



HOUSING

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Housing is a central and critical part of the economic and social well-being of both individual residents and the community as a whole. Sustaining a quality housing stock accessible to people at all lifecycle phases and income levels is a key component to ensuring that health. As a fully-developed suburb, the City of White Bear Lake faces unique housing challenges as it looks to the future. These challenges include an aging housing stock, the introduction of expanded and more accessible public transit, and limited opportunities for in-fill development. Additionally, the City faces similar challenges many other communities are experiencing including changing demographics, housing cost increases outpacing income growth, and diverse perspectives regarding future development.

Because the City's housing stock is primarily shaped by economic conditions, consumer preferences, federal, state and regional policies, and demographic trends, White Bear Lake must carefully leverage available financial and policy tools to influence outcomes within those contexts. This requires evaluating current policies, adopting new policies and programs, identifying funding sources, and leveraging partnerships with organizations affecting the housing market.

GUIDING PRINCIPLES

EXISTING HOUSING STOCK

Maintain and reinvest in housing stock to preserve and enhance property values and keep neighborhoods attractive and livable.

HOUSING OPTIONS

Expand housing options to meet the needs of people at all life stages and income levels to attract new residents as a growing population will contribute to high quality services, strengthen commercial districts, and lead to a more vibrant and safe community. Existing residential neighborhoods provide a wide range of housing options for residents and it is the goal of the City to continue this balance of housing options.

COMPATIBLE DESIGN

Encourage housing development design that reflects the character of the community while still increasing the quantity and variety of housing options.

EXISTING HOUSING ASSESSMENT

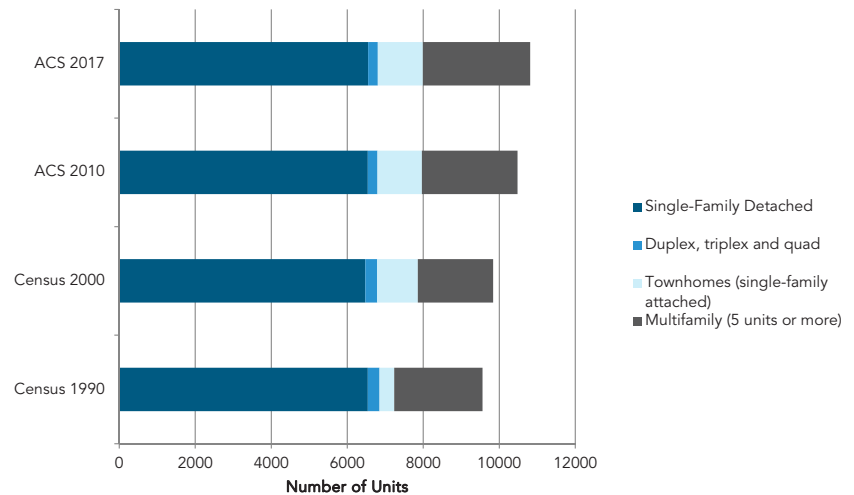
HOUSING BY TYPE

In 2016, there were an estimated 10,727 housing units within White Bear Lake, of those, 10,366 contained households (the others considered vacant), according to the Metropolitan Council. In 2016, the types of housing units within White Bear Lake were:

- » Single Family Detached: 6,547
- » Single Family Attached: 1,443
- » Apartments/Condos: 2,824
- » Manufactured homes: 0
- » Other: 0

As seen in Figure 3.1, single family detached homes have been the predominant housing type in the city over time, but most of the growth in new housing over the last thirty years has been in Single-Family Attached Townhomes and Multifamily units like apartments or condos.

