

CHAPTER 4: HOUSING

Housing plays a crucial role in the vitality of Green Isle, MN, for various reasons. Firstly, it is integral to community growth and stability, ensuring that there are sufficient residences to accommodate both current residents and newcomers. This growth, in turn, contributes to economic development by attracting businesses and fostering investment in the area. Additionally, the availability of suitable housing directly impacts the quality of life for residents, emphasizing the importance of safe and comfortable living spaces. Moreover, a well-planned housing strategy supports workforce attraction and retention, attracting a diverse pool of professionals and enhancing the community's overall skill set. The character of the community is also influenced by housing, with careful planning contributing to a unique and aesthetically pleasing environment. Social equity is another crucial consideration, emphasizing the need for housing options that are accessible to individuals of varying income levels. Furthermore, aligning housing plans with infrastructure and services ensures a comprehensive and well-integrated approach to community development. Lastly, a focus on sustainable housing practices contributes to minimizing the environmental impact, aligning with broader environmental goals for a more resilient and eco-friendly community in Green Isle, MN.

Table 4.1 Housing

<i>Category</i>	<i>Green Isle</i>	<i>Minnesota</i>
Median home value	\$165,514	\$285,400
Homeownership rate	70.6%	70.8%
Median rent	\$1,011	\$1,104

<https://www.city-data.com/city/Green-Isle-Minnesota.html#b>

AFFORDABLE HOUSING

Development (HUD) considers housing to be affordable when a household spends no more than 30% of its income on housing-related expenses, including rent or mortgage payments, utilities, and insurance

HOUSING PROGRAMS AND ORGANIZATIONS

1. **Minnesota Housing Finance Agency (MHFA):** MHFA is a state agency that offers various programs and initiatives to promote affordable housing in Minnesota. They may provide information on statewide programs and resources.
2. **Local Housing Authorities:** Cities and counties in Southern Minnesota may have their own housing authorities or agencies that administer housing programs, rental assistance, and affordable housing initiatives. Check with the housing departments of specific municipalities.

3. **Community Action Agencies:** Community Action Agencies often provide services such as rental assistance, homebuyer education. Examples include Three Rivers Community Action and Semcac (Southwest Community Action Council).
4. **Nonprofit Organizations:** Look for nonprofit organizations dedicated to affordable housing development in Southern Minnesota. These organizations might offer programs, advocacy, and support services.
5. **Real Estate and Housing Services:** Local real estate agents, property managers, and housing service providers may have information on available resources in the area.
6. **Local Government Websites:** Explore the official websites of cities in Southern Minnesota. They often provide information on local housing programs and contacts.
7. **HUD (U.S. Department of Housing and Urban Development) Offices:** Look for HUD offices or partnerships with organizations in Southern Minnesota. HUD offers various programs at the federal level.

Housing Case Study

Affordable Housing Initiative in Pelican Rapids, MN Pelican Rapids (population ~2,500) partnered with a non-profit developer to create a 20-unit affordable housing complex using a combination of state funding and local tax incentives. This project addressed a critical housing shortage for local workers.

HOUSING SURVEY

The City of Green Isle conducted a housing survey as part of their 2050 Comprehensive Plan. The survey was mailed to all households in Green Isle to gather feedback on the housing needs of the city.

Based on the information provided in the image, here is a summary of the housing survey results:

Rental House Options:

- Importance of rental housing options in Green Isle: 3.5/5 average
- Types of rentals needed:
 - Single Apartments: 17/37
 - Twin: 18/37
 - Quad: 5/37

Importance of Single-Family (owned):

- Importance rating: 4.5/5

Types of Housing Needed:

- Entry: 27/37
- Move Up: 16/37

- Empty Nest: 7/37
- Rental: 7/37

Importance of Senior Housing:

- Importance rating: 15/165 (weighted average: 4/5)

Types of Senior Housing Needed:

- Villas/Twin: 16/37
- 55+: 17/37
- Assisted: 15/37
- Nursing: 3/37

Here is a summary chart of the key findings:

Table 4.2 Housing Survey Results	
Category	Result
Rental Housing Importance	3.5/5
Single-Family Housing Importance	4.5/5
Senior Housing Importance	4/5 (weighted average)
Top Rental Type Needed	Twin (18/37)
Top Housing Type Needed	Entry (27/37)
Top Senior Housing Type Needed	55+ (17/37)

The survey results, which represent the opinions of Green Isle households, indicate that single-family housing growth and senior housing options are considered highly important in the city. Entry-level housing is the most needed type overall, while 55+ communities are the most desired senior housing option. Twin homes are the top rental housing type needed.

