes or insurance.

** "Moderate" income defined here as 80% of median family income for Counties.

*** "Low" income defined here as 50% of median family income for Scott County.

By condensing data above, it is possible to develop a range of affordability for owner-occupied and rental units in the City of Jordan. Table 4-4 depicts the range of affordability for housing Jordan residents can afford.

**TABLE 4-4
CITY OF JORDAN
RANGE OF HOUSING AFFORDABILITY – FAMILY OF FOUR PERSONS**

	Owner – Occupied Home Value	Monthly Rental Cost
Affordable for Median Incomes	\$ 222,200	\$ 1,334
Affordable for Moderate Incomes (80% of Median)	\$ 177,800	\$ 1,067
Affordable for Low Incomes (50% of Median)	\$ 111,100	\$ 667

It is noted most housing affordability programs and data place emphasis on creating owner-occupied units at 80% of the median family income (moderate income) and, rental units at 50% of the median family income (low income). Since low-income persons are typically renters, the definition of 'low income' is tied to the number of persons in each unit. Therefore, the Comprehensive Plan as of April 2008 will

identify “affordable owner-occupied units” as those affordable for moderate income families (80% of median income). Existing and new homes that are ‘affordable’ will be those under \$222,200.

Affordable rental units are based on 50% of the median income and will have rent rates under \$667 per month. The median contract rent reported in the 2000 Census in Jordan was \$530, with a gross rent of \$571, suggesting affordable rental units.

It is important to note the definition of ‘affordable’ in terms of a dollar amount will change as the cost of living increases and interest rates change. Therefore, the City should periodically review income/housing statistics and update the definition as warranted. Factors such as interest rates will impact housing affordability.

Affordable Housing in Jordan

The U.S. Census Bureau reports the actual income distribution in the City in terms of both median household and median family incomes. Income distributions can be compared to affordability standards to determine how many households and families in the City of Jordan may require affordable housing. In Table 4-5, households that may require affordable housing (based on family income) are depicted in the shaded areas.

**TABLE 4-5
CITY OF JORDAN
FAMILY INCOME AFFORDABILITY**

Annual Family Income	Number of Families in Category	% of Total	Maximum Sustainable Monthly Rent - Efficiency Apt.	Maximum Sustainable Monthly Rent - One Bedroom	Maximum Sustainable Monthly Rent - Two Bedroom	Maximum Sustainable Home Value
Less than \$10,000	15	1.6%	\$175	\$225	\$250	\$46,500
10,000 – 14,999	21	2.2%	\$263	\$338	\$375	\$58,000
15,000 – 24,999	69	7.2%	\$438	\$563	\$625	\$92,750
25,000 – 34,999	105	10.9%	\$613	\$788	\$875	\$138,750
35,000 – 49,999	230	23.8%	\$875	\$1,125	\$1,250	\$196,500
50,000 – 74,999	357	37.0%	\$1,313	\$1,688	\$1,875	\$289,000
75,000 – 99,999	111	11.5%	\$1,750	\$2,250	\$2,500	\$405,000
100,000 - 149,999	57	5.9%	\$2,625	\$3,375	\$3,750	\$578,000
150,000 - 199,999	0	0.0%	\$3,500	\$4,500	\$5,000	\$809,000
200,000 or more	0	0.0%	\$3,500+	\$4,500+	\$5,000+	\$925,000
Median family income for Jordan within Scott County in 1999= \$53,363						

Source: United States Census, 2000 and MDG Calculations of Approximate Maximum Sustainable Home Value based on 6% interest and 30 year term with 10% down payment, at 30% of average family income range.

The U.S. Census data reveals 156 individuals or 18 families in Jordan are living in poverty (1.9% of the city’s population). Of the 156 individuals, eight or 5% were five years old or younger, 26 or 17% were six to 11 years of age, 28 or 18% were 12 to 17 years of age, 83 or 53% were between 18 and 64 years of age and 11 or 7% were 65+ years of age. Within Scott County, 2,979 people are living in poverty (3.4% of the county population).

The 2000 Census indicates the median monthly mortgage payment, with select monthly homeowner costs, in the City of Jordan was \$1,050; the median gross rent per month was \$571. As indicated in Table 4-6, the median value of a home within the City was \$126,800. Median values and rent rates within the City are significantly lower than those in Scott County.

**TABLE 4-6
ESTIMATED ACTUAL HOUSING COSTS**

Area	All Occupied Housing Units*	Owner Occupied Median Value	Owner-Occupied Units With Mortgage	Owner-Occupied Units Without Mortgage	Median Contract Rent	Median Gross Rent
City of Jordan	1,355	\$126,800	653 (77.6%)	189 (22.4%)	\$530	\$571
Scott County	30,692	\$157,300	18,960 (86.4%)	2,990 (13.6%)	\$605	\$655
State of Minnesota	1,117,489	\$122,400	--	--	\$566	--

Source: 2000 U.S. Census.

The median housing costs including rent and mortgage payments indicate a base of affordable units exist within the City. The 2000 Census indicates 72 vacant housing units within the City; of those 30 were single-family detached structures (41.7% of structures), 29 (40.3%) were manufactured housing units, and the remaining were units in two to four unit structures, at the time of Census enumeration. The majority of the vacant housing units were built between 1999 and March 2000 (42 vacant units) and 1990 to 1994 (15 units of 20.8% of the vacant units). All vacant units were two and three bedroom units.

