

# Housing Analysis and Plan

## Demographic and Housing Profile, 1990 and 2000

### Forecast of Housing, Population and Employment

The following forecast was prepared by the Twin Cities Metropolitan Council as part of its 2030 *Regional Development Framework* (adopted January 14, 2004 and updated on August 24, 2005).

**Table 7-1**  
**Forecast of Population, Households and Employment, 1990 – 2030**

	1990	2000	2010	2020	2030
<b>Population</b>	3,498	6,814	10,600	20,000	25,000
<b>Households</b>	1,401	2,568	4,500	8,000	10,000
<b>Employment</b>	1,946	3,777	7,000	9,900	13,000

The Metropolitan Council forecasts growth at appropriate densities for communities in order to protect the efficiency of wastewater, transportation and other regional system investments and to help ensure the metropolitan area can accommodate its projected growth by the year 2030.

The Metropolitan Council's forecast was created by working down from national to state to regional to sector and, finally, to local forecasts. The allocation of forecast growth at the county and local levels was also driven in part by policy considerations. That is, the Metropolitan Council wishes to see greater density in previously-developed areas, in central locations, and near major highways or transit lines. Thus, Waconia is the type of community in which the metropolitan planning body feels growth should be accommodated for the sake of transportation, environmental protection, farmland preservation and other regional goals.

## **Major Demographic and Physical Indicators for Housing**

This section provides a snapshot of the Waconia community in April, 2000, and compares it to the entire Twin Cities metropolitan area. The data were obtained from the US Census, which is taken once every ten years. Please refer to Table 7-2 and the several tables in Appendix A.

The Housing Analysis and Plan chapter includes other demographic and housing statistics prepared in 1990 and 2000 that indicate the progression of the following conclusions over time.

Waconia changed dramatically between the time the last Census was taken (2000) and when this plan was being prepared (2007 and 2008). The population increased by 2,950 (43 percent) and the number of housing units by 1,256 (47 percent). Also, the many home mortgage problems that became evident after 2006 across the United States as well as in Waconia have changed the housing situation for many households and the community as a whole. Thus, the 2000 Census cannot be used as an accurate profile of the current population or housing stock.

### **In comparison to the entire metropolitan area, Waconia tended to be:**

#### **Households**

- More likely to have children under age 18 at home.
- More likely to have someone over age 65 in the household.
- Similar in other characteristics.

#### **Families**

- Much more likely to have children under age 18 at home.
- Less likely to be headed by a woman with no husband at home.
- Of slightly smaller average number of people.

#### **Age**

- Slightly younger median age.

#### **Income and Poverty Status**

- Approximately the same in regard to income and poverty status.

#### **Education**

- Slightly more likely to have graduated from high school.
- Less likely to have graduated from college.

#### **Housing**

- Approximately equal in percentage of housing units that are owner-occupied.
- Slightly lower in terms of the percentage of housing units in multi-unit buildings.
- Higher in median value.
- Much more recent regarding median year housing was built.

#### **Race**

- More likely to be White

**Table 7-2**  
**Key Population and Households Characteristics**

	City of Waconia	Percent	Mpls-St.Paul Metro	Percent
<b>Population and Households</b>				
Total population	6,814		2,968,806	
<b>Race</b>				
White	6,614	97%	2,557,586	86%
Black	23	0%	154,317	5%
Asian	44	1%	119,977	4%
<b>Number of households</b>				
with children under 18 years	1,067	42%	294,213	26%
with no children under 18	1,501	58%	842,402	74%
female householder, no husband	201	8%	110,149	10%
with children under 18 years	140	5%	71,798	6%
with one or more persons 65+	578	23%	182,733	16%
1-person households	599	23%	303,050	27%
2- or more person households	1,969	77%	833,565	73%
non-family households	886	35%	496,800	44%
male, living alone, 65 years +	78	3%	18,864	2%
female, living alone, 65 years +	43	2%	36,348	3%
<b>People in households</b>				
Family households	5,766	86%	2,408,730	83%
Female heads	201	3%	171,544	6%
Children	2,255	34%	912,449	31%
1-person household	286	4%	170,805	6%
Female head with children	140	2%	105,597	4%
Non-family households, 65 years +	317	5%	91,418	3%
Male, living alone	4	<1%	18,864	1%
Female, living alone	26	<1%	66,578	2%
Average household size	2.62		2.6	
<b>Number of families (% of h-holds)</b>				
with children under 18 years	1,044	56%	294,213	40%
with no children under 18 years	804	44%	318,826	43%
female householder, no husband	201	11%	110,149	15%
with children under 18 years	140	8%	71,798	10%
<b>People in families</b>				
Average family size	3.12		3.2	
<b>Children under 18 years</b>				
% of total population		30%		27%
<b>Median age</b>				
	33.0		34.2	
<b>Education - Population 25 years +</b>				
High school graduate (25 years +)	1,220	28%	483,905	25%
Bachelor's degree or higher (25 years +)	1,023	23%	658,309	35%
<b>Median household income (1999)</b>				
	\$ 55,705		\$ 54,304	
<b>Median family income (1999)</b>				
	\$ 67,703		\$ 65,450	
<b>Per capita income (1999)</b>				
	\$ 26,996		\$ 26,219	
Families below poverty level	53	3%	31,734	4%
Individuals below poverty level	256	4%	195,253	7%