Figure 3.1 Housing by Type in White Bear Lake



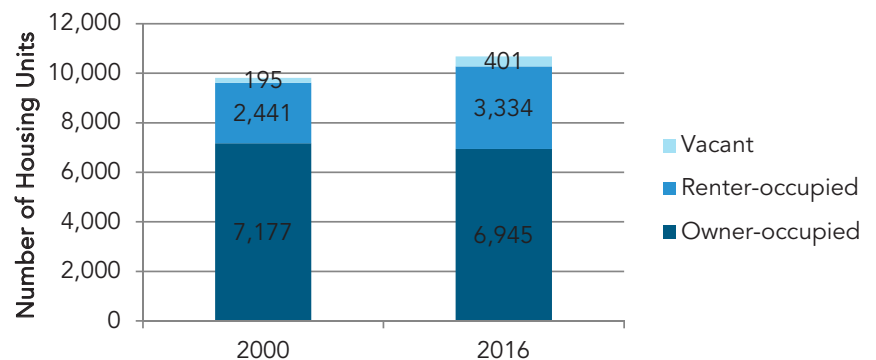
Source: Metropolitan Council, 2018

TENURE OF HOUSING

Of the total 10,727 housing units in White Bear Lake in 2016, 7,260 units are owned and 3,467 are rental. As seen in Figure 3.2, the number of owner-occupied units has decreased from 2000 to 2016, while the total number of units has increased.

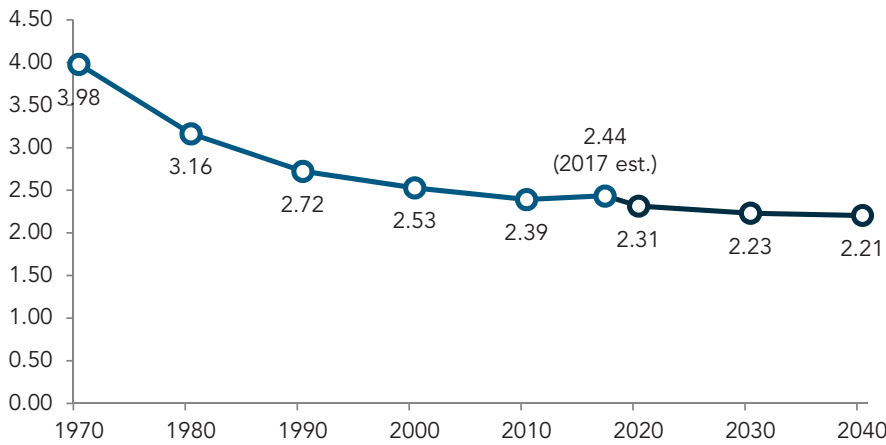
Approximately 73% of units were owner occupied in 2000, while 65% were owner occupied in 2016; this decrease is likely due to changes within the housing market since the Great Recession (2008-2012), turning more households to rental options.

Figure 3.2 Housing Tenure and Vacancy in White Bear Lake



Source: ACS 2012-2016 Estimates & US Census 2000

Figure 3.3 Average Household Size (People per Household)



Source: Metropolitan Council, 2018

HOUSEHOLD SIZE

As seen in Figure 3.3, the average household size in White Bear Lake has been declining over time. This trend is not unique to White Bear Lake, and has been observed in the region and nationally. As families decide to have fewer children or delay having children, seniors and empty-nesters remain in the homes longer than previous generations, and more adults live alone for longer, this trend is expected to continue into the future. A new approach to types of housing may be needed to accommodate the needs of these smaller households.

Table 3.1 Year Householder Moved into Unit

Year	White Bear Lake	White Bear Lake %	Twin Cities Metro	Twin Cities Metro %
2010 or later	3,590	34.9%	437,763	37.8%
2000-2009	2,621	25.5%	355,881	30.7%
1990-1999	1,851	18.0%	189,033	16.3%
1980-1989	971	9.4%	91,107	7.9%
1979 or earlier	1,291	12.6%	83,482	7.2%

Source: MN Compass

YEAR HOUSEHOLDER MOVED INTO UNIT

As seen in Table 3.1, 22.0% of householders in White Bear Lake moved in to their units 30 or more years ago, versus 15.1% metro wide. This shows that White Bear Lake has many long-time residents, who are likely aging in place and may want to stay within the community but need different housing options as they continue to age.