Owner-Occupied Housing Supply

Census 2000 indicates that of the 1,355 occupied housing units, 1,115 (82%) were owner-occupied units. The majority of owner-occupied housing units are single detached units (78.3%). The owner-occupied segment of Jordan's housing unit supply can be further described in terms of the value of the home (Table 4-7) and the monthly mortgage payment for those with mortgages (Table 4-8).

**TABLE 4-7
JORDAN SPECIFIED OWNER OCCUPIED HOUSING VALUES (2000)**

<u>Value</u>	<u>Number of Units</u>	<u>Percent of Units</u>
Less than \$50,000	39	4.7 %
\$50,000-\$99,999	214	25.4%
\$100,000-\$149,999	323	38.3%
\$150,000-\$199,999	241	28.6%
\$200,000-\$299,999	25	3.0%
\$300,000-\$499,999	0	0.0 %
\$500,000-\$999,999	0	0.0%
\$1,000,000 or more	0	0.0%
Median Value	\$126,800	n/a

Source: U.S. Census 2000

Table 4-8 indicates that of the 653 households which had mortgages at the time of the 2000 Census enumeration, 47.4% had monthly mortgages under \$1000. 47.2% had monthly mortgages of \$1,000 to \$1,499 and 8.3% had monthly mortgage payments over \$1,500. The 2000 Census reports that the median percent of household income in 1999 that Jordan households spent on mortgages was 23.1%.

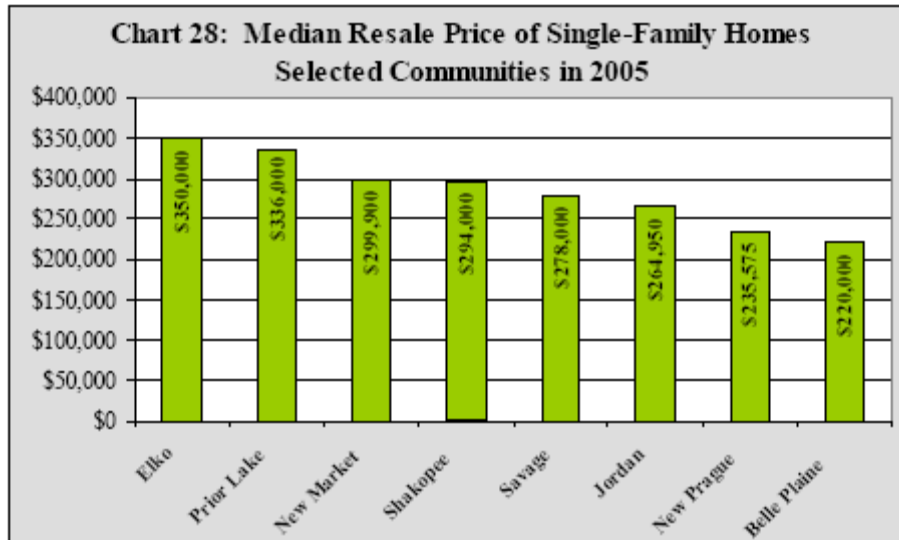
**TABLE 4-8
JORDAN HOUSEHOLDS BY: MONTHLY MORTGAGE (IF UNIT MORTGAGED)**

Monthly Mortgage	Number of Units	Percent of Units
Less than \$300	0	0.0%
\$300-\$499	23	3.5%
\$500-\$699	80	15.1%
\$700-\$999	188	28.8%
\$1,000-\$1,499	308	47.2%
\$1,500-\$1,999	43	6.6%
\$2,000 or more	11	1.7%
Total	653	100.0%

Source: U.S. Census 2000

The June 2006 Scott County Housing Study, completed by Maxfield Research, notes the median resale price of existing single-family homes, in 2005, in Jordan was \$264,950 just under the average \$280,000 in Scott County. The average sale price of new construction of a single-family home in Jordan was \$395,000 versus \$455,000 for Scott County. The following chart, Chart 28, from the Scott County Housing Study, compares the median resale price of single-family homes in various communities in Scott County in 2005. The chart illustrates Jordan existing homes on the market are more affordable than homes in 2/3 of the other communities in the County.

GRAPH 4-2



Source: Scott County Housing Study, June 2006; Maxfield Research

The following tables, from the Scott County Housing Study, illustrate new developments in the various communities, lot availability, and the range of new housing prices. Table 23 notes that 90% of the new homes constructed in Jordan between 2000 and 2005 were in the \$325,000 to \$525,000 range with the remainder higher, suggesting no new affordable single-family units built in the last five years. Table 24; however, suggests all multiple family lots/units were in the affordable range, with sales prices under \$225,000.

TABLE 23 ACTIVE SINGLE-FAMILY HOUSING DEVELOPMENTS SCOTT COUNTY May 2006							
	Avg. Home Starts (2000 -2005) ⁺	Total Lots	Available Lots	Estimated New Home Prices [^]			Estimated Average Price
				<\$325K	\$325-\$525K	>\$525K	
Cities							
Belle Plaine	145	935	515	75%	20%	5%	\$275,000
Elko - New Market	110	675	535	10%	85%	5%	\$355,000
Jordan	80	485	280	0%	90%	10%	\$395,000
New Prague	100	810	515	10%	85%	5%	\$355,000
Prior Lake	165	245	200	0%	10%	90%	\$700,000
Savage	130	315	230	0%	20%	80%	\$595,000
Shakopee	375	1,475	950	0%	50%	50%	\$455,000
High Growth Townships	160	320	215	0%	5%	95%	\$1,000,000
Low Growth Townships	60	60	45	0%	0%	100%	\$750,000
Scott County Total	1,325	5,320	3,485	15%	50%	35%	\$455,000
* Home starts are an average of permits issued from 2000 to 2005							
[^] Percentage is estimated from our survey of active subdivisions.							
Source: Maxfield Research Inc.							