**Table 7-2  
Key Population and Households Characteristics**

Total housing units	2,646		1,169,775	
Occupied	2,568	97%	1,136,615	97%
Owner-occupied	1,960	74%	823,289	70%
Vacant housing units	78	3%	33,160	3%
Single-family owner-occupied	1,850	70%		
Units in Structure	2,646		1,169,775	
1, detached	1,814	69%	728,293	62%
1, attached	232	9%	91,358	8%
2	77	3%	39,994	3%
3 or 4	42	2%	27,733	2%
5 to 9	64	2%	30,185	3%
10 to 19	105	4%	55,089	5%
20 to 49	318	12%	71,345	6%
50 or more	14	1%	101,827	9%
Mobile home	-	0%	23,513	2%
Tenure by Units in Structure	2,646		1,136,645	
Owner-Occupied:	1,986	75%	823,328	72%
1, detached	1,769	67%	688,256	61%
1, attached	166	6%	69,729	6%
2	16	1%	11,640	1%
3 or 4	15	1%	6,269	1%
5 to 9	6	0%	5,526	0%
10 to 19	-	0%	3,066	0%
20 to 49	-	0%	5,414	0%
50 or more	-	0%	12,578	1%
Mobile home	14	1%	20,651	2%
Renter occupied:	616	23%	313,287	28%
1, detached	21	1%	26,102	2%
1, attached	50	2%	18,318	2%
2	61	2%	25,794	2%
3 or 4	20	1%	20,375	2%
5 to 9	58	2%	23,516	2%
10 to 19	98	4%	50,247	4%
20 to 49	137	5%	63,073	6%
50 or more	171	6%	83,885	7%
Mobile home	-	0%	1,918	0%
Median year housing structure built	1987		1971	
Median value for owner-occupied units	\$ 150,400		\$ 139,200	
Median price asked	\$ 164,300		\$ 144,300	
Median value for mobile homes	\$ 45,000		\$ 17,900	

## Forecast of Land Needs for Housing

To provide housing for the number of additional households forecast by the Metropolitan Council for the periods 2006 to 2030, there would have to be approximately 250 new housing units built annually.

At an average annual rate of 250 new units, Waconia had an eight year supply of approved but unbuilt-upon lots or unbuilt attached housing units as of December 31, 2006. Thus, the high pace of approval activity during the 2000 through 2004 period has left Waconia and its builders with more housing supply than can be absorbed in the short term but which will eventually be consumed. A supply of about two years of approved lots or units would be appropriate for a healthy housing market.

The following table indicates the approximate number of acres of land development needed in and around Waconia to accommodate that forecast housing growth plus related commercial, industrial and other urban needs.

Table 7-3 suggests that over the period from 2005 to 2030, Waconia could witness approximately 2,700 acres of urban development. Approximately 500 of those acres were platted as of December 31, 2006 while another 2,200 would be perimeter growth.

**Table 7-3  
Forecast of Waconia Land Needs, 2006-2030**

			2006- 2010	2011- 2015	2016- 2020	2020- 2025	2026- 2030	Total
Households Growth			966	1,750	1,750	1,000	1,000	6,466
Housing Units Growth			995	1,803	1,803	1,030	1,030	6,660
	Units per Gross Acre	%						
Acreage for Detached Units	3.5	0.5	142	258	258	147	147	951
Acreage for Attached Units	8	0.5	62	113	113	64	64	416
Total Gross Housing Acreage			204	370	370	212	212	<b>1,368</b>
<b>Total Acreage Needed Assuming that Housing = 50 Percent of Land Needs:</b>								
Residential Acres (gross)	0.50		204	370	370	212	212	1,368
Retail & Service Acres	0.10		41	74	74	42	42	274
Industrial & Office Acres	0.13		53	96	96	55	55	356
Other Acres*	0.27		110	200	200	114	114	739
<b>Total Acres</b>	1.00		409	740	740	423	423	<b>2,735</b>
Acreage of Platted but Unbuilt Lots								524
Net Additional Acreage Needed on Waconia Fringe								2,212
Factor for Market Choice	0.25		102	185	185	106	106	684
<b>Total Fringe Acres to Include in the Land Use Plan</b>								<b>2,896</b>

\*"Other Acres" includes street and road ROW, parks, floodplain, wetlands, schools and other public lands.

Note that the estimate of Net Additional Acres Needed was increased by 25 percent. That step was added to help ensure that a sufficient amount of land is included on the land use plan so that the amount of land available for urban services does not artificially increase land prices.

### Recent Housing Development Activity

Table 7-4 lists the number of building permits issued annually for new housing units in Waconia between 1997 and 2006.

**Table 7-4**  
**Number of Single- and Multi-Family Housing Building Permits (Units)**

Year	Single-Family	Multi-Family	Totals
1997	148	38	186
1998	172	26	198
1999	166	18	184
2000	147	63	210
2001	128	18	146
2002	135	48	182
2003	130	108	238
2004	88	109	197
2005	74	61	135
2006	68	32	101
<b>Totals</b>	<b>1,256</b>	<b>521</b>	<b>1,777</b>
<b>Annual Average</b>	<b>126</b>	<b>52</b>	<b>177</b>

## Estimated Number of Housing Units and Population

Table 7-5 indicates the City’s estimate of the number of housing units in Waconia in 2003, 2004, 2005 and 2006.

**Table 7-5  
Estimated Number of Housing Units, 2003-2006**

	Year End			
	2003	2004	2005	2006
Single-Family Units	2,373	2,461	2,535	2,603
Multi-Family Units	1,047	1,156	1,217	1,249
<b>Total Units</b>	<b>3,420</b>	<b>3,617</b>	<b>3,752</b>	<b>3,852</b>
Estimated Occupied Units				3,659
Estimated Persons per Household				2.62
<b>Estimated Population</b>				<b>9,587</b>

Source: City of Waconia, 2007.

The estimate of housing units and population in Table 3-3 is very close to the forecast from the Twin Cities Metropolitan Council shown in Table 2-1 of the Community Profile chapter of this plan. However, the estimate for population in the above table is approximately 500 people higher than the one shown in Table 2-1.

