

HOUSING

PURPOSE

Housing needs are not static but change over time as people move through different stages of their lives, and as the demographics of the community change. 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 to (5) 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 lifecycle needs of residents, it is critical a community provide a wide range of housing:

- **Types** (i.e. apartment/townhome/condominium rental, townhome/condo/single-family owner occupied, senior active living to assisted living);
- **Sizes** (i.e. one, two, and 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 an over-abundance of a single 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.

The purpose of this chapter is to:

1. Address existing housing needs;
2. Identify projected housing needs; and
3. Develop an implementation plan to address both current and future needs.

Data for this chapter has been obtained through:

- An analysis of the city's demographics;
- An evaluation of historical building trends gathered from building permit information on file at the City offices;
- A review of land use options for housing growth;
- The Comprehensive Housing Needs Update completed in 2016 by Maxfield Research for the Scott County Community Development Agency (CDA);
- Community input through comprehensive plan surveys and community meetings; and
- The Metropolitan Council's 2040 Housing Policy Plan and affordable housing needs identified for Jordan.

EXISTING HOUSING ASSESSMENT

In order to effectively gauge existing housing needs, it is important to complete an assessment of the current housing stock in the community, as it relates to the current demographic make-up of the city's residents. **Table 6-1** contains a summary of Existing Housing Conditions. Information was obtained from the 2011-2015 American Community Survey and the Met Council Affordable Housing Production Survey, 2016.

**TABLE 6-1
EXISTING HOUSING CONDITIONS**

Housing Category	Number of Units
Total Housing Units	2,187
Occupied Housing Units	2,122
Number of Housing Units Affordable To:	
Households with incomes at or below 30% of the AMI	294
Households with incomes between 31 and 50% AMI	602
Households with incomes between 51% and 80% of the AMI	747
Number of Owner-Occupied Units	1,449
Number of Rental Units	738
Number of Single-Family Homes (1-unit attached and detached)	1,643
Number of Multi-Family Homes (2 unit to 20 or more units)	245
Number of Mobile Homes	299
Total Number of Publicly Subsidized Housing Units	120
Senior Subsidized Units (Schule Haus)	52
Subsidized Units for People with Disabilities	0
All Other Publicly Subsidized Units (Jordan Valley Townhomes, Britland Apartments)	68
Number of existing households experiencing housing burden costs with Incomes:	
At or Below 30% AMI	244
Between 31% and 50% AMI	81
Between 51% and 80% AMI	146

Sources: Metropolitan Council Existing Housing Assessment for the City of Jordan, 2016

Table 6.2 illustrates the percentage of monthly income spent on housing. Thirty-one percent of households in Jordan are spending more than 30% of their monthly income on housing costs.

**TABLE 6-2
HOUSING COSTS AS A PERCENT OF HOUSEHOLD INCOME**

Percent of Monthly Income on Housing Costs	Housing Units with a Mortgage	Housing Units without a mortgage	Total Owner-Occupied Units	Gross Rent as a % of Household Income	Total Housing Units	% of All Housing Units
Less than 20%	444	353	797	113	910	42%
20.0 to 24.9%	171	29	200	142	342	16%
25.0 to 29.9%	111	32	143	92	235	11%
30.0% to 34.9%	54	0	54	119	173	8%
35.0% or more	219	116	335	164	499	23%
Total Units	999	530	1,529	630	2,159	100%

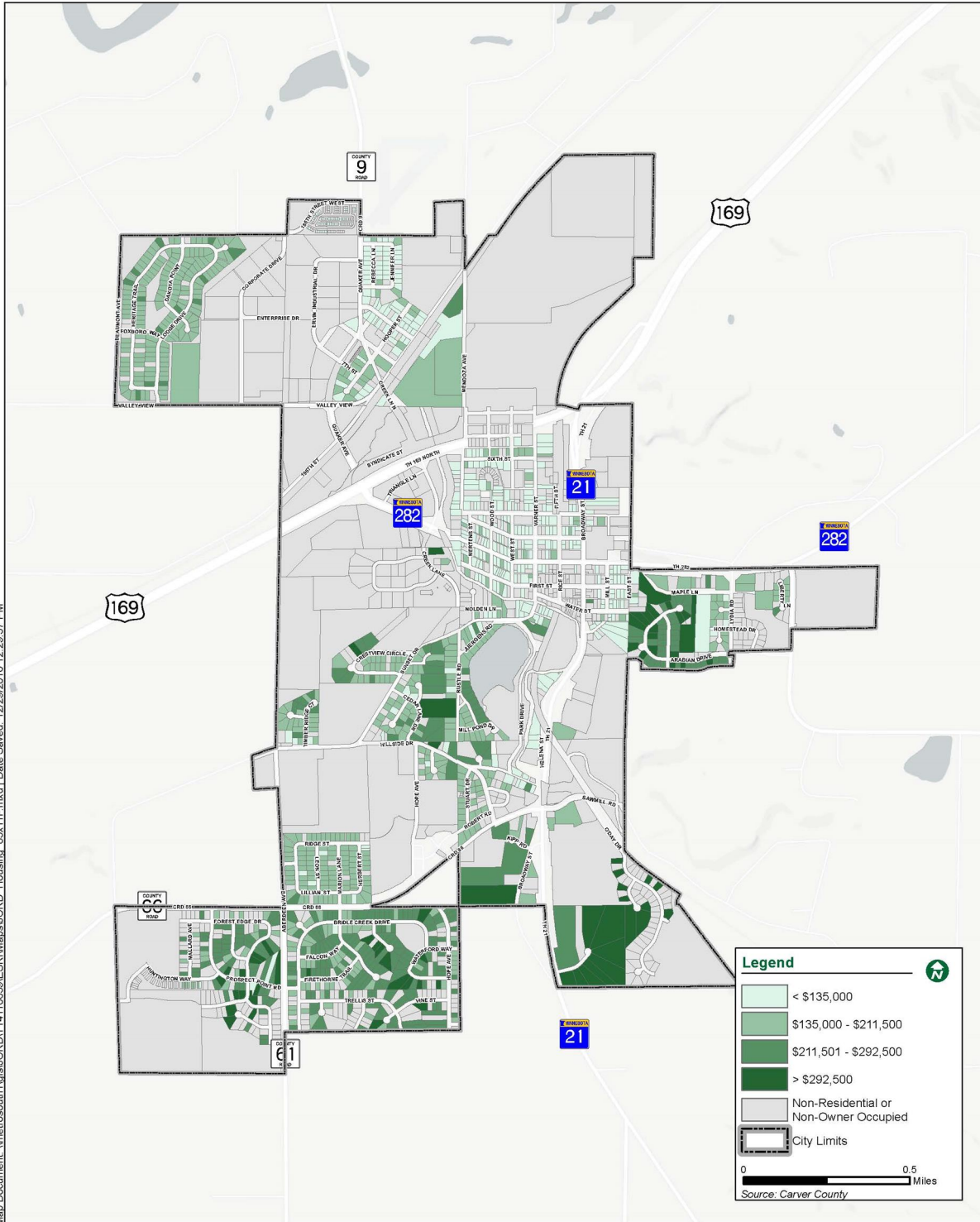
Source: 2011-2015 American Community Survey, 5 year estimates (most recent available at time of writing of comprehensive plan)