TABLE 24 ACTIVE MULTIFAMILY HOUSING DEVELOPMENTS SCOTT COUNTY May 2006							
	Avg. Home Start/ Year (2000 -2005) ⁺	Total Lots	Available Lots	New Home Prices			Estimated Average Price
				<\$225K	\$225-\$325K	>\$325K	
Cities							
Belle Plaine	24	208	200	0%	85%	15%	\$260,000
Elko - New Market	10	326	299	55%	40%	5%	\$240,000
Jordan	9	83	50	100%	0%	0%	\$165,000
New Prague	41	202	82	75%	20%	5%	\$205,000
Prior Lake	204	309	167	10%	10%	80%	\$555,000
Savage	160	926	770	10%	70%	20%	\$280,000
Shakopee	325	451	207	50%	50%	0%	\$230,000
High Growth Townsh	None						
Low Growth Townsh	None						
Scott County Total	772	2,505	1,775	25%	55%	20%	\$285,000
* Home starts are an average of permits issued from 2000 to 2005							
[^] Percentage is estimated from our survey of active County developments.							
Source: Maxfield Research Inc.							

Sources of above tables: Scott County Housing Study, June 2006 by Maxfield Research

The Housing Study notes that the median household income of Scott County in 2005 was approximately \$75,000 which is significantly higher than the Twin Cities Metropolitan Area (seven county) income of \$62,500. It suggests household incomes will increase to \$84,715 in the next five years. Following is a summary of projected household incomes and corresponding increases in each category:

**TABLE 4-9
SCOTT COUNTY HOUSEHOLD INCOME PROJECTIONS**

Household Income	2005	2010	Change	% Increase
Less than \$15000	2,105	2,340	235	11%
15,000 to 24,999	2,179	2,416	237	11%
25,000 to 34,999	2,662	3,019	357	13%
35,000 to 49,999	4,944	5,386	442	9%
50,000 to 74,999	9,457	10,508	1,051	11%
75,000 to 99,999	8,653	10,458	1,805	21%
100,000 or more	13,098	21,339	8,241	63%
Total	43098	55,466	1,368	29%

Source: Maxfield Research Housing Study for Scott County, June 2006.

Rental Unit Supply

Of the total number of occupied housing units (1,355) in Jordan enumerated in the 2000 Census, 240 (18%) were occupied by renters. According to the 2000 Census, the City has a diverse array of the type of rental housing offered, as illustrated in Table 4-10.

**TABLE 4-10
JORDAN RENTER-OCCUPIED HOUSING UNITS**

Size/Type of Structure	Number of Units	% of Rental Units
One-unit detached	33	13.8
One-unit attached	9	3.8
Two unit	36	15.0
Three to four unit	51	21.3
Five to nine unit	38	15.8
10 to 19 unit	0	0.0
20 to 49 unit	17	7.1
50 or more unit	26	10.8
Manufactured home	30	12.5
Total	240	100.0

Source: 2000 Census

A summary of Jordan's rental unit supply is listed in Table 4-11. Jordan has a variety of rental housing options, ranging from apartment complexes, manufactured homes to apartments above commercial stores to single family homes used for rental purposes.

**TABLE 4-11
RENTAL HOUSING UNITS IN JORDAN**

Size/Type of Structure	Number of Units	Number of Vacancies	Year Built
Single family rental homes	33		
Schule Haus- Senior Housing	52	4	1980
Greenleaf Townhomes	12		2000
Apartments above downtown commercial	70	Unknown	Varied
Jordan Valley Townhomes	46	Under construction at the time of this comp plan	Commenced fall 2007
Manufactured homes	30	Unknown	
Total	243		

Source: City of Jordan

As illustrated in Table 4-12, twenty-five new multiple-family rental units have been constructed in the past five years, with an additional 46 rental townhomes under construction at the time of this Comprehensive Plan update. The City does not have a rental housing maintenance code.

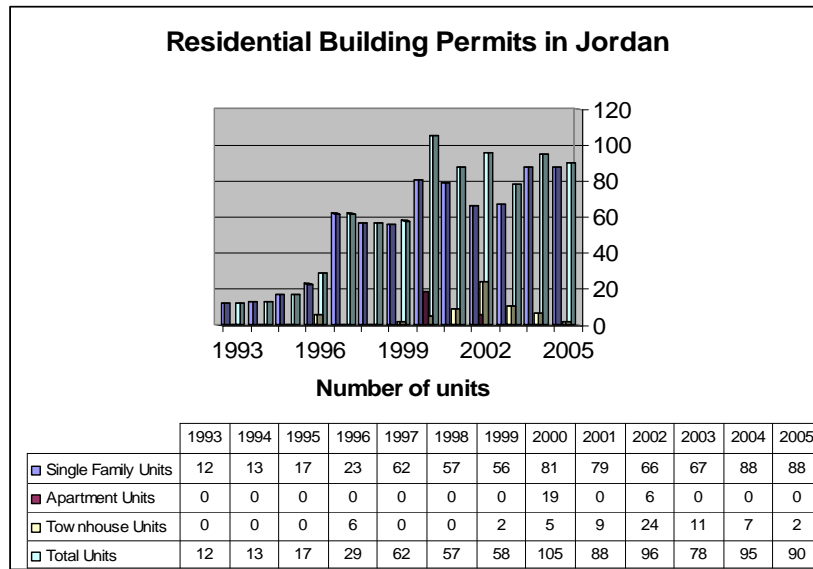
**TABLE 4-12
NEW APARTMENT UNIT CONSTRUCTION
2000 – 2007**