## Zoning Regulations for Housing

The Waconia Zoning Ordinance includes the following residential districts and features. These districts plus the optional planned-unit development process ensure that a variety of housing types and densities may be built in Waconia.

- R-1 Single-Family Residential District (10,500 square foot minimum lot size)
- R-2 Single-Family Residential District (7,850 square foot minimum lot size)
- R-3 Medium-Density Residential District (multiple-family buildings)
- R-4 Mixed Residential District (a variety of housing types in a lakeshore neighborhood)
- R-5 High Density Residential District (multiple-family buildings)

## Livable Communities Housing Goals

Waconia participates in a grant program administered by the Twin Cities Metropolitan Council known as the Livable Communities Act. Participating cities become eligible to compete annually for grants through that program if they:

- (a) Meet negotiated objectives for creating “affordable” and “life-cycle” housing
- (b) Adopt a plan that identifies housing the City will address its housing objectives
- (c) Meet agreed-upon spending levels for the preservation for affordable and life-cycle housing.

The grants may be used to assist private developers in innovative residential or mixed-use projects developments or redevelopment projects on difficult sites.

### Affordable Housing

The Metropolitan Council considers housing "affordable" if it costs 30 percent or less of the total income of a family of low or moderate income. The Metropolitan Council’s definition of low or moderate income is consistent with the income limits used by other housing development and ownership assistance programs. Most Minnesota Housing (formerly known as Minnesota Housing Finance Agency [MHFA]) programs provide homeownership assistance to households with incomes at or below 80 percent of the median income. The federal low-income housing tax credit program for rental production targets incomes at or below 50 percent of the median income. When negotiating affordable and lifecycle housing goals with communities choosing to participate in Livable Communities programs the Council uses the following definitions:

- **Ownership housing:** housing that is affordable to buyers earning 80% of area median income — in 2007, a household earning this income could afford a home costing approximately \$206,800.
- **Rental housing:** housing that is affordable to renters earning 50% of area median income — in 2007, a household earning this income could afford to pay \$883 per month for rent and utilities for a two-bedroom unit.

### Life-Cycle Housing

Life-cycle housing refers to varied housing options that meet people's preferences and circumstances at all of life's stages, providing a balance of single-family homes, apartments, condominiums, townhomes and senior housing for independent living or with a range of assisted-living services.

### Numeric Objectives for Affordable and Life-Cycle Housing:

The numeric objectives shown in Table 7-6, agreed to by the Metropolitan Council and the City of Waconia, are intended to be long-term objectives for advancing or retaining affordable and diverse housing options within the community. A municipality prepares a

Housing Action Plan that identifies the steps it intends to take to move towards its long-range goals. Progress toward the goals depends on the efforts of the community, the private market, the availability of affordable and lifecycle housing resources and the use of local controls to create opportunities for meeting goals.

Table 7-6 indicates that Waconia meets or exceeds the numeric objectives for housing agreed to for participation in the Livable Communities Program.

**Table 7-6  
Numeric Housing Objectives from the Livable Communities Program**

	City Index	Benchmark	Goal
<b>Affordability</b>			
Ownership	78 %	60-85 %	60 %
Rental	62 %	36-37 %	36 %
<b>Life-Cycle Housing</b>			
Type (Attached)	43 %	36-37 %	36 %
Owner / renter mix	63 / 37 %	(67-68) / (32-33) %	65 / 35 %
<b>Density</b>			
Single-Family Detached	2.8 per acre	1.8-2.5 per acre	2 per acre
Multi-family	17 per acre	14 per acre	14 per acre

Source: Twin Cities Metropolitan Council, 2008.

## Housing Assistance and Special Services in Waconia

### Carver County Community Development Agency

The Carver County Community Development Agency (CDA) provides several forms of assistance in Waconia and elsewhere in the County. Those services include:

#### Rental Housing Assistance

The Carver County CDA provides rent assistance to low- and moderate income households in privately-owned housing units scattered throughout the county and Waconia. In 2008, there were 13 project-based rent-subsidized housing units (in the Fox Run Apartments) and 22 vouchers (which could be used anywhere in the County).

#### Subsidized Rental Housing

The Carver County CDA provides lower-cost rental housing units in designated buildings owned privately. In Waconia, there are four such buildings:

- Fox Run Apartments  
32 W. 13<sup>th</sup> Street  
24 housing units for the elderly, the handicapped or families, 13 of which have subsidized rents.
- Spruce Apartments  
325 South Spruce Street  
31 Public Housing units with 1-, 2-, 3- or 4 bedrooms. Residents pay no more than 30 percent of Adjusted Gross Income.
- Maplecrest  
Reduced monthly rent for eligible seniors
- Old City Hall Apartments  
Reduced monthly rent for eligible seniors

### **Home Improvement Loans and Grants**

The Carver County CDA offers a home improvement loans financed by the Minnesota Housing Finance Agency. The Single Family Rehabilitation Loan Program is a deferred, 0 percent interest loan. These funds are available to low-to-moderate income households in Carver and Scott County. Loans must be for improvements that directly affect the safety, habitability, accessibility or energy efficiency of the house.

Also offered by the CDA is a home improvement program funded *periodically* by the Minnesota Department of Employment and Economic Development (DEED) called the Small Cities Development Program.

### **Market-Rate Rental Housing for Senior Citizens**

The Carver County CDA has also participated in building The Crossings at Town Centre, 200 South Olive Street, which is part of a larger project that includes the Waconia City Hall and a branch of the Carver County Library.

### **Other Housing Assistance Services**

Westview Acres is a private facility in Waconia not associated with the Carver County CDA that provides assisted living for the elderly.