Owner-Occupied Affordable Housing. According to the Metropolitan Council, the affordable home price for a family of four with an income of 80% of the Regional Area Median Income (AMI) is \$211,500. **Figure 6-1** illustrates the assessed value of owner-occupied housing units. The values are divided into three categories: less than \$135,000, between \$135,000 and \$211,500, and greater than \$211,500.

MAP 6-1 VALUE OF OWNER OCCUPIED UNITS



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According to Scott County data, approximately 72% of owner occupied housing is valued at or below \$211,500. **Table 6-3** illustrates the value of owner-occupied housing units in Jordan, according to the 2011-2015 American Community Survey.

**TABLE 6-3
VALUE OF OWNER-OCCUPIED HOMES**

Value	Estimated Number	Percentage
Owner Occupied Units	1,529	
Less than \$50,000	105	6.9%
\$50,000 to \$99,999	114	7.5%
\$100,000 to \$149,999	214	14.0%
\$150,000 to \$199,999	313	20.5%
\$200,000 to \$299,999	498	32.6%
\$300,000 to \$499,999	269	17.6%
\$500,000 to \$999,999	16	1.0%
\$1,000,000 or more	0	0.0%
Median Value	\$203,100	

Source: 2011-2015 American Community Survey

I. EXISTING HOUSING NEEDS

Several variables impact the need for housing in a community, including the type, age and condition of the housing stock, and household demographics. An examination of these factors will inform the needs and priorities for housing in the community.

Type of Housing Unit. Nearly 70% of Jordan's housing units are single-family detached units. The second largest category of housing in the community is mobile or manufactured homes, comprising 12.2% of the housing units. The City's housing stock is a diverse mix of units from single-family to buildings with more than 20 units. Continuing to plan for a diversity of housing types will assist in addressing future housing needs for all ages and incomes.

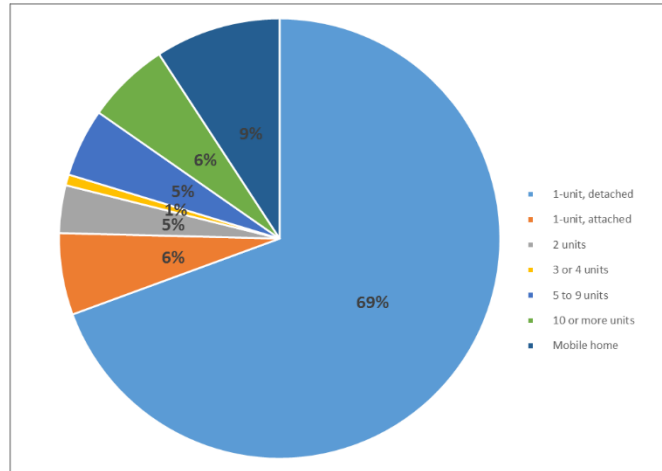
**TABLE 6-4
TYPES OF HOUSING JORDAN, 2014**

Units in Structure	Total	% All Housing Units
1, detached	1,504	69.9%
1, attached	98	4.6%
2 units	79	3.7%
3 or 4 units	14	0.7%
5 to 9 units	105	4.9%
10 to 19 units	0	0.0%
20 or more units	91	4.2%
Mobile home	262	12.2%
Total	2,153	100%

SOURCE: 2014 America Community Survey (ASC), Census Bureau Population Estimates.

Owner Occupied Housing. Nearly 71% of the housing units in Jordan are owner-occupied. The vast majority of owner-occupied units are single family attached and single family detached dwellings.

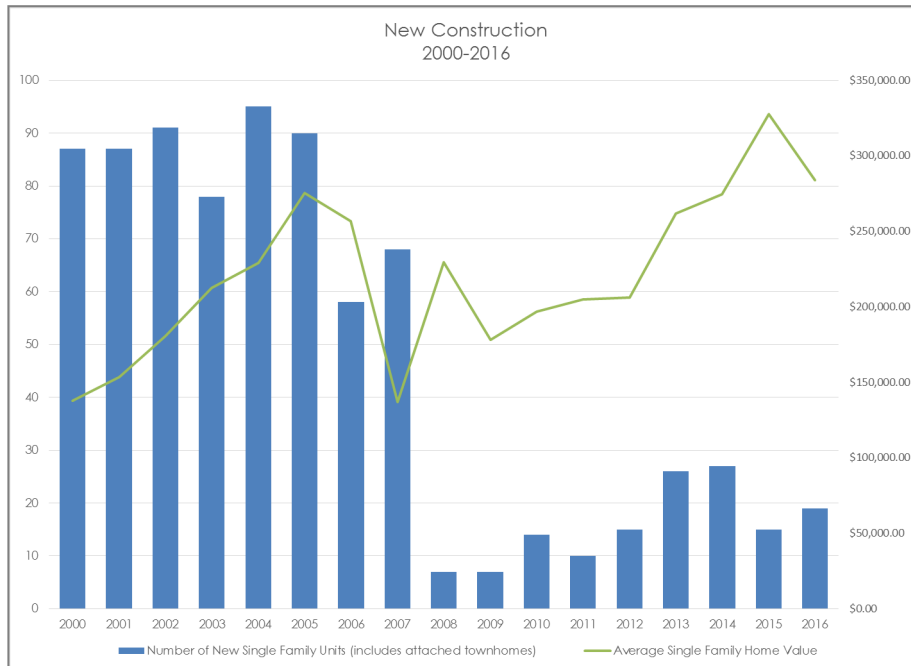
**FIGURE 6-2
NUMBER OF UNITS IN STRUCTURES (%)**



Source: 2011-2015 American Community Survey

New residential construction in Jordan consists primarily of single family homes. Like most communities, new housing starts in Jordan peaked in the early 2000s, and decreased dramatically in 2008. Beginning in 2010, new housing starts and new construction values have begun to increase. **Figure 6-3** depicts the number of new single family home and townhomes, and the new construction values.