Year	# New Units
2000	19
2001	0
2002	6
2003	0
2004	0
2005	0
2006	0
2007	46

Source: City of Jordan Building Permits. * 2007 through September 30, 2007

Construction of 25 multiple-family units constituted only 4.5% of the total 552 new housing units constructed between 2000 and 2005, with 469 (85%) of the units being single-family detached and 58 (10.5%) of the new units being townhouse units.

GRAPH 4-3



Source: City of Jordan Building Permit Reports

III. EXISTING HOUSING STOCK

Type of Housing

The existing owner-occupied housing supply in Jordan includes a mix of the type of housing options available including single-family detached, single-family attached units and manufactured homes. Unlike neighboring communities the existence of owner-occupied housing units in three or more attached units did not exist as of the year 2000. According to the 2000 census the make-up of the existing housing stock is as follows:

**TABLE 4-13
TYPES OF HOUSING JORDAN**

Density of Housing	Type of Housing Structure	2000 Census No.	2000-2006 Permits	Total Units	Percent of Housing Units
Low Density Includes R-1, R-2 R-1 Zoning Allows up to 3 units per acre. R-2 Allows up to 7 units per acre	Single-family detached	936	527	1,463	72
	Single-family attached	32	58	90	4
Medium Density Residential Includes: R-3 Zoning allows up to 11.6 units per acre	Duplex	43	0	43	2
	Triplex / Quad	57	0	57	3
	5 – 9 units in structure	38	25	63	3
High Density Residential Includes: R-4 Zoning allows up to 17.4 units per acre	10-19 units in structure	0	0	0	0
	20-49 units in structure	17	0	17	1
	50 or more units in structure	26	0	26	1
	Manufactured Home	278	0	278	14
	Total	1,427	610	2,037	100

SOURCE: 2000 Census. Table H32. City of Jordan Building Permits through 2006

Density

The following table illustrates the density or number of units per acre allowed in the Zoning Ordinance in Jordan. According to Jordan’s System Statement, issued by the Metropolitan Council, the City of Jordan shall strive for a density of three to five units per acre. Based on the 2006 Zoning Map, there are 803.78 acres zoned for residential use. As of December 31, 2006 there were 2,037 housing units (1,427 housing units noted in the 2000 Census plus 610 new residential units constructed 2000 to 2006 per building permits), resulting in an overall housing density of 2.54 residential units per residentially zoned acre. This does not take into account the vacant lots which are identified in the Land Use Chapter, resulting in 3.18 units per acre.

**TABLE 4-14
DENSITIES ALLOWED IN RESIDENTIAL ZONING DISTRICTS**

District	Min. Lot Area per unit	Min. Lot Width	Actual Minimum Ave Density*	Maximum Density¹	Front Yard	Side Yard	Rear Yard	Maximum Height	Lot Coverage
Rural Residential	10 acres	150 ft	1 unit per 10 acres	1 unit per 10 acres	70 ft	100 ft ag 70 ft non ag	100 ft ag 70 ft non ag	30 ft	.05
R-1 <i>Single Family Residential District</i>	10,500 sq ft	75 ft	2.72 unit per acre	10,500/ sf. 5,000/ two family or 3 units per acre for single family and up to 7 units per acre for two-family	30 ft	8 ft internal 15 ft corner	35 ft	30 ft	.30
R-2 Residential --- <i>Single Family Residential</i>	6,000 sq ft single-family 10,500 sq ft Two-family	60 ft s.f. 80 ft two family	2.72 units per acre	6,000/ sf. 5,000/ two family or 5.8 units per acre for single family or 7 units per acre two-family.	30 ft	8 ft internal 12 ft corner	35 ft	30 ft	.30
R-3 Townhouse and Multiple Family <i>Medium Density Residential</i>	7,200 sq ft single-family 10,000 sq ft duplex 9,000 sq ft multiple-family	60 ft	3.73 units per acre	5,000/ duplex 3,000/ unit in multiple-family or 7 units per acre for a duplex and 11.6 units per acre multiple-family	30 ft	8 ft internal 12 ft corner	35 ft	30 ft	.30
R-4 Multiple Family <i>High Density Residential District</i>	10,000 sq ft lot with	80 ft	17.4 units per acre	2000 sq feet per dwelling unit 17.4 units per acre	30 ft	15 ft	35 ft	35 ft	.30 ground floor .50 floor area
R-5 Mobile (Manufactured Home District)	5,000 sq ft per unit	50 ft	5.4 units per acre	7 units per acre	20 ft	5 ft	10 ft	---	.30

1. Maximum Units per net acreage (Assumes net acreage equals gross acreage less 20% for wetlands, surface water, floodplain, and existing road easements or rights-of-way divided by the minimum lot area allowed per Ordinance or sq feet allowed/34,848 sq ft (80% of 43,560). *Note: The Zoning Ordinance will need to be amended to address minimum densities in residential areas. The Ordinance does not currently identify a minimum number of units per acre. Minimums noted are the actual average units per acre based on 2006 acres and units.