Auburn West is a private nursing home provides short-term care for the infirm elderly in Waconia.

The Lighthouse at Waconia offers independent living, assisted living apartments, short term stays (respite care), memory care and adult foster care.

## Conclusions from the County’s Housing Market Analysis

The Carver County Community Development Agency commissioned an analysis of the housing market in 2007, and the following findings were reported for Waconia.

“Waconia is projected to add over 2,600 households between 2005 and 2015, increasing its population to over 15,000 people in 2015. Demand will be driven by the expanding local employment base (Ridgeview Medical Center is one of the largest employers in the county) as well as the close proximity to job centers in Chaska and Chanhassen. Waconia also has an ample supply of land in Waconia and Laketown Township available for new housing through annexations. From 2005 to 2015, we project demand for almost 2,200 owned housing units, 230 general-occupancy rental units and 205 senior housing units.”

**Table 7-7  
Waconia Projected Housing Demand, 2005-2015**

<b>Ownership</b>	2,185
Single-Family	1,575
Rental	610
<b>Senior</b>	205
Adult Owned	65
Adult Rental	95
Service-Intensive	45
<b>Rental</b>	230
Affordable-Subsidized	130
Market Rate	100

“To meet the projected single-family home demand, Waconia will need to maintain a supply of about 475 lots to allow adequate consumer choice. Currently, the supply is about 300 available lots, which is appropriate given the current housing market. In addition, we project that the private market will meet the need for additional lots as there are large planned and proposed subdivisions.

While there is rental demand, rents achievable in Waconia would be less than those in Chaska and Chanhassen. An estimated 55 percent of the general-occupancy rental demand between 2005 and 2015 will be for affordable / subsidized units, and the remainder for market rate. Monthly rents at a market rate building should also be modest, with most of the units having monthly rents near the payment standard for Housing Choice Vouchers. Proposed rental developments by Hartford Group and Plowshares would likely satisfy most of the rental demand over the next several years.

The Carver County CDA developed The Crossings in 2006. The 68-unit senior rental building accommodated most of the current adult rental demand. Another building of similar size could be supported in the future when unmet demand has increased again.

Demand was calculated for only 45 service-intensive senior units (congregate, assisted-living, memory care) in Waconia before 2015. Most of the current demand was satisfied by the new Lighthouse at Waconia. We project that 220 units of additional demand will be created between 2015 and 2030 as the local senior population increases.”

## Summary of Major Housing Needs

The major housing issues facing Waconia are summarized below.

### 1. Affordability

Housing affordability continues to be a problem in nearly every community. The many costs of housing construction – land, labor, materials and fees – has risen for many years faster than the income of many segments of the population. The rising number of households has added to demand, which puts upward pressure on prices.

This problem is most acute for households with children but only one adult employed. Often, the sole wage earner in such households is a woman, and women on average earn less than men. The need for additional bedrooms compounds the problem.

Two approaches to alleviating the housing affordability problem are to build multiple-family housing, which tends to cost less for a variety of reasons, and provide rental housing, which does not require a down payment. The proportion of multiple-family housing in Waconia is slightly lower than the average for cities in this metropolitan area, and the rate at which multiple-family housing has been built over the 1997 to 2006 time period lags behind the city-wide proportion. (Table 7-4 shows that 29 percent of the units built during that period were attached; Table 7-5 shows that 32 percent of all housing in Waconia in 2006 was in multiple-unit buildings.)

### 2. Housing for the Elderly

The proportion of the population over age 65 will continue to grow for the next two decades as the Baby Boomers age. As people move through different stages of their lives, their housing needs evolve. For instance, many elderly households inhabit single-family houses that are larger than they need or wish to maintain. In addition, as the elderly become more infirm, they often desire assistance with meals, housekeeping, transportation and health care that is not easily met when they live on their own in the house in which they raised their children.

The task of providing specialized housing for the elderly along with the spectrum of needed assistance falls to three groups: the for-profit private housing industry, the not-for-profit housing and social services industry, and the public sector. All three have added to the stock of housing for the elderly in Waconia. However, it is not fully known how much of the demand for such housing has been satisfied locally and how much is being met by households moving to other communities, particularly in the eastern part of the county. As the local population grows and

ages, it is anticipated that more elderly households will want to find alternative living arrangements in Waconia.

### **3. Housing Diversity**

In every city, there is a need for a range of housing sizes, styles and prices, so that the community may accommodate people in all stages of life, individuals and families, and a wide range of incomes. Providing such a housing stock is not only a matter of social justice but also helps build a sustainable and attractive local community and region while supporting Waconia's growing industrial base and health care industry.

It is typical for a growing community to have a higher proportion of detached (single-family) housing units in its early years and add a complement of multiple-family housing types later. Waconia is no exception to this trend. The local housing stock is skewed toward the single-family end of the range but the city has been experiencing a rise in twinhomes, townhouses, apartments and other options. The city's land use plan and zoning ordinance allow the market to build a wide variety of housing types.

## Housing Plan

The City of Waconia will address the housing needs of the local community according to the following general policies.

1. **Principles:** Continue to adhere to these principles:
  - A balanced housing supply with housing available for people at all income levels.
  - The accommodation of all racial and ethnic groups in the purchase, sale, rental and location of housing within the community.
  - A variety of housing types for people in all stages of the life-cycle.
  - A community of well-maintained housing and neighborhoods, including ownership and rental housing.
  - Housing development that respects the natural environment of the community while striving to accommodate the need for a variety of housing types and costs.
  - The availability of a full range of services and facilities for its residents, the improvement of access to and linkage between housing and employment.
  