Table 3.2 Housing Unit Year Built

Year Built	White Bear Lake	White Bear Lake %	Twin Cities	Twin Cities %
2000 or later	655	6.1%	185,203	15.3%
1970-1999	4,305	40.2%	536,872	44.3%
1940-1969	4,711	44.0%	307,922	25.4%
1939 or earlier	1,030	9.6%	181,442	15.0%

Source: MN Compass

AGE OF HOUSING STOCK

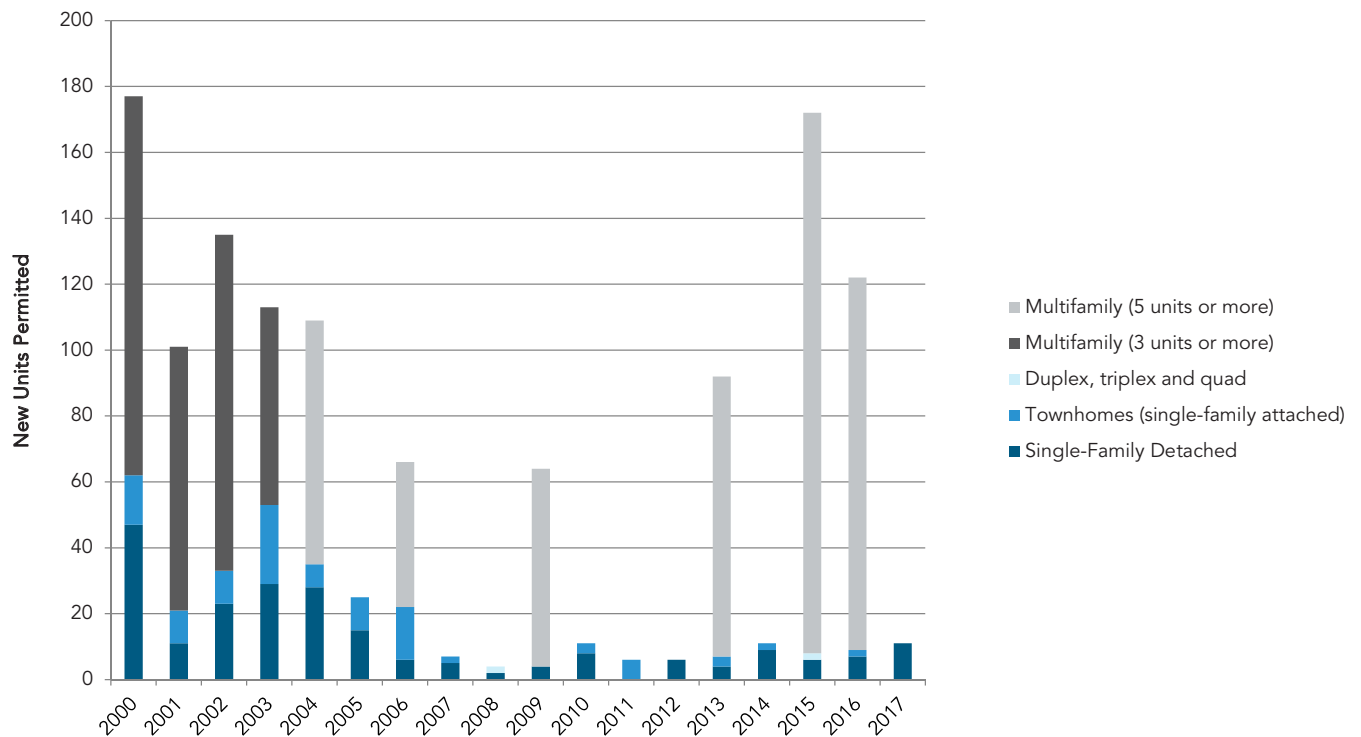
As a mature community, White Bear Lake's housing stock is aging. Today over one-half of the housing units in the community are more than 50 years old and almost 94% were built before 2000. The age of housing is notable as structures surpassing 20 years begin to require major repairs such as replacement of siding, roofing, and mechanical systems. While this housing has created stable, strong neighborhoods for decades, future prospects may not be as promising without maintenance and rehabilitation.

As seen in Table 3.2, White Bear Lake has older housing stock than the Twin Cities Metropolitan Region as a whole. 93.9% of housing units in White Bear Lake were built before 2000 versus 84.7% of units metro-wide; 53.6% of housing units in White Bear Lake were built before 1970 versus 40.4% of units metro wide.