Building Activity

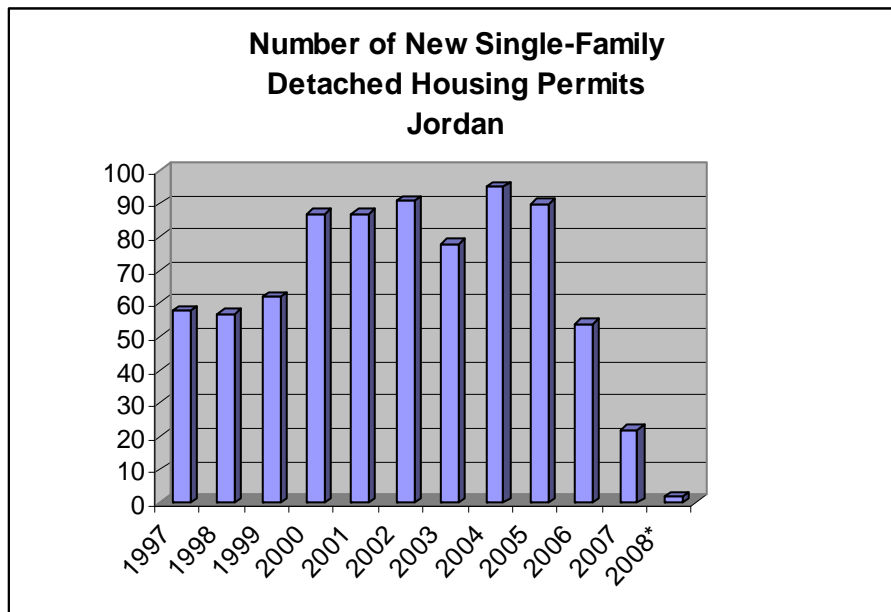
The following table illustrates new single-family home construction trends over the past ten years. The number of new single-family homes constructed increased in 2000. The trend corresponds with increased growth in Scott County, a statewide housing boom from 2000 to 2005 which coincided with decreases in interest rates and a subsequent decline in housing starts in 2006.

**TABLE 4-15
NEW SINGLE FAMILY DETACHED HOUSING CONSTRUCTION: 1997 - 2006**

Year	Total Number New Single-Family Permits	Total Value of New S.F. Homes (without land values)	Average Value
1997	58	5,385,846	92,859.41
1998	57	6,033,558	105,851.89
1999	62	7,364,605	109,919.47
2000	87	11,988,603	137,800.03
2001	87	13,357,133	153,530.26
2002	91	16,419,424	180,433.23
2003	78	16,590,535	212,699.16
2004	95	21,774,118	229,201.24
2005	90	24,776,784	275,297.60
2006	54	13,905,185	257,503.43
2007	22	5,243,961	238,361.86
2008*	2	398,340	199,170.00

Source: City of Jordan Building Permits. *2008 through April 30, 2008

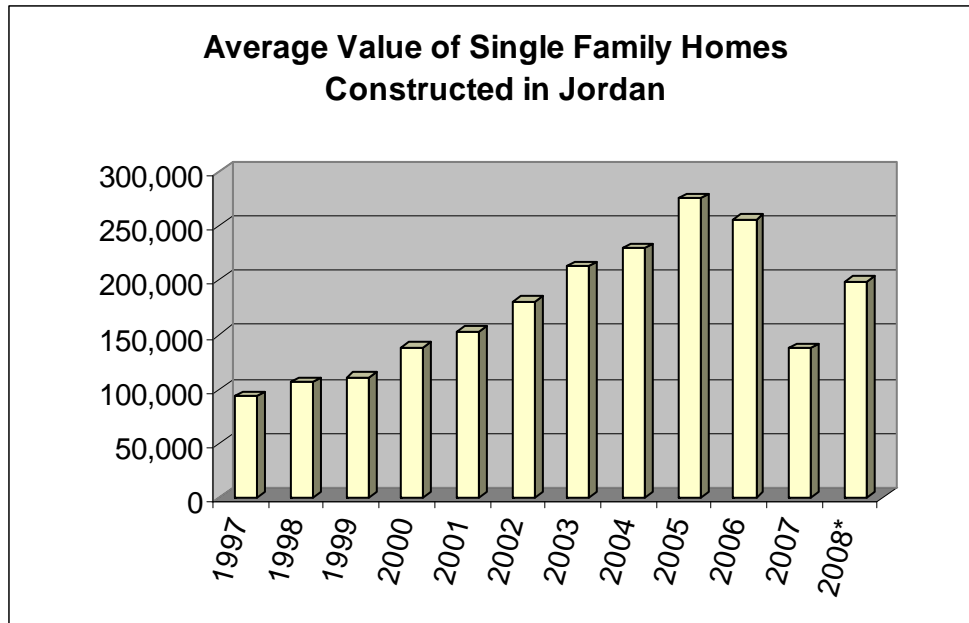
GRAPH 4-4



Source: City of Jordan Building Permits *2008 through April

As depicted in Graph 4-2, the average value of new single-family building permits in Jordan has increased over the past several years, with a significant increase in 2000 and fluctuations over the past six years. The home value is based on building permit values, without the lot price.