2. **Housing Supply, Diversity and Density:** Continue to administer a land use plan, zoning ordinance and zoning map that allow and promote the housing industry to build a variety of housing types in all sectors of the community.

Adopt the land use plan map and policies presented in this comprehensive plan, which guide the community toward a range of housing types and densities ranging from single-family to apartments and from approximately 2 to more than 20 housing units per acre.

Encourage applications for master-planned neighborhoods that include a range of housing types by several builders along with parks and areas set aside for natural protection.

Ensure that there are sufficient trunk utility lines and arterial roads to allow the market to respond to annual demand, and to ensure that land prices are not artificially inflated by a shortage of land available for development. The comprehensive land use plan in conjunction with the comprehensive utilities staging plan should allow the market to build enough housing for Waconia to meet the forecasts by the Twin Cities Metropolitan Council shown in Table 1-1 of this comprehensive plan.

Continue to administer the development application review process efficiently and fairly while protecting the rights of existing neighborhoods and owners of undeveloped land.

2. **New Neighborhood Design:** Follow the neighborhood design guidelines presented in the Land Use Plan chapter of this document, which promote
  - Appropriately-wide local residential streets
  - Sidewalks on at least one side of each future local residential street and both sides of future collector streets
  - Street trees on both sides of the public right-of-way of all future local and collector residential streets
  - Increased front yard setbacks for single-family houses.
  
3. **Housing Affordability:** The Metropolitan Council has forecast affordable housing needs for all cities and townships in the Twin Cities Metropolitan Area for the period from 2011 to 2020. The housing element of local comprehensive plans is required to reflect the allocated portion of the forecasted demand for affordable housing. The City's share of this allocation is 706 affordable housing units.

The City will continue to encourage the private market to provide housing in a range of prices by administering the land use plan in this document and a complementary zoning ordinance and map.

The City will also continue to work with the Carver County Community Development Agency (CDA) and not-for-profit housing development agencies to improve housing affordability. The CDA can supply a small number of rental housing assistance vouchers to eligible low- and moderate-income households and a limited number of rent-subsidized housing units. The not-for-profit industry is willing to build and operate lower cost and market-rate rental housing for both the elderly and the special-needs (handicapped) populations, sometimes in cooperation with county, state or federal agency financial assistance.

4. **Housing Preservation, Rehabilitation and Redevelopment:** Housing maintenance is not presently a major concern in Waconia but the need is expected to increase as the housing stock ages. Therefore, the City will continue to rely on the housing rehabilitation assistance program available through the Carver County CDA. The City will monitor the situation and consider initiating future local programs including rehabilitation loans or grants for owner-occupied housing in targeted neighborhoods, increased Building Code inspection enforcement at time of sale, or increased rental housing inspection and maintenance.
  
5. **Housing and Services for the Elderly:** Specialty housing and related services in Waconia will continue to be provided by a combination of private market activity, not-for-profit initiatives and the programs of the Carver County CDA.

6. **Livable Communities Act:** Implement the adopted Waconia Housing Action Plan to achieve the affordable and life-cycle housing objectives presented in Table 7-6, which are compatible with the policies of the Metropolitan Council. The Action Plan outlines strategies, some of which are currently in place, and promote policies that should encourage affordable and life-cycle housing options for people of all age groups. The specifics of the Housing Action Plan are presented below.

***Local Codes and Ordinances***

- A. On an annual basis, continue to inventory the number, size and types of vacant residential building lots in the City in order to provide a balance of residential dwelling opportunities (single family, townhouse, apartments). Continue to prepare a vacant land analysis using year-end building permit data. Prepare a report in January of each year.
- B. Review and analyze land use trends, zoning ordinance and Comprehensive Plan information including the allocation of MUSA land to ensure a balanced supply of developable areas in order to minimize high land costs. Communicate and exchange data with the Metropolitan Council concerning amendments to the Comprehensive Plan as they relate to residential land availability.
- C. The City will continue to oversee the following zoning incentives to encourage dispersed, affordable housing:
1. Up to 20 percent of all newly platted lots in subdivisions may have reduced lot size and lot width standards of up to 25 percent. The City lot size minimum for a single-family lot is 10,500 square feet. The 25 percent lot size reduction allows lot sizes for single-family homes of 7,875 square feet.
  2. Allow accessory apartments in the R-2 Single-Family districts of the city.
  3. Cooperate with current and potential adult day care uses in single-family residential districts.
- The City will continue to monitor for effectiveness in varied house size, design and types. Explore additional zoning incentives that would create more diverse and affordable housing opportunities.
- D. Protect and enhance the City's existing housing stock by actively carrying out the following:
1. Continue to enforce zoning ordinance violations and nuisance conditions that can have adverse effect on neighborhoods.
  2. Inventory the condition of the housing stock and identify structures that may not be suitable for occupancy.
  3. Continue to oversee and update, when necessary, the license procedures for rental dwellings to ensure compliance with the Minnesota State Building Code and the Minnesota Uniform Fire Code.