HOUSING GOALS, OBJECTIVES AND POLICIES

Goal 2: Ensure a diverse range of affordable and accessible housing options to meet the needs of all residents in Green Isle.

Objective 2.1: Promote the development of a variety of housing types and styles.

- Policy 2.1.1: Encourage a mix of single-family homes, townhouses, apartments, and senior living facilities to cater to different household sizes, ages, and income levels.
- Policy 2.1.2: Review and update zoning regulations to allow for diverse housing options, such as accessory dwelling units (ADUs) and mixed-use developments.

Objective 2.2: Collaborate with developers and housing organizations to increase the supply of affordable housing.

- Policy 2.2.1: Provide incentives, such as density bonuses or expedited permitting, for developers who include a percentage of affordable units in their projects.
- Policy 2.2.2: Partner with local housing authorities and nonprofit organizations to develop and manage affordable housing projects.
- Policy 2.2.3: Explore the creation of a local housing trust fund to support affordable housing initiatives.

Objective 2.3: Ensure that housing is accessible and adaptable for residents with diverse needs.

- Policy 2.3.1: Require a percentage of new housing developments to include accessible units for individuals with disabilities.
- Policy 2.3.2: Encourage the incorporation of universal design principles in new housing construction and renovations to accommodate aging in place.
- Policy 2.3.3: Provide education and resources to help residents make accessibility modifications to their homes.

Objective 2.4: Address housing affordability challenges for low and moderate-income households.

- Policy 2.4.1: Collaborate with the Minnesota Housing Finance Agency (MHFA) to leverage state programs and resources for affordable housing development and preservation.
- Policy 2.4.2: Explore the implementation of a rental assistance program to help low-income households access and maintain stable housing.
- Policy 2.4.3: Promote financial literacy and homebuyer education programs to help residents navigate the housing market and access affordable homeownership opportunities.

Objective 2.5: Monitor and assess housing needs and market trends regularly.

- Policy 2.5.1: Conduct periodic housing needs assessments to identify gaps in the housing supply and inform future planning efforts.
- Policy 2.5.2: Collaborate with local real estate professionals and housing organizations to stay informed about housing market trends and emerging needs.
- Policy 2.5.3: Engage the community in housing discussions through surveys, workshops, and public meetings to gather input and feedback on housing priorities and challenges.

Objective 2.6: Promote sustainable and energy-efficient housing practices.

- Policy 2.6.1: Encourage energy-efficient building practices in new construction and renovations, such as improved insulation, energy-efficient windows, and ENERGY STAR appliances.

- Policy 2.6.2: Provide information and resources to homeowners about energy-efficient upgrades and available rebates or incentives for implementing these improvements.
- Policy 2.6.3: Explore the possibility of offering incentives, such as expedited permitting or reduced fees, for new housing developments that incorporate sustainable design features or achieve recognized green building certifications.
- Policy 2.6.4: Promote water conservation in housing through measures such as low-flow fixtures and drought-resistant landscaping.
- Policy 2.6.5: Encourage the use of durable, locally-sourced, and environmentally friendly building materials where feasible.
- Policy 2.6.6: Support the integration of renewable energy systems, such as solar panels, in residential developments where appropriate and consistent with community aesthetics.
- Policy 2.6.7: Educate residents about the benefits of energy-efficient homes, including lower utility costs and improved comfort.
- Policy 2.6.8: Consider the long-term resilience of housing developments to potential climate-related risks, such as flooding or severe weather events, in the planning and approval process.

By implementing these objectives and policies, Green Isle can work towards ensuring that all residents have access to affordable, diverse, and suitable housing options that meet their needs and contribute to a vibrant and inclusive community.