GRAPH 4-5



Source: City of Jordan Building Permits

*2008 through April

Condition of Existing Housing Stock

The condition of the existing housing stock in Jordan has been documented to be in generally good condition. A windshield survey of various residential areas conducted in December, 2006 reveals that most single-family structures are very well maintained.

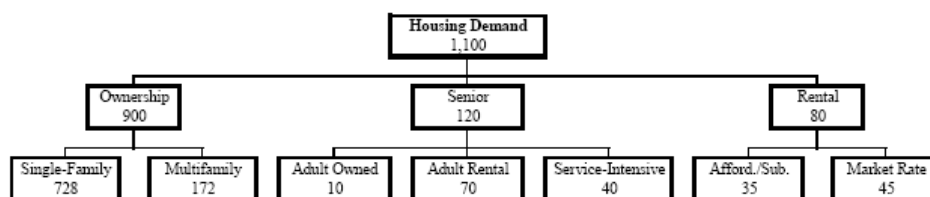
The 2000 Census gathered data regarding the structural and facility characteristics of housing within the City of Jordan. According to the Census:

- No housing units lack complete plumbing facilities.
- Two owner occupied housing units lack complete kitchen facilities.
- 52 owner-occupied and eight renter occupied housing units reported over 1.01 occupants per room.
- 13 owner-occupied housing units lack telephone service.
- 327 housing units (232 owner-occupied and 65 renter occupied units) were built prior to 1939.

Housing Needs:

The Scott County Housing Study, completed by Maxfield Research in June 2006, identifies a need for 1,100 new housing units in Jordan between 2005 and 2015, with 82% of the units as general owner-occupied, 11% senior housing units and 7% rental units. A further breakdown of the specific types of housing units follows.

Jordan Projected Housing Demand, 2005 to 2015



Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

*Source: Comprehensive Needs Assessment for Scott County, Maxfield Research, Inc. June 2006.

The City of Jordan finds the projected housing needs conservative, noting closer proximity to the metropolitan area than neighboring communities which have been noted with higher housing demands as identified in the Scott County Housing Study, below:

PROJECTED HOUSING DEMAND SCOTT COUNTY COMMUNITIES SCOTT COUNTY HOUSING STUDY

Total projected housing demand by community from 2005 to 2015 is as follows:

- Shakopee = 5,800 units (25% of housing demand)
- Prior Lake = 5,400 units (23%)
- Savage = 4,150 units (18%)
- Elko - New Market = 2,500 units (11%)
- Belle Plaine = 1,550 units (7%)
- New Prague = 1,300 units (6%)
- Jordan = 1,100 units (5%)
- High-Growth Twps. = 900 units (4%)
- Low-Growth Twps. = 350 units (1%)

Source: Maxfield Research, Inc. June 2006

The Housing Study notes that in order to meet the projected single-family housing demands, approximately 200 new single-family lots are needed in 2007 (based on a May 2006 lot supply of 280 lots). At the time of this Comprehensive Plan update, January 2007, it appeared there were approximately 700 lots available or in the platting process, addressing much of the demand for the next few years.

Maxfield Research, as a part of the 2006 Scott County Housing Study noted 120 Senior Units are needed within Jordan by 2015, with 10 adult owned units, 70 adult rental and 40 Service-Intensive Units. Preliminary discussions have been held with a private development group regarding a potential 50 unit assisted living and memory care facility in Jordan. The Scott County Community Development Agency is also considering a 50 unit adult building in Jordan for 2008 or shortly thereafter. These two projects would address identified senior housing needs in the city.

The Scott County Housing Study also suggests a need for 80 rental units in the community, 35 of which would be affordable or subsidized units. In November, 2006, Sand Companies received approval for federal tax credits for the construction of 45 unit affordable family rental project. This project, which is proposed for 2007, will assist in meeting projected affordable housing rental needs.

In May of 2006, the Metropolitan Council released a “2011-2020 Allocation of Affordable Housing Needs by Cities and Townships”, citing a need for 37 new affordable units in Jordan, significantly lower than the need identified by the Scott County Housing Study. Based on revised household projections, since May, 2006, the Met Council has revised its recommendation to 114 affordable units. The City, as represented in Map 6-2, Future Land Use, is guiding land for medium and high density residential uses to support affordable housing development.

IV. COMMUNITY INPUT

Interviews were conducted with a cross-section of 15 community leaders/business representatives in conjunction with the updating of this Plan. Participants were asked what type of housing respondents felt was most needed in Jordan. Results from 13 respondents follow. Several respondents selected more than one category:

Number of responses	Type of Housing
2	Affordable Senior Apartments
4	Market Rate Senior Apartments
1	Luxury Senior Apartments
3	Affordable General Occupancy Multiple-Family Apartment
2	Market Rate General Occupancy Multiple-Family Apartment
0	Luxury General Occupancy Multiple-Family Apartment
2	Affordable Condominium/Townhome
3	Market Rate Condominium/Townhome.
0	Luxury Condominium/Townhome
5	Affordable Single-Family Housing
0	Market Rate Single-Family Housing
0	Luxury Single-Family Housing