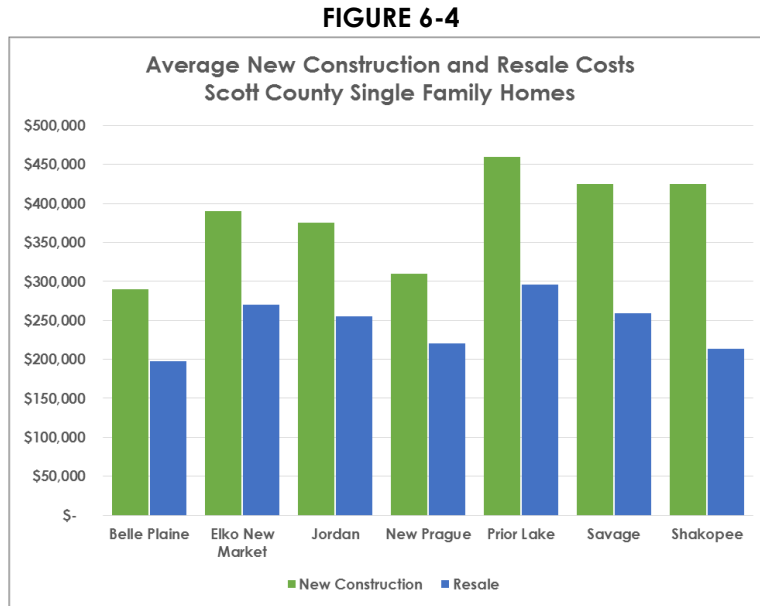
**FIGURE 6-3
NEW CONSTRUCTION, 2006-2016**



Source: City of Jordan Building Permit Records

New construction in Jordan the past four years has been comparable to similar size cities in Scott County. Jordan has comprised 4.8% of the new construction in the county since 2012. Shakopee, Prior Lake, and Savage have experienced the greatest amount of new construction.

Figure 6-4 indicates the average cost of new construction and resales for single family homes in the cities in Scott County. In both cases, costs in Jordan are slightly higher than Belle Plaine and New Prague, but lower than Elko New Market, Prior Lake, Savage, and Shakopee.



Source: Scott County Comprehensive Housing Study, Maxfield Research, 2016.

Rental Housing. Scott County's Community Development Agency engaged the services of Maxfield Research to complete a Comprehensive Housing Needs Update for all of Scott County, including the cities and townships within the County, in 2016. A full copy of this report is attached as Appendix C to the Comprehensive Plan. This study, along with the American Community Survey data and City records, is the basis for the rental housing analysis.

The 2011-2015 American Community Survey indicates 70.8% of Jordan's occupied housing is owner-occupied and 29.2% is renter-occupied, making Jordan the city with the highest percentage of renter-occupied housing concentration in Scott County. This is due, in part, to the number of senior housing rental units in the City, including Brentwood Court, Oak Terrace, and Schule Haus. These three properties contain 165 (26%) of the estimated 630 rental units.

**TABLE 6-5
RENTAL HOUSING UNITS IN JORDAN**

Size/Type of Structure	Number of Units	Number of Vacancies	Year Built
Single family homes	51	Unknown	Varies
Schule Haus- Senior Housing	52	4	1980
Brandel Apartments	22	0	1973 & 1978
Greenleaf Townhomes	12		2000
Apartments above downtown commercial	70	Unknown	Varies
Brewery (415 Broadway S)	5	4	
Britland Apartments, Chad Circle & Chad Pointe	29	0	1981 & 2009
Jordan Valley Townhomes	46	0	2008
Brentwood Court	50	0	2013
Oak Terrace	63	3	2010 & 2013
Manufactured homes	30	Unknown	Varies
Total	430	11	

Source: City of Jordan Rental Registration and Scott County Comprehensive Housing Study, 2016.

Note: ACS data are based on a sample and an additional 39 rental units are located at various locations per the Census, 2011-2015 American Community Survey, 5 year estimates

Approximately 12% of rental units in Jordan are single family homes. These units are excluded from the rental housing survey because of the challenges in identifying specific units, and the transitional nature of these units. The single family units are included in the analysis of rents as a percentage of income.

According to the Comprehensive Housing Needs Update, Jordan's per square foot rents for apartments is \$0.82 per square foot. This compares to Belle Plaine at \$0.75, New Prague at \$0.93, Prior Lake at \$1.00, Shakopee at \$1.06, and Savage at \$1.22. Rents vary depending on the age of the building and location.

Rental properties in Jordan have typically been older and smaller in size, which tends to keep rents more affordable than those in larger communities. However, vacancy rates in Jordan are also very low. According to the Scott County Comprehensive Housing Study, the vacancy rate for market rate, general occupancy rental projects is 2 percent. Vacancy rates are affected by the increasing job market in both the Twin City Metro Area and Scott County. Also impacting the vacancy rates is the general shift of Millennials and other groups to rental rather than home ownership. Stricter mortgage loan qualifications, along with higher down payment requirements and higher student loan debt have made it more difficult for younger households to move into ownership. The low vacancy rate has resulted in a correlating increase in rents.

Senior Housing. There are currently 263 senior housing units in the City of Jordan. These include a mix of active-living, congregate, assisted living, and memory care units. Jordan provides 12.8% of the senior housing units in Scott County.