***City of Waconia and Carver County CDA Housing Programs***

- A. The Carver County CDA will continue to own the Spruce Apartments, a 31-unit HUD complex.
- B. The City intends to allocate its Affordable and Life-Cycle Housing Opportunities Amount (ALHOA) to projects within the City.
- C. The Carver County Community Development Agency is a comprehensive housing provider. The CDA works with cities, renters, potential home owners, property managers, businesses, developers, social service agencies and others. The Carver County CDA oversees the following programs:
  - The Minnesota Housing (formerly the Minnesota Housing Finance Agency) Fix-Up Fund
  - The Minnesota Housing Accessibility Improvement Loans
  - Minnesota Housing Home Energy Loans
  - Minnesota Housing 3 Percent Revolving Rehabilitation Loans
  - Minnesota Housing Deferred Loans
  - Minnesota Housing Deferred Accessibility Loans
  - Carver County CDA Home Improvement Loans
  - Carver county CDA Housing Counseling
  - Carver county CDA Rental Assistance
  - Carver County CDA County-Wide Housing Study
  - Carver County CDA Rental Survey
  - City of Waconia Rental Survey
- D. The City will make more City and County CDA housing information available to the public through display areas at the City office.
- E. The City will update rental information on a yearly basis.
- F. The City will cooperate with lending institutions in making finance program information available to the public
- H. The City will work with the Carver County CDA staff on potential projects in the future.
- I. The Carver County CDA will continue to seek funding and support to address the increasing demand for home owner rehabilitation and rental assistance in the area.

**7. Housing Implementation Program:**

Applicable official controls, fiscal tools or incentives may include but are not limited to:

- **Planning** land for a wide range of housing types and densities through the Land Use Plan of this comprehensive plan.
- **Zoning** to implement the land use plan map and policies, including higher allowable densities or the use of flexible design mechanisms such as the planned-

unit development provisions of the zoning ordinance.

- Site **redevelopment assistance** through tax increment financing, local tax abatement or general obligation bonds.
- **Rent assistance** through the federal Section 8 program available through either the Carver County HRA or the Metropolitan Council HRA.
- **Housing rehabilitation loans** funded by local Community Development Block Grant funds, the Carver County CDA, the Greater Metropolitan Housing Corporation, Minnesota Housing.
- First-time **homebuyer assistance** funded by the Carver County CDA, the Greater Metropolitan Housing Corporation or Minnesota Housing.
- **Rental housing development** programs sponsored by the Carver County CDA, Minnesota Housing Finance Agency, the Greater Metropolitan Housing Corporation or local housing development revenue bonds.
- Cooperating with a **non-profit housing development** corporation to develop or preserve **affordable housing** opportunities.

## Appendix A: Demographic Profile, 1990 and 2000

**Table 1: Demographics**

Demographic information	1990	2000	Change	% change
Total population	3,498	6,814	3,316	94.8%
Number of households	1,401	2,568	1,167	83.3%
Persons per household	2.40	2.62	0.22	9.2%
Number of families	918	1,848	930	101.3%
Persons per family	3.04	3.12	0.08	2.6%

**Table 2: Population by age**

Age	1990		2000		Change	
	Number	% of total	Number	% of total	Number	Percent
Under 5 years	241	6.9%	658	9.7%	417	173.0%
5 to 9	245	7.0%	586	8.6%	341	139.2%
10 to 14	229	6.5%	535	7.9%	306	133.6%
15 to 17	124	3.5%	258	3.8%	134	108.1%
18 to 21	145	4.1%	214	3.1%	69	47.6%
22 to 24	141	4.0%	184	2.7%	43	30.5%
25 to 34	556	15.9%	1,248	18.3%	692	124.5%
35 to 44	460	13.2%	1,174	17.2%	714	155.2%
45 to 54	351	10.0%	688	10.1%	337	96.0%
55 to 64	303	8.7%	424	6.2%	121	39.9%
65 to 74	256	7.3%	324	4.8%	68	26.6%
75 to 84	270	7.7%	320	4.7%	50	18.5%
85 and older	177	5.1%	201	2.9%	24	13.6%
<b>Total population</b>	<b>3,498</b>	<b>100.0%</b>	<b>6,814</b>	<b>100.0%</b>	<b>3,316</b>	<b>94.8%</b>

**Table 3: Race/ethnicity by age, 2000**

Age	White	Black or African American	American Indian	Asian or Pacific Islander	Other race	Two or more races	Hispanic or Latino
Under 5 years	637	2	0	1	7	11	10
5 to 17	1,315	11	2	19	18	14	29
18 to 24	379	0	3	4	5	7	9
25 to 44	2,357	9	3	12	24	17	34
45 to 54	679	1	0	4	4	0	4
55 to 64	421	0	0	3	0	0	1
65 to 74	320	0	0	2	1	1	0
75 and older	506	0	0	0	9	6	0
<b>Total population</b>	<b>6,614</b>	<b>23</b>	<b>8</b>	<b>45</b>	<b>68</b>	<b>56</b>	<b>87</b>

**Table 4: Households by type**

Household type	1990	2000	Change	% Change
Family households	918	1,848	930	101.3%
Married couples	777	1,566	789	101.5%
- With related children under age 18	363	862	499	137.5%
- No related children under age 18	414	704	290	70.0%
Other families	141	282	141	100.0%
Male householder, no wife present	29	81	52	179.3%
- With related children under age 18	16	53	37	231.3%
- No related children under age 18	13	28	15	115.4%
Female householder, no husband present	112	201	89	79.5%
- With related children under age 18	76	141	65	85.5%
- No related children under age 18	36	60	24	66.7%
Non-family households	483	720	237	49.1%
1-person	434	599	165	38.0%
2 or more persons	49	121	72	146.9%
<b>Total</b>	<b>1,401</b>	<b>2,568</b>	<b>1,167</b>	<b>83.3%</b>

**Table 5: Household type by age of householder, 2000**

Age of owner householder	Family household	1-person household	Other non-family household
Young adults (15-24 years)	21	3	19
Working-age population (25-64)	1,346	208	57
Elderly (65 and older)	233	95	4

  

Age of renter householder	Family household	1-person household	Other non-family household
Young adults (15-24 years)	33	30	13
Working-age population (25-64)	173	73	34
Elderly (65 and older)	59	201	0