NEW CONSTRUCTION

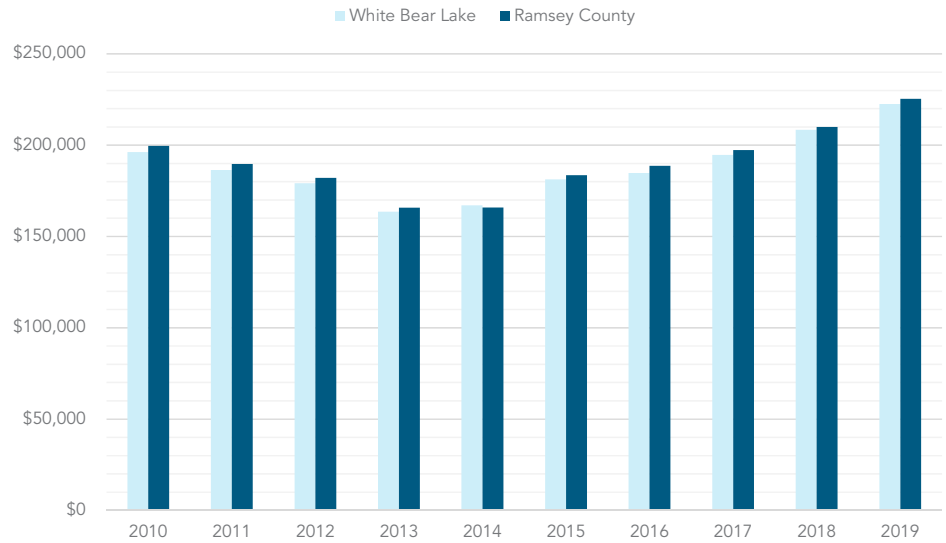
Construction of new housing has varied significantly since 2000. As seen in Figure 3.4, many of the new units permitted since the year 2000 were multifamily. Housing permits of all kinds stalled significantly between 2005 and 2012, a time which included the Great Recession (2008-2012). It is important to note, all multi-family units built in 2015 and 2016 were senior housing.

Figure 3.4 New Housing Units Permitted by White Bear Lake 2000-2017



Source: Metropolitan Council, 2018

Figure 3.5 Median Housing Value



Source: Ramsey County, 2019

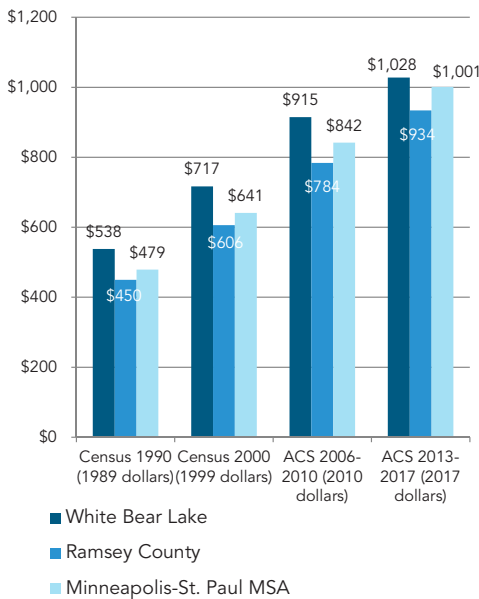
HOUSING VALUE & COST

Figure 3.7 represents 2016 estimated market values for owner-occupied housing units as presented by the Metropolitan Council. As seen in the graphic, the highest percentage of owner-occupied homes in White Bear Lake are \$243,500 or less in value, which is considered the “affordable” threshold for owner-occupied homes. Many of these units are those that are considered “Naturally Occurring Affordable Housing” or NOAH. NOAH are market-rate units, typically older homes on small lots, that are affordable to modest income (80% Area Median Household Income) households. These affordable homes are found throughout the community, especially in the Ramaley Park neighborhood and the neighborhoods south of White Bear Lake and north of County Road E. Higher-value units are found, unsurprisingly, on the water-front properties around the community and in the Old White Bear neighborhood surrounding Downtown.

Comparing median housing values over time, as seen in Figure 3.5, shows that values dipped between 2010 and 2013, but then rose to a value in 2019 that is higher than 2010. White Bear Lake’s median housing values have remained very similar to the overall Ramsey County value between 2010 and 2019.