**TABLE 6-6
SENIOR HOUSING IN SCOTT COUNTY
JUNE 2016**

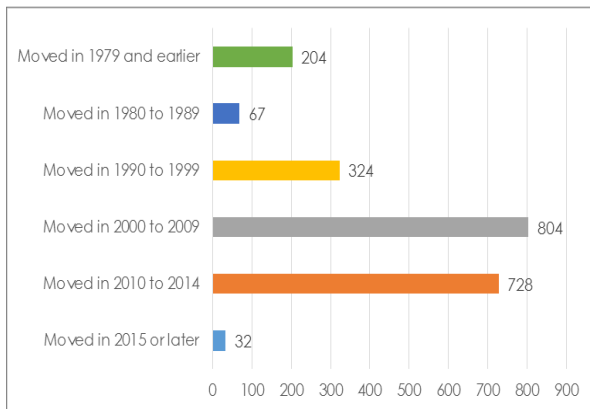
	Deep Subsidy Rental	Shallow Subsidy Rental	Active Adult Rental	Active Adult Owner	Congregate	Assisted Living	Memory Care	Total
Belle Plaine	59	0	0	8	45	22	14	148
Elko New Market	0	0	49	0	0	0	0	49
Jordan	52	0	50	0	42	94	25	263
New Prague	91	0	55	0	34	34	0	214
Prior Lake	39	168	54	80	139	82	44	606
Savage	0	0	149	0	40	24	24	237
Shakopee ¹	128	0	165	79	0	103	59	534
Total	369	168	522	167	300	359	166	2051

¹Includes senior housing under construction

Source: Maxfield Research and Consulting, LLC

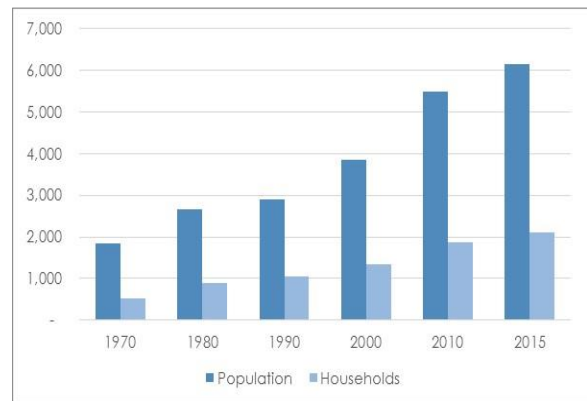
Longevity in the Community. Another measure of housing needs is the longevity of householders in the community. **Figure 6-5** illustrates the number of households by year the occupants moved in. According to the 2011-2015 ACS, over 72% of residents moved into their household in the past 16 years. This is a direct result of the growth Jordan experienced same timeframe, illustrated in **Figure 6-6**.

**FIGURE 6-5
HOUSING UNITS BY YEAR MOVED IN**



Source: 2011-2015 American Community Survey

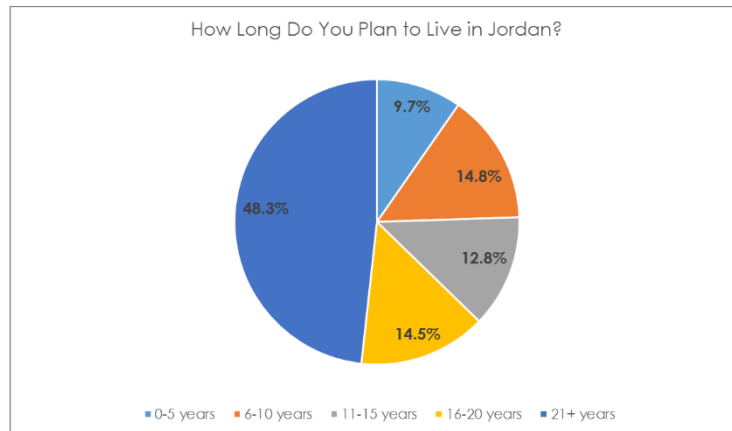
**FIGURE 6-6
POPULATION AND HOUSING GROWTH**



Source: Metropolitan Council

The City of Jordan was also interested in learning how long their residents plan to live in the community. As a part of the Comprehensive Plan Survey, the City asked residents that question. Of the 295 responding households, nearly half indicated they plan to reside in the community for 21+ years. The following pie chart illustrates resident responses.

**FIGURE 6-7
SURVEY RESULTS**



Source: City of Jordan Comprehensive Plan Survey

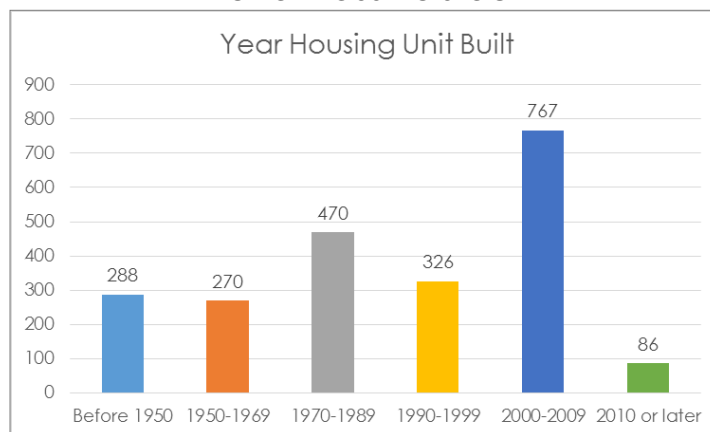
Housing Condition. The need for maintenance of housing stock is often tied to the age of the housing units. More than 50% of Jordan's Housing units were constructed after 1990. Following is a summary of the age of the housing stock in Jordan.