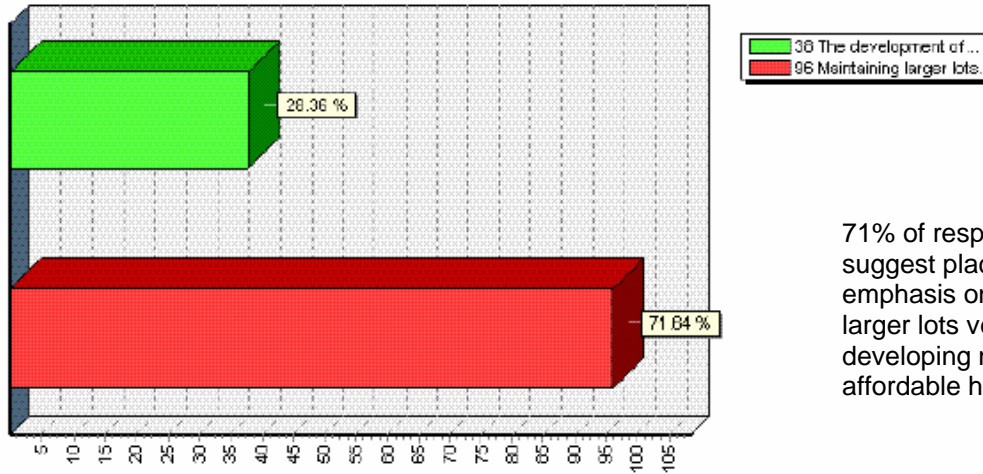
In addition to the type of units needed, a majority (69%) of the 13 respondents to the interview/survey indicated they felt the overall condition of the existing housing stock within Jordan is in “good” condition, two noted “good to excellent” 15%, one rated housing conditions as excellent 8%, and one felt it is “fair” 8%, with no responses to “poor”.

Of those participating in the interview process, 9 of the 13 or 69% thought ample sites for new housing were available within the community. Recommendations on the areas to be guided for residential purposes are as follows:

- Southeast side of Highway 169, south of CR 66
- East side of the community along CR 282 leading to Prior Lake
- South side of the community along Highway 21, toward the golf course
- Northwest side of the community, northwest of Highway 169 (2 responses)

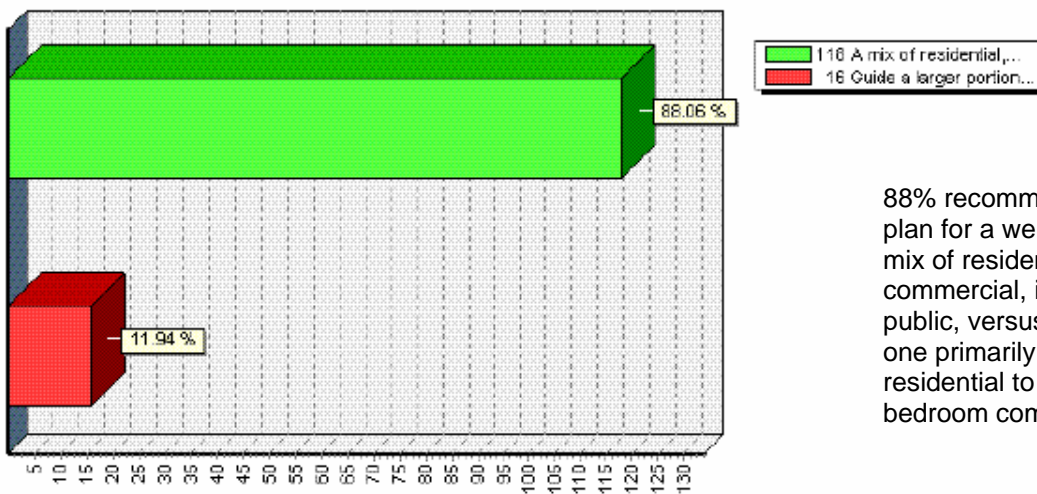
A community survey was on-line for all Jordan 1,718 households in January, 2007. 134 households responded for a 7.8% response rate. Following are comments received relating to housing:

GRAPH 4-6



71% of respondents suggest placing more emphasis on maintaining larger lots versus developing more affordable housing.

GRAPH 4-7



88% recommend the City plan for a well balanced mix of residential, commercial, industrial and public, versus focusing on one primarily land use (e.g residential to be a bedroom community).

V. HOUSING OBJECTIVES

1. Maintain a balanced housing supply with housing available for people at all income levels and unit types which meet the varying life-cycle needs of Jordan residents.
2. Promote on-going maintenance of owner-occupied and rental housing units.
3. Establish a housing pattern that respects the natural environment while striving to meet local housing needs and the community's share of the metropolitan area's housing growth.
4. Improve access and linkages between housing, employment and retail centers in Jordan.
5. Protect the integrity of residential neighborhoods by requiring buffers between neighborhoods and high traffic roads or non-compatible land uses.

VI. HOUSING POLICIES

1. Maintain zoning and subdivision regulations allowing for the construction of a variety of housing types and price ranges.
2. Continue to utilize City ordinances that allow planned unit developments that provide a mixture of housing types.
3. Promote the development of multi-family housing units in areas that are physically suited to serve higher densities.
4. Require the integration of open spaces within residential developments in order to maintain a living environment that is consistent with the City's vision and guiding principals.
5. Review the City's Zoning Ordinance and allowable densities to ensure the ordinances match the desired goals of the City.