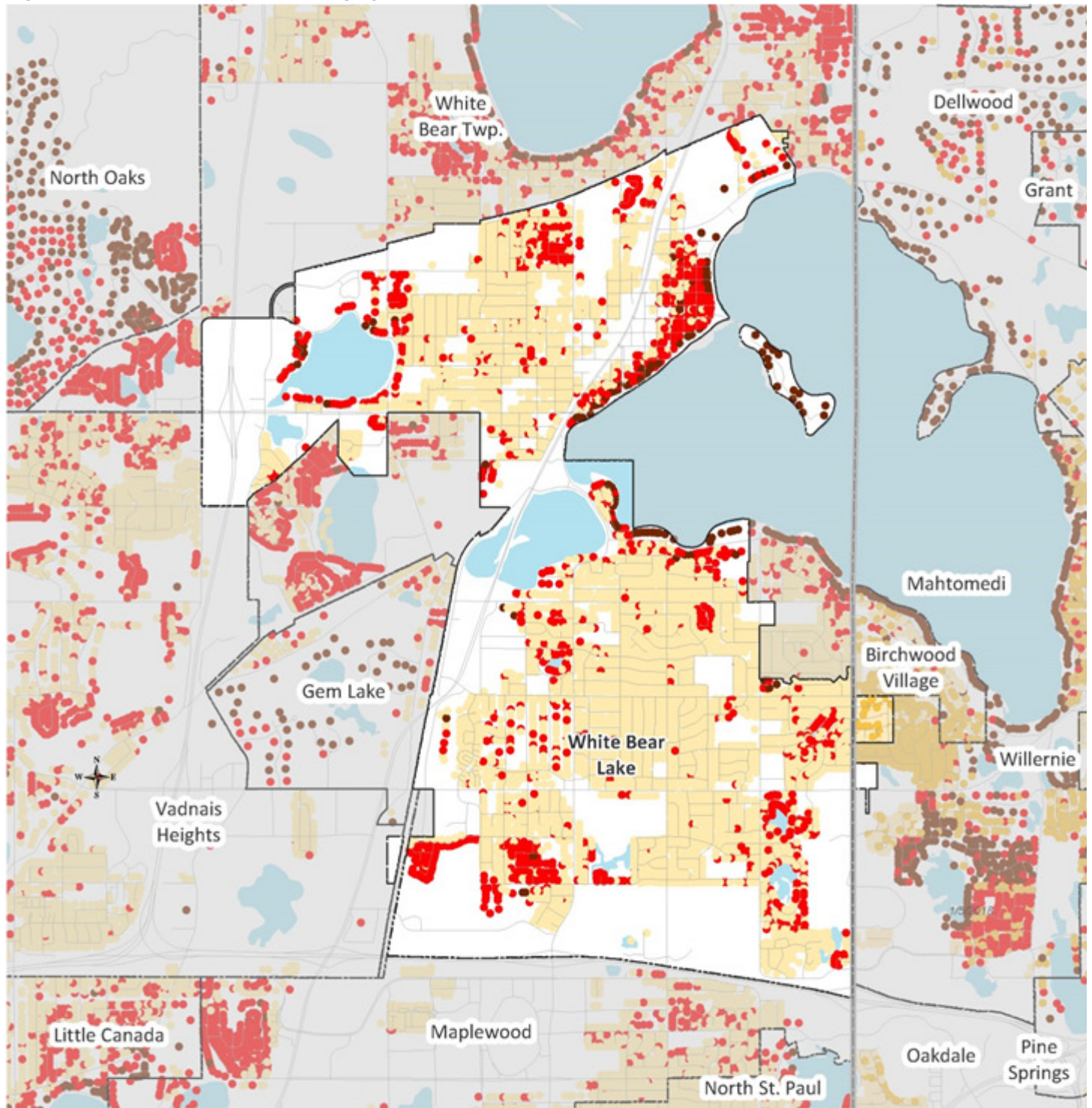
The cost of rental housing units has increased over time, as seen in Figure 3.6. Furthermore, rents within White Bear Lake are generally higher than Ramsey County and the metropolitan region, and have been higher historically. Increasing rents over time can be an indicator of an under-supply of rental properties, and it is particularly important to pay attention to affordability for renters.