**TABLE 6-7
AGE OF HOUSING UNITS**

Year Built	Number of Units	% of Units
Before 1950	288	13%
1950-1969	270	12%
1970-1989	470	21%
1990-1999	326	15%
2000-2009	767	35%
2010 or later	86	4%
Total Units	2,207	100%

Source: 2011-2015 American Community Survey

**FIGURE 6-8
AGE OF HOUSING STOCK**

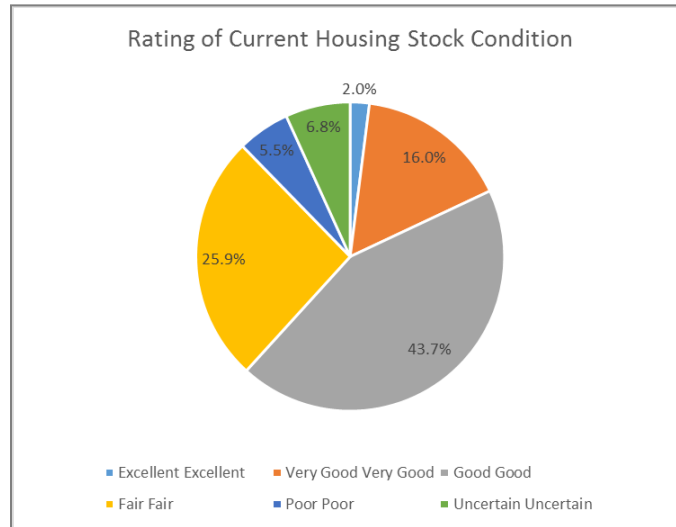


Source: 2011-2015 American Community Survey

As part of the Comprehensive Plan Survey, residents were asked to rate the condition of the existing housing stock. Of the 295 responding, 18% rated it as "Very Good" or "Excellent," and 43.7% rated it as "Good." Over 25% of respondents rated housing condition as "Fair" and 5.5% rated it as "Poor." As the

housing stock ages, programs which encourage maintenance will be important to maintain a quality housing stock.

FIGURE 6-9



Source: City of Jordan Comprehensive Plan Survey

Household Composition. The primary housing type in Jordan is single family (detached and attached). It follows, then, that more than 76% of the total households are households with families. This is very similar to the households in Scott County. **Table 6-8** provides more detail on household composition.

**TABLE 6-8
HOUSEHOLD COMPOSITION**

Housing Category	Jordan (#)	Jordan (%)	Scott County (#)	Scott County (%)
Total Households	1,871	100%	45,108	100%
Family Households	1,428	100%	34,421	100%
Family Households with Related Children under 18	901	60.1% (Total HH) 48.2% (Family HH)	19,792	57.5% (Total HH) 43.9% (Family HH)
Nonfamily Households	443	23.7%	10,687	23.7%
Householder Living Alone	345	18.4%	9,754	21.6%
Average Household Size	2.92		2.85	
Average Family Size	3.35		3.26	

Source: 2010 Census

Household Income. Household income has a direct impact on housing choices. The 2011-2015 American Community Survey 5-Year Estimates report a Median *Family* Income of \$81,820 per year and a Median *Household* income of \$68,252 for Jordan. The 2010 Census reported a median *family* income in Jordan of \$70,933 and median *household* income of \$61,689, suggesting a strong increase in incomes. The 2015 incomes compare to the median *household* income of \$87,794 in Scott County, and a median *household* income of \$61,492 in the State of Minnesota.

The 2011-2015 American Community Survey 5-Year Estimates report 4.1% of the population in Jordan were below the poverty level. This compares to 5.7% poverty level in Scott County and 11.3% in Minnesota. Poverty levels in Jordan returned to 2000 levels after a sharp rise between 2006 and 2010.

FIGURE 6-10
PERCENT OF POPULATION BELOW THE FEDERAL POVERTY LEVEL



Source: Metropolitan Council

The household income in the Jordan Submarket (Jordan and Sand Creek Township) is projected to increase by \$12,249 between 2015 and 2020. Following is a table from the Comprehensive Housing Needs Update illustrating the changes in income for households of various age categories. It should be noted the number of households with incomes below \$50,000 per year are projected to decrease, while the number of households with incomes over \$50,000 increases by 2020. The largest gain is projected in the households earning \$100,000 or more per year.

FIGURE 6-11
HOUSEHOLD INCOME BY AGE

TABLE A-7 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER JORDAN SUBMARKET 2015 & 2020								
Total	Age of Householder							
	<25	25-34	35-44	45-54	55-64	65-74	75+	
2015								
Less than \$15,000	129	4	11	16	14	25	33	26
\$15,000 to \$24,999	114	2	20	9	25	25	12	21
\$25,000 to \$34,999	227	15	36	47	38	39	29	24
\$35,000 to \$49,999	307	24	49	54	50	56	42	32
\$50,000 to \$74,999	477	12	80	91	97	93	87	17
\$75,000 to \$99,999	488	16	86	99	132	78	44	33
\$100,000 or more	1,087	11	133	356	330	189	61	8
Total	2,829	84	416	671	685	504	308	161
Median Income	\$81,607	\$47,095	\$77,210	\$102,902	\$96,910	\$78,686	\$58,021	\$38,353
2020								
Less than \$15,000	122	4	9	10	11	20	37	30
\$15,000 to \$24,999	86	2	15	6	16	17	11	20
\$25,000 to \$34,999	186	13	29	35	25	31	29	24
\$35,000 to \$49,999	293	24	45	45	40	55	48	36
\$50,000 to \$74,999	479	13	80	82	80	94	107	24
\$75,000 to \$99,999	574	22	103	107	139	95	61	47
\$100,000 or more	1,519	16	200	484	415	276	113	16
Total	3,260	95	480	767	726	589	406	196
Median Income	\$93,856	\$55,599	\$88,057	\$111,887	\$109,177	\$93,901	\$65,756	\$43,852
Change 2015 - 2020								
Less than \$15,000	-6	0	-2	-6	-3	-4	4	5
\$15,000 to \$24,999	-27	0	-6	-3	-9	-8	-1	-1
\$25,000 to \$34,999	-41	-2	-7	-12	-13	-7	0	-0
\$35,000 to \$49,999	-14	-0	-4	-9	-10	-1	6	4
\$50,000 to \$74,999	2	2	-1	-9	-17	1	20	6
\$75,000 to \$99,999	86	6	17	8	7	17	17	14
\$100,000 or more	432	5	67	127	85	87	52	8
Total	431	12	64	96	41	85	98	35
Median Income	\$12,249	\$8,504	\$10,847	\$8,985	\$12,267	\$15,215	\$7,735	\$5,499

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

Existing Housing Needs Summary: Based on the above data, we have identified the following housing needs as priorities:

1. Maintenance of older housing stock, both owner-occupied and rental
2. Maintain rents at an affordable level
3. Continue development of Senior Housing

II. PROJECTED HOUSING NEED

Table 6-9 illustrates the "Affordable Housing Need Allocation" identified by the Metropolitan Council, for the City of Jordan.