**Table 6: Tenure by age of householder**

Age of householder	1990		2000		Change	
	Owners	Renters	Owners	Renters	Owners	Renters
15-24 years	16	46	30	57	14	11
25-34	172	107	497	128	325	21
35-44	197	54	574	93	377	39
45-54	159	35	347	56	188	21
55-64	155	29	205	29	50	0
65-74	111	52	168	42	57	-10
75 and over	104	164	139	203	35	39
<b>Total households</b>	<b>914</b>	<b>487</b>	<b>1,960</b>	<b>608</b>	<b>1,046</b>	<b>121</b>

**Table 7: Race/ethnicity by tenure and age of householder, 2000**

Age of householder	Owner-occupied units			Renter-occupied units		
	White	Non-white	Hispanic or Latino	White	Non-white	Hispanic or Latino
15-24 years	30	0	0	52	5	1
25-34	486	11	4	114	14	4
35-44	569	5	3	83	10	6
45-54	342	5	3	55	1	0
55-64	204	1	1	29	0	0
65-74	166	2	0	41	1	0
75 and over	139	0	0	193	10	0
<b>Total households</b>	<b>1,936</b>	<b>24</b>	<b>11</b>	<b>567</b>	<b>41</b>	<b>11</b>

**Table 8: Occupied housing units by type and tenure**

Type of housing and units in structure	1990		2000	
	Owners	Renters	Owners	Renters
Single family, detached	805	35	1,769	21
Single family, attached	70	27	166	50
Duplexes	19	64	16	61
Buildings with 3 or 4 units	6	24	15	20
Buildings with 5 to 19 units	8	175	6	156
Buildings with 20 or more units	0	148	0	308
Mobile homes	0	1	14	0
Other units	6	13	0	0
<b>Total occupied housing units</b>	<b>914</b>	<b>487</b>	<b>1,986</b>	<b>616</b>

**Table 9: Measures of crowding by tenure, 2000**

Measures of crowding	Owner households	Renter households
1.0 person per room or fewer	1,972	611
More than 1.0 person per room	14	5

**Table 10: Value of owner-occupied units, county assessors' data**

Value:	Number of units in 2000	Number of units in 2002
Under \$50,000	6	1
\$50,000-\$74,999	38	1
\$75,000-\$99,999	314	84
\$100,000-\$124,999	524	337
\$125,000-\$149,999	511	414
\$150,000-\$174,999	259	553
\$175,000-\$199,999	158	312
\$200,000-\$249,999	123	382
\$250,000-\$299,999	53	131
\$300,000-\$399,999	40	110
\$400,000-\$499,999	7	32
\$500,000 or more	5	22
<b>Total owner units:</b>	<b>2,038</b>	<b>2,379</b>

Source: County Assessors' database.

**Table 11: Value of owner-occupied units, 2000**

Value of owner-occupied units:	Number of units
Under \$100,000	195
\$100,000-\$149,999	793
\$150,000-\$174,999	318
\$175,000-\$199,999	261
\$200,000-\$299,999	332
\$300,000-\$399,999	41
\$400,000-\$499,999	29
\$500,000 or higher	17
<b>Total owner units:</b>	<b>1,986</b>

**Table 12: Median value of owner-occupied units**

1990 value	\$85,400
1990 value in 2000 \$'s	\$109,110
2000 value	\$151,500

**Table 13: Monthly housing costs by mortgage status, 2000**

Owner-occupied units with a mortgage	
Monthly housing costs	Owner units
Less than \$300	5
\$300-\$399	13
\$400-\$499	36
\$500-\$599	35
\$600-\$699	42
\$700-\$799	64
\$800-\$899	108
\$900-\$999	57
\$1,000-\$1,249	358
\$1,250-\$1,499	304
\$1,500 or more	468
<b>Total</b>	<b>1,490</b>

Owner-occupied units with no mortgage	
Monthly housing costs	Owner units
Less than \$200	24
\$200-\$299	103
\$300-\$499	183
\$500-\$799	33
\$800 or more	17
<b>Total</b>	<b>360</b>

**Table 14: Median housing costs for owner-occupied units**

Median monthly housing costs by mortgage status	1990	1990 cost in 2000 \$'s	2000
With a mortgage	\$816	\$1,043	\$1,272
Without a mortgage	\$207	\$264	\$345

**Table 15: Gross monthly rent paid, 2000**

Gross rent	Number of units
Less than \$200	60
\$200-\$299	37
\$300-\$399	44
\$400-\$499	50
\$500-\$599	63
\$600-\$699	125
\$700-\$799	71
\$800-\$899	59
\$900-\$999	81
\$1,000-\$1,249	8
\$1,250 or more	14

**Table 16: Median gross rent**

1990	\$423
1990 in 2000 \$'s	\$540
2000	\$652

**Table 17: Gross rents paid by number of bedrooms, 2000**

Rent categories	Number of bedrooms			
	None	One	Two	Three or more
With cash rent	3	221	331	57
Less than \$200	0	52	8	0
\$200-\$299	0	12	25	0
\$300-\$499	0	64	30	0
\$500-\$749	3	40	155	37
\$750-\$999	0	44	102	18
\$1,000 or more	0	9	11	2
No cash rent	0	0	4	0
<b>Total</b>	<b>3</b>	<b>221</b>	<b>335</b>	<b>57</b>