Figure 3.6 Median Gross Rent over Time



Source: Metropolitan Council, 2018

Figure 3.7 Owner-Occupied Housing by Estimated Market Value (2016)



- County Boundaries
- City and Township Boundaries
- Streets
- Lakes and Rivers

**Owner-Occupied Housing
Estimated Market Value, 2016**

- \$243,500 or Less
- \$243,501 to \$350,000
- \$350,001 to \$450,000
- Over \$450,000

1 in = 0.74 miles



Source: MetroGIS Regional Parcel Dataset, 2016 estimated market values for taxes pay in 2017.

Note: Estimated Market Value includes only homesteaded units with a building on the pa

Housing Cost Burden

The cost of housing is typically the most significant expense in a household’s budget. A residence is considered “affordable” when 30% or less of the household’s gross income is spent on housing. If a household spends more than 30% of their gross income on housing, it is experiencing a “Housing Cost Burden”. Cost burdened households have fewer resources available for other necessities such as transportation, food, and health care. See Table 3.3 for a breakdown of White Bear Lake households experiencing housing cost burden according to the Metropolitan Council.

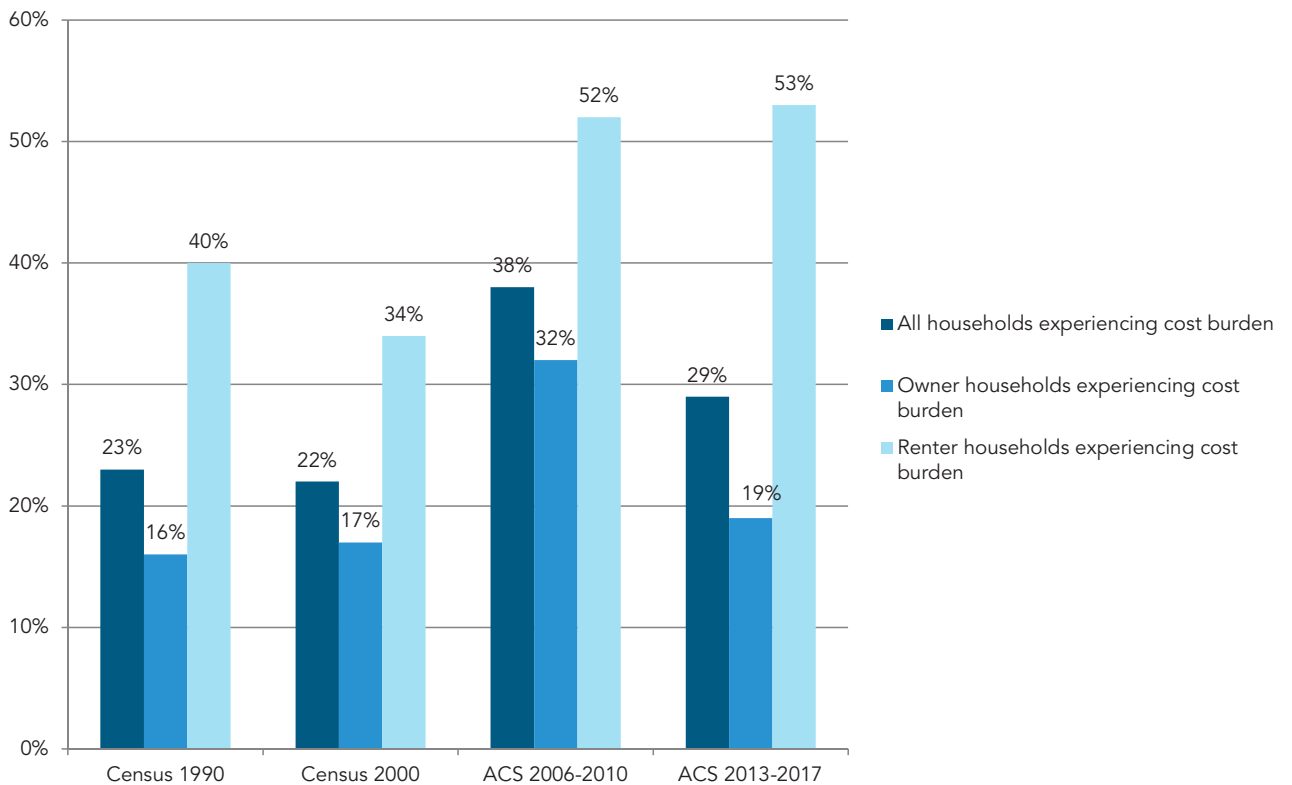
Table 3.3 Housing Cost Burden

Households with income at or below:	Housing Cost Burdened Households	Percentage of Total Households (10,366 in 2016)
30% AMI	708	6.83%
31% to 50% AMI	1,371	13.23%
51% to 80% AMI	733	7.07%