**TABLE 6-9
AFFORDABLE HOUSING NEED ALLOCATION FOR JORDAN**

Household Earnings	Number of New Housing Units Needed
At or below 30% AMI	107
31 to 51% AMI	63
51 to 80% AMI	124
Total Units	294

Source: Metropolitan Council

This indicates Jordan's share of the region's need for low and moderate income housing is 294 new units, affordable to households earning 80% of the area median income (AMI) or below. Of these new units, the need is for 107 affordable to households earning at or below 30% of AMI, 63 of households earning 31%-50% of AMI and 124 to households earning 51% to 80% AMI.

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.

**TABLE 6-10
SECTION 8 INCOME GUIDELINES, SCOTT COUNTY 2016**

People Per Household	30% Median Income	50% Median Income	80% Median Income
1 Person	\$18,050	\$30,050	\$46,000
2 Person	\$20,600	\$34,350	\$52,600
3 Person	\$23,200	\$38,650	\$59,150
4 Person	\$25,750	\$42,900	\$65,700
5 Person	\$28,140	\$46,350	\$71,000
6 Person	\$32,580	\$49,800	\$76,250

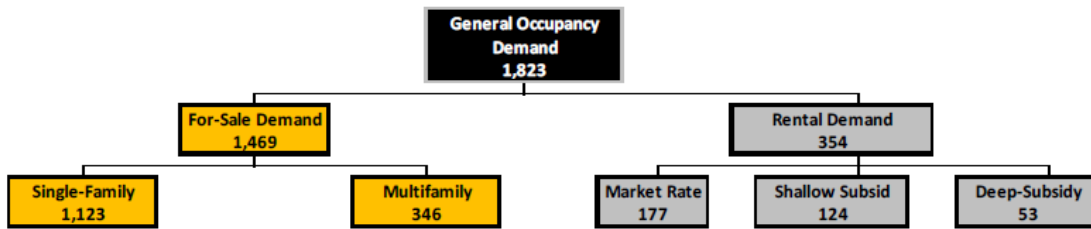
Source: Housing and Urban Development 2016 Guidelines

Scott County's [Comprehensive Housing Needs Update](#) identified the following housing needs for the City of Jordan.

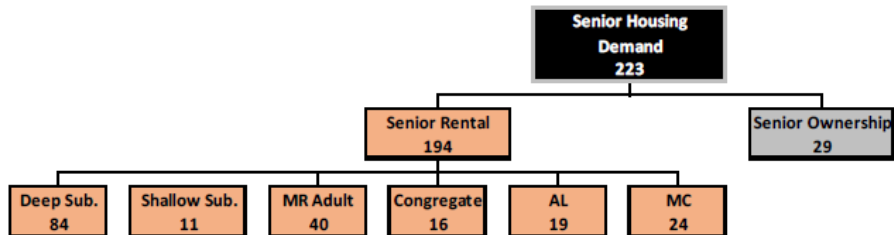
The Housing Demand between 2017 and 2040 for Jordan is projected to be 1,823 units or 7% of Scott County's housing demand. The following graphic depicts the housing demand breakdown, according to the Scott County Comprehensive Housing Study. While a summary of the housing study is included in this chapter as background information, the Metropolitan Council's forecast of affordable housing need is used to calculate the land needed for affordable housing.

FIGURE 6-12

Jordan Projected General Occupancy Housing Demand, 2017 to 2040

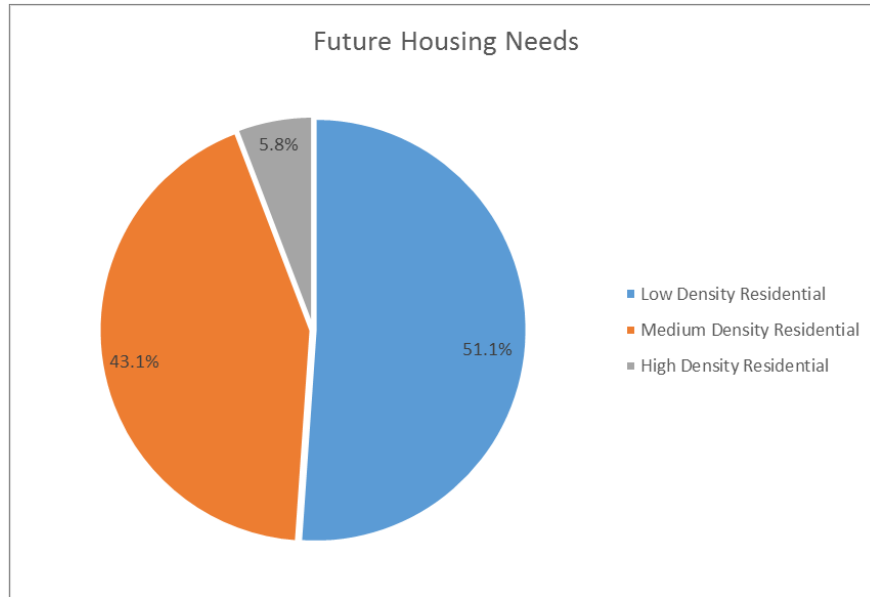


Jordan Projected Senior Housing Demand, 2040



As a part of a community survey, residents were asked, “When planning for future residential development, should the City place more emphasis on low density residential for single family housing (i.e. 3 units per acre or less), a mix of low density and medium density housing (townhomes, twin homes with four to five units per acre), or higher density housing (apartments with six plus units per acre).” The following chart portrays the responses of 295 surveys, which recognizes a need to plan for a mix of housing choices and densities.

FIGURE 6-13



Source: City of Jordan Comprehensive Plan Survey

To determine if the city can accommodate the identified number of affordable housing units, it is necessary to identify which future land use designations count towards the Affordable Housing Allocation need. According to the Metropolitan Council, any residential future land use designation that has a minimum density of 8 units per acre or more will count towards affordable housing allocation calculations. **Table 6-11** features the future land use designations and the minimum units per acre.