**Table 18: Household income by age of householder, 1999**

Income	Age of householder						
	Under 25	25-34	35-44	45-54	55-64	65-74	75 and over
Less than \$10,000	10	22	0	0	15	17	62
\$10,000-\$14,999	20	0	0	4	3	18	95
\$15,000-\$19,999	13	3	0	0	12	28	26
\$20,000-\$24,999	4	6	17	33	4	21	36
\$25,000-\$29,999	17	8	21	12	23	23	17
\$30,000-\$34,999	0	32	28	8	23	13	31
\$35,000-\$39,999	23	8	42	9	8	17	3
\$40,000-\$44,999	0	66	39	24	8	27	17
\$45,000-\$49,999	0	25	22	17	12	9	0
\$50,000-\$59,999	29	70	52	64	10	26	15
\$60,000-\$74,999	12	152	124	55	43	2	7
\$75,000-\$99,999	4	107	160	53	48	4	9
\$100,000-\$124,999	0	67	39	49	16	6	3
\$125,000-\$149,999	0	14	12	48	21	0	0
\$150,000-\$199,999	0	21	25	14	2	0	0
\$200,000 or more	0	18	36	14	22	10	8
<b>Total households</b>	<b>132</b>	<b>619</b>	<b>617</b>	<b>404</b>	<b>270</b>	<b>221</b>	<b>329</b>

**Table 19: Median household income by age, 1999**

Age of householder	Median household income
Under 25 years	\$35,385
25-34	\$68,781
35-44	\$70,673
45-54	\$66,827
55-64	\$61,771
65-74	\$31,250
75 and older	\$16,563
<b>All households</b>	<b>\$55,705</b>

**Table 20: Housing costs as a percent of household income, 2000**

1999 income	Households paying less than 30% of income for housing		Households paying 30% or more of income for housing	
	Owners	Renters	Owners	Renters
Less than \$10,000	0	43	26	52
\$10,000-\$19,999	33	35	32	131
\$20,000-\$34,999	90	60	135	85
\$35,000-\$49,999	134	110	109	0
\$50,000-\$74,999	476	60	63	0
\$75,000-\$99,999	334	19	11	0
\$100,000 or more	386	17	4	0

**Table 21: Households paying 35% or more of income for housing costs, 2000**

Tenure	Households paying _____% of household income for housing		
	35% - 39.9%	40% - 49.9%	50% or more
Owners	78	89	89
Renters	33	25	151

**Table 22: Households paying 30% or more of income for housing by age of householder, 2000**

Age of householder	Owner	Renter
Under 25 years	22	43
25-34	79	38
35-44	91	12
45-54	64	0
55-64	36	6
65-74	40	10
75 and older	48	159

**Table 23: Poverty rates**

Poverty rates	Below poverty level in 1989		Below poverty level in 1999	
	Number	Percent	Number	Percent
Individuals	153	4.6%	256	3.8%
Families	22	2.4%	53	2.9%
Households	113	8.0%	143	5.5%

**Table 24: Poverty status by age**

Age group	Persons below poverty level in 1989		Persons below poverty level in 1999	
	Number	Percent	Number	Percent
Under 5	8	3.3%	50	7.3%
5	0	0.0%	0	0.0%
6-11	10	2.9%	26	3.6%
12-17	0	0.0%	0	0.0%
18-64	48	2.5%	106	2.7%
65-74	11	4.3%	25	6.9%
75 and over	76	24.1%	49	11.6%

**Table 25: Poverty status by family type, 1999**

Family type	Number below poverty level	Percent below poverty level
Married-couple family	21	1.3%
- With related children under age 18	5	0.6%
- No related children under age 18	16	2.0%
Male householder, no wife present	0	0.0%
- With related children under age 18	0	0.0%
- No related children under age 18	0	0.0%
Female householder, no husband present	32	22.4%
- With related children under age 18	32	28.1%
- No related children under age 18	0	0.0%

**Table 26: Homeless population by county**

Year	Anoka	Dakota	Hennepin	Ramsey	Scott and Carver	Washington	Total
2000	259	175	3,592	981	100	176	5,383
2002	289	238	3,659	1,429	53	103	5,824

Source: MN Dept. of Children, Families and Learning Quarterly Shelter Survey.

**Table 27: Year structure was built**

Year structure was built	1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1994	1995-1998	1999-March 2000	Totals
Owner-occupied	224	135	150	123	92	184	246	493	339	1,986
Renter-occupied	80	8	25	96	59	266	82	0	0	616

**Table 28: Residential permits issued, 1970 through 2001**

Type of residential permits issued	Number of units permitted in:					
	1970-1979	1980-1989	1990-1994	1995-1999	2000	2001
Single family, detached	50	174	267	702	147	135
Townhouse	31	59	24	42	53	18
Duplex	6	10	12	38	10	0
Multifamily	46	188	90	0	0	0
<b>Total permits</b>	<b>133</b>	<b>431</b>	<b>393</b>	<b>782</b>	<b>210</b>	<b>153</b>

Source: Metropolitan Council Annual Building Permit Survey.

**Table 29: Residential demolitions, 1990 through 2001**

Type of unit demolished	Number of demolitions
Single-family, detached	11
Other residential	0
<b>Total</b>	<b>11</b>

Source: Metropolitan Council Annual Building Permit Survey.

**Table 30: Job growth**

	1990	2000	Change	% change
Employment	1,946	3,777	1,831	94.1%

Source: Minnesota Department of Employment and Economic Development (formerly Minnesota Department of Economic Security) and Metropolitan Council.

**Table 31: Wage information, 2002**

Wage group	Jobs*
Jobs paying \$5.15 or less/hr	28
Paying \$5.16 to \$11.04/hr	1,209
Paying \$11.05 to \$18.44/hr	1,302
Paying \$18.45 to \$29.49/hr	448
Paying \$29.50 to \$36.87/hr	114
Paying over \$36.87/hr	194
<b>Total jobs in community</b>	<b>3,294</b>

\*Numbers may not add to total due to rounding.

Source: Minnesota Department of Employment and Economic Development (formerly Minnesota Department of Economic Security) and Metropolitan Council.