Source: Metropolitan Council, 2017

Another important aspect when looking at housing costs is the total number of households that are cost burdened, and whether they are home-owners or renters. As seen in Figure 3.8, 29% of all households in White Bear Lake are housing cost burdened, according to the American Community Survey. In addition, the percentage significantly rises when looking at just renters. 53% of rental households in White Bear Lake experience a housing cost burden. This trend is not unique to White Bear Lake, however, tools should be looked at to decrease housing burden for renters.

Figure 3.8 Percent of Households Experiencing Housing Cost Burden in White Bear Lake



Source: Metropolitan Council, 2018

Housing Affordability

As seen in Table 3.4, White Bear Lake has a limited number of housing units that are considered affordable to very low-income households (those households with 30% or less of the Area Median Income [AMI]) or affordable to low-income households (31% to 50% AMI). There are a fair number of homes considered in the affordable range for moderate-income households (51% to 80% AMI).

Number of Publicly Subsidized Units

Sometimes the cost of housing is so out of reach for individuals or families that the only way to make a unit affordable is through public subsidy. Table 3.5 shows the breakdown of publicly subsidized units currently in White Bear Lake.

ANTICIPATED HOUSING NEEDS

PROJECTED HOUSING GROWTH

Figure 3.9 shows the Metropolitan Council's projected household growth for the City of White Bear Lake. The city estimates an additional 1,227 households will be added between the years 2017-2040; this is with an assumed average forecasted growth rate between 50 and 55 households added per year. The estimated total number of households in 2040 is 11,700.

AFFORDABLE HOUSING ALLOCATION

Through its regional planning efforts, the Metropolitan Council has prioritized housing affordability in the Thrive MSP 2040 Regional Plan. The Metropolitan Council determined the allocation of affordable housing needed to meet the rising need of affordable housing across the Twin Cities metropolitan area. Housing is considered "affordable" when no more than 30 percent of household income goes to housing. As such, households with different income levels have different thresholds of "affordable." The Metropolitan Council has selected the four-person household thresholds as a general measurement for affordable housing needs at each income level.

Table 3.4 Housing Units Affordable to Households at or Below Area Median Income

	Units Affordable to HH w/ income at or below:	Percentage of Total Housing Units (10,727 in 2016)
30% AMI	559	5.21%
31% to 50% AMI	1,202	11.21%
51% to 80% AMI	6,933	64.63%

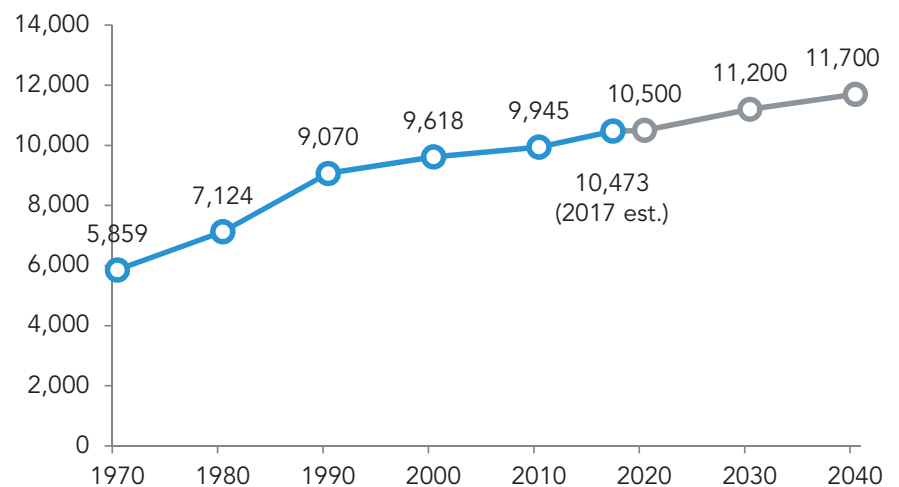
Source: Metropolitan Council 2017

Table 3.5 Publicly Subsidized Units by Type

Publicly Subsidized Unit Type	Units
Senior Unit	45
People with Disabilities	60
All Others	342
Total	447