VII. HOUSING PLAN

1. Balanced Supply of Housing.

The City of Jordan strives to provide life cycle housing for all market needs including affordable basic units for young people just beginning to enter the workforce to (2) affordable single family units for first time home buyers and young families to (3) move up housing for people with growing families and/or incomes to (4) empty-nester dwellings for persons whose children have grown and left home (5) to low maintenance housing options for aging persons as their ability to maintain their property decreases; and finally to (6) assisted living environments to provide health and medical care to the elderly.

Based on 2000 Census data, it appears over 817 single family units were considered in the "affordable" range or under \$222,200, when comparing home values with median family and household incomes (See Tables 4-4 and 4-7). The construction values, along with lot prices, have increased significantly in the past few years, or as Maxfield Research reports at an average cost of \$395,000. While new construction appears to be outside the "affordable" range, existing housing exists within that category.

According to the on-line Multiple Listing Service, as of January 1, 2007; 75 homes in the Jordan School District were on the market in following asking price ranges. Approximately 1/3 were in the "affordable range" for Jordan. Note several of these homes are outside of the Jordan growth boundary, but are within the school district:

<u>Asking Price</u>	<u>Number of Homes Listed</u>
900,000+	3
800,000-899,999	0
700,000-799,999	2
600,000-699,999	4
500,000-599,999	4
400,000-499,999	11
300,000-399,999	25
200,000-299,999	16
100,000-199,999	10

Since 2000, 85% of the new housing units constructed in Jordan have been single-family detached units. The Scott County Housing Study, completed in 2006, suggests future housing demands (to 2015) include a mix of 93% owner-occupied and 17% rental units.

In order to maintain a balance of housing options available in the City, the future land use plan includes designations for low, medium and high-density residential developments.

2. Variety of Housing Types.

The City of Jordan currently has a somewhat limited variety in housing options available for owner-occupied dwellings with the 2000 Census reporting 78.3% of the owner-occupied units as detached single-family units, 2.1% of the City's housing units as single-family attached, 0% of the units in two-family, three-unit, four-unit or housing units with 5 or more unit buildings. 219 owner-occupied manufactured homes existed.

The types of housing units constructed have changed in the past few years with a larger percentage of owner-occupied attached or townhouse units constructed in the past six years (58 new units). The style and type of housing constructed has been a result of market conditions. This is anticipated to drive housing types in the future as well.

3. Well-Maintained Housing

The 2000 Census reports that 21.9% of Jordan's housing stock (297 units) were constructed in 1939, or prior to that date. The median construction year of all owner-occupied housing units constructed before 2000 was 1978. The 2000 Census reported 35.8% of owner-occupied units (399 units) were constructed between 1990 and 2000. An additional 574 single-family units have been constructed since 2000. With the relatively new housing stock (30% built since 2000), minimum maintenance concerns arise.

Jordan's rental housing is slightly older than the owner-occupied units, with a median construction year of 1970. Typically maintenance concerns are greater with rental units than owner-occupied units due to a higher turn-over rate, as illustrated in Table 4-1.

To address future maintenance of both owner-occupied and rental housing the City should continue to address areas such as outdoor storage, landscaping requirements, parking requirements, etc. in its Zoning Ordinance. The City does not have a rental ordinance which, if adopted, could assist in encouraging maintenance of rental units in the community.

4. Linkages between Housing, Recreation and Employment

One of the goals of the Comprehensive Plan is to improve linkages between housing, recreation and employment. This may be accomplished through subdivision design with collector streets, trail and sidewalk connections.

According to the 2000 Census, there were 2,041 individuals over 16 in the work force. Of these approximately 77.4% reported "commuting to work". The largest percent of these commuters (1,576 people or 81.8%) drove to work alone, 10.3% (199 people) reported they carpoled in a car, van or truck, 3.9% (76 people) reported they walked to work, 3.2% (62 people) worked from home, 0.4% (8) commuted by "other means" and none noted they used public transportation. The mean travel time to work as reported in the 2000 Census was 25.3 minutes.

As the City grows additional industrial and commercial employment opportunities will be available for residents. Providing pedestrian routes for those walking or bicycling, especially along collector streets and arterials will assist in providing important links between residential neighborhoods and places of employment and retail/service.

5. Address Affordable Housing Needs

Affordable housing programs are coordinated through the Scott County Community Development Agency. The City plans to continue to collaborate with the county on various programs, including but not limited to:

Housing Rehabilitation Loan Program – This is a county wide program available to families/individuals at 80% of the median area income.

First Time Homebuyer Program – This is a county wide program available to first time homebuyers at or below 80% of median family income, within all communities in Scott County.

Conduit Bond Financing – Scott County Community Development Agency offers conduit bond financing for housing projects within cities in Scott County.

Housing Vouchers – Scott County Community Development Agency, offers the Housing Voucher Program in Jordan. The federally funded program allows the HRA to pay for up to 70% of a tenant's rent to the landlord, with the balance (up to 30% of the rent) being paid by the tenants.

County owned housing in the community – Scott County Community Development Agency has 14 public housing units in Jordan, including a new unit which is a part of the new 46-unit Jordan Valley Townhomes project.

Rural Development 515 Project – The Scott County Community Development Agency utilized this federal program for the 22-unit Britland Apartment project in Jordan.