TABLE 6-11
FUTURE LAND USE DESIGNATIONS/DENSITY

Land Use	Minimum Density (units/acre)	Average Density (units/acre)	Qualify for Affordable Housing?
Low Density	3	5.5	No
Medium Density	8	11	Yes
High Density	10	21.5	Yes
Neighborhood Commercial	10	21.5	Yes
Central Business District	10	21.5	Yes
Manufactured Housing	7	7.5	No

Neighborhood Commercial and Central Business District (C-1 and C-2 zoning districts) are both mixed use districts. Residential uses are permitted in both of these districts. In fact, this plan includes a deliberate expansion of the Neighborhood Commercial area in order to encourage and support redevelopment of the CBD and Neighborhood Commercial areas.

With the available vacant land in the Medium Density Residential and High Density Residential designations, and the potential for redevelopment in Neighborhood Commercial and Central Business District, the City of Jordan has enough land to meet its allocation for affordable housing. **Table 6-12** demonstrates how the city can accommodate its 2021-2030 affordable housing allocation, consistent with the staging plan in the Land Use Chapter.

**TABLE 6-12
STAGING OF AFFORDABLE UNITS IN 2021-2030**

Residential Land Uses	Staged Acres	Percent Residential	Minimum Density (units/acre)	Affordable Units*
Medium Density	34.0	100%	8	272
High Density	1.3	100%	10	13
Neighborhood Commercial	1.7	70%	10	12
Central Business District	0.5	70%	10	3
Totals	37.5			300

*Consistent with the staging plan in the Land Use Chapter, capacity for staging purposes is based on average densities rather than minimum densities.

Residential Lot Inventory. In order to provide opportunities for residential growth, a three-year lot inventory is generally recommended. Following is the vacant lot inventory as of March 2018. Approximately 79 lots are available. Available sites include a mix of low to high density residential lots.

**TABLE 6-13
JORDAN AVAILABLE RESIDENTIAL LOTS**

Zoning	2015 Vacant Parcels
R-1 Single Family	49
PUD R-1 Single Family Residential	18
R-2 Single Family and Two Family Residential	-
R-3 Townhouse & Multiple Family Residential	-
PUD R-3 Townhouse & Multiple Family	12
R-4 Multiple Family Residential	-
Total	79

Projected Housing Needs Summary: Based on the above data, we have identified the following projected housing needs as priorities:

1. Look for additional areas for High Density Residential development in order to meet Jordan's share of the Region's affordable housing goals.
2. Encourage and support new development and redevelopment in the Mixed Use areas to provide a variety of housing options.
3. Maintain a suitable lot inventory to provide opportunities for new housing of all types.

GOALS AND POLICIES

The City of Jordan supports the Metropolitan Council's Housing Policy Plan. The City has identified the following goals and policies:

Housing Goal #1: Maintain, manage, and preserve its existing housing stock.

Policies:

- The City of Jordan implemented a Rental Housing Registration Program in 2016. It is recommended the City revisit the need and desire to implement a rental inspection program.
- Consider housing programs such as the Small Cities Development Grant to assist with residential rehabilitation in targeted areas of the community where the housing stock is older and in need of rehabilitation.
- Be aware of and promote programs offered through the Scott County CDA, Twin Cities Habitat for Humanity, Minnesota Housing and Finance Agency, and USDA Rural Development for residential rehabilitation.

Housing Goal #2: Expand housing options for people in all life stages and of all economic means through a balanced approach of expanding housing choices for low- and moderate-income households in higher-income areas and enhancing the livability of low-income neighborhoods.

Policies:

- Recognizing the aging population, continue to guide and zone land suitable for additional senior housing, close to goods and services.
- Maintain zoning and subdivision regulations allowing for the construction of a variety of housing types and price ranges.
- Continue to utilize City ordinances for planned unit developments that provide a mixture of housing types.
- Promote the development of multifamily housing units in areas that are physically suited to serve higher densities.
- Market and encourage development on existing vacant lots.
- Consider development of local fair housing policy, particularly if there is the possibility of pursuing Livable Communities Act funding for a housing development in the city.

Housing Goal #3: Promote environmentally sustainable and healthy buildings, construction techniques, and development patterns.

Policies:

- The City of Jordan became a "GreenStep City" in 2015. Continue to work to implement the various steps, including potential amendments to the zoning and subdivision ordinances to promote sustainability.

- 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 principles.
- Continue to explore sustainable energy options such as solar power.

Housing Goal #4: Reduce barriers to the development of mixed-income housing to create vibrant, diverse communities that offer choices to a range of households.

Policies:

- The City has identified parcels in and near the downtown which could support mixed income housing, while providing access to goods and services for the residents and a market for the commercial businesses. Consider Planned Unit Development overlays to support a mix of housing units.

Housing Goal #5: Provide access to public programs and financial programs to assist in providing a well-preserved housing stock, variety of housing options, including but not limited to affordable housing.

Policies:

- Affordable housing programs are coordinated through the Scott County Community Development Agency. Continue to collaborate with the County on various programs, including but not limited to:
 - Housing Rehabilitation Loan Program – This is a countywide program available to families/individuals at 80% of the median area income.
 - First Time Homebuyer Program – This is a countywide 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 generally offers conduit bond financing for housing projects within cities in Scott County, although individual cities may also authorize conduit bonds.
 - 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 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.
- Be aware of and promote programs offered through the Twin Cities Habitat for Humanity, Minnesota Housing and Finance Agency, and USDA Rural Development and Small Cities Development Grant program.

Housing Goal #6: Provide linkages between housing, recreation, and employment.

Policies:

- 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 and trail and sidewalk connections.

- According to the 2010-2014 ACS, there were 3,223 workers over 16 in the labor force. Of these, 23 people reported they walked to work, 7.4% (224 people) worked from home, and 1.4% (41) commuted by "other means."
- 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.

IMPLEMENTATION PLAN

To meet the above goals, the City has identified the following tools:

**TABLE 6-14
EXISTING HOUSING NEEDS IMPLEMENTATION TOOLS**

Identified Need	Available Tools	Circumstances and Sequence of Use
Maintain, manage and preserve existing housing stock	Rental Housing Registration Program	As of 1/1/2016, all rental properties must be registered with the City of Jordan. This enables the City to track safety issues and to ensure rental housing is safe and sanitary.
	Small Cities Development Grant	On a case-by-case basis, the City will evaluate whether this program is appropriate to assist with residential rehabilitation in targeted areas of the community where the housing stock is older and in need of rehabilitation.
	Scott County Community Development Agency (CDA)	We will coordinate with the Scott County Community Development Agency to best align their resources with this stated need. CDA programs include, but are not limited to, affordable mortgage products, first-time homebuyer counseling/education, and post-purchasing homeowner counseling and education.
	Local Funding Sources	We will explore and promote programs offered through the Twin Cities Habitat for Humanity, Minnesota Housing and Finance Agency, and USDA Rural Development for residential rehabilitation.
Provide access to public programs and financial programs	Scott County CDA	We will coordinate with the Scott County Community Development Agency to best align their resources with this stated need.
	Referrals	We will review and update our reference procedures and training to applicable staff by 2025 to ensure we have the ability to refer residents to any applicable housing programs outside the scope of our services.
Senior Housing	TIF	It is unlikely the City will support TIF for this use.
	Scott County CDA	We will coordinate with the Scott County Community Development Agency to best align their resources with this stated need.
	Referrals	We will review and update our reference procedures and training to applicable staff by 2025 to ensure we have the ability to refer residents to any applicable housing programs outside the scope of our services.
Expand housing options	City Ordinance	We will review our Zoning and Subdivision Ordinances by 2021 to ensure regulations allow the construction of a variety of housing types.

**TABLE 6-15
PROJECTED HOUSING NEEDS IMPLEMENTATION TOOLS**

Identified Need	Available Tools	Circumstances and Sequence of Use
Allocation of Affordable Housing Need below 30% AMI (107 units)	Guiding land at densities supporting affordable housing	See Future Land Use Plan
	Scott County CDA	We will coordinate with the Scott County Community Development Agency to best align their resources with this stated need.
	Tax Increment Financing	It is unlikely the City will use TIF for housing development.
	Tax Abatement	It is unlikely the City will use this tool for this type of housing development.
	Local Funding Sources	We would consider supporting/sponsoring an application to Livable Communities Account program for multi- family rental proposals with units suitable for large families, and in areas guided for high density residential.
	Local Funding Resources: HOME	We would consider, on a case by case basis, the possibility of an application for HOME funds to address this housing type.
	Super RFP	We would consider supporting/sponsoring an application to Super RFP programs for housing affordable at less than 30% AMI in the highest density locations of our future land use map.
	Housing Bonds	We would consider issuing Housing Bonds to support this housing type in our highest density locations of our future land use map.
	Site Assembly	We would consider supporting/sponsoring an environmental clean-up grant application for housing affordable below 30% AMI. The City will consider acquiring and assembling sites through EDA powers as opportunities arise.
Allocation of Affordable Housing Need between 31% and 50% AMI (63 units)	Guiding land at densities supporting affordable housing	See Future Land Use Plan
	Scott County CDA	We will coordinate with the Scott County Community Development Agency to best align their resources with this stated need.
	Tax Increment Financing	It is unlikely the City will use TIF for housing development.
	Tax Abatement	It is unlikely the City will support Tax Abatement for this use.
	Local Funding Sources	We would consider supporting/sponsoring an application to Livable Communities Account program for multi- family rental proposals with units suitable for large families, and in areas

Identified Need	Available Tools	Circumstances and Sequence of Use
		guided for high density residential.
	Local Funding Resources: HOME	We would consider, on a case by case basis, the possibility of an application for HOME funds to address this housing type.
	Super RFP	We would consider supporting/sponsoring an application to Super RFP programs for this use in the highest density locations of our future land use map.
	Housing Bonds	We would consider issuing Housing Bonds to support this housing type in our highest density locations of our future land use map.
	Site Assembly	We would consider supporting/sponsoring an environmental clean-up grant application for this use. The City will consider acquiring and assembling sites through EDA powers as opportunities arise.
	Community Land Trust	If Scott County CDA implements a community land trust program, the City will consider a partnership supporting homeownership for households between 31 and 50% AMI.
Allocation of Affordable Housing Need between 51% and 80% AMI (124 units)	Guiding land at densities supporting affordable housing	See Future Land Use Plan
	Scott County CDA	We will coordinate with the Scott County Community Development Agency to best align their resources with this stated need.
	Tax Increment Financing	It is unlikely the City will use TIF for housing development.
	Tax Abatement	It is unlikely the City will support Tax Abatement for this use.
	Local Funding Sources	We would consider supporting/sponsoring an application to Livable Communities Account program for multi-family rental proposals with units suitable for large families, and in areas guided for high density residential.
	Local Funding Resources: HOME	We would consider, on a case by case basis, the possibility of an application for HOME funds to address this housing type.
	Super RFP	We would consider supporting/sponsoring an application to Super RFP programs for this use in the highest density locations of our future land use map.
	Housing Bonds	We would consider issuing Housing Bonds to support this housing type in our highest density locations of our future land use map.
	Site Assembly	We would consider supporting/sponsoring an environmental clean-up grant application for this use. The City will consider acquiring and assembling sites through EDA powers as opportunities arise.
	Community Land Trust	If Scott County CDA implements a community

Identified Need	Available Tools	Circumstances and Sequence of Use
		land trust program, the City will consider a partnership supporting homeownership for households between 51 and 80% AMI.
Lot Inventory	Guiding land for a variety of residential development	See Future Land Use Plan
	City Ordinance	We will review our Zoning and Subdivision Ordinances by 2021 to ensure regulations allow the construction of a variety of housing types.
	Development Processes	We will review development processes by 2022 to ensure development applications are processed in a fair and timely matter.
Maintain, manage and preserve existing housing stock	4d tax incentive program	It is unlikely the City will support tax incentive programs for this use.
	Housing Improvement Areas	It is unlikely the City will designation Housing Improvement areas for this use.
	Support for existing Manufactured Home Communities	The City will support the existing manufactured home community within city limits as needed. Support may include infrastructure, referral to homeownership programs, and tenant rights education.