Source: Metropolitan Council, 2017

Figure 3.9 Projected Household Growth



Source: Metropolitan Council, 2018

Table 3.6 Affordable Housing Need Allocation 2021-2030

Household Income Level	Units
At or below 30% AMI*	113
31% to 50% AMI	71
51% to 80% AMI	16
Total Units	200

*AMI = Area Median Income

Source: Metropolitan Council, 2016

This allocation of affordable housing need is calculated based on a variety of factors:

- » Projections of growth of households experiencing housing cost burden
- » Current supply of existing affordable housing, whether subsidized or naturally occurring
- » Disparity of low-wage jobs and housing for low-wage households within a community

Through these calculations, the Metropolitan Council has determined the Affordability Housing Need Allocation for White Bear Lake between now and 2030, as shown in Table 3.6.

The way that communities accomplish this affordable housing allocation is by designating adequate vacant land or redevelopable land at minimum densities (units/acre) that are high enough for affordable housing to be an option. The more units per acre allowed on a site, the less cost per unit to be built. This makes the development an option for both affordable housing and market-rate developers. The affordable housing allocation does not mean that the City must force the building of this many affordable units between 2021 and 2030. Rather, through future land use guidance, the City needs to ensure that the opportunity for affordable housing exists by having adequate vacant or redeveloped land guided for higher densities to meet the stated share.

In order to determine if White Bear Lake can achieve the calculated number of units, the City’s residential future land use designations that count towards Affordable Housing Allocation Need must be determined. According to the Metropolitan Council, any residential future land use designation that has a minimum density of eight units per acre or more can count towards affordable housing allocation calculations. Table 3.7 features all future land use designations for White Bear Lake and their minimum units per acre.

Table 3.7 White Bear Lake FLU Designations for Affordable Allocation

Future Land Use	Minimum Units/Acre	Qualify?
Very Low Density Residential	0.20 u/a	No
Low Density Residential	3.0 u/a	No
Medium Density Residential	8.0 u/a	Yes
High Density Residential	12.0 u/a	Yes
Downtown	12.0 u/a; 20% Residential	Yes - % Residential Applied
Lake Village	25.0 u/a; 50% Residential	Yes - % Residential Applied
Arts & Culture Mixed Use	12.0 u/a; 15% Residential	Yes - % Residential Applied
TOD Mixed Use	25.0 u/a; 50% Residential	Yes - % Residential Applied
Neighborhood Mixed Use	16.0 u/a; 50% Residential	Yes - % Residential Applied

Source: City of White Bear Lake, 2019

Vacant or redevelopable land designated as Medium Density Residential, High Density Residential, Downtown, Arts & Culture Mixed Use, TOD Mixed Use, or Neighborhood Mixed Use that is phased to be developed between 2021 -2030 may count toward affordable housing allocation calculations.

As seen in Table 3.8, the net developable or redevelopable acres of each applicable land use have been multiplied by the minimum units per acre to determine the minimum number of units that could be developed on this available land. Mixed-Use only requires a proportion of their developable lands to be residential, so those percentages apply to the unit count for this calculation. Through these calculations, it's estimated that a minimum of 336 units that meet affordable allocation criteria will develop from 2021-2030.

Table 3.8 White Bear Lake Development Potential for Affordable Allocation 2021-2030

Future Land Use	Acres (Net) 2021-2030	Minimum Units/Acre	% Residential	Units
Medium Density Residential	11.14	8.0	100%	89
High Density Residential	1.27	12.0	100%	15
Downtown	4.54	12.0	20%	11
Lake Village	6.94	25.0	50%	87
Arts & Culture Mixed Use	-	12.0	15%	-
TOD Mixed Use	8.46	25.0	50%	105
Neighborhood Mixed Use	3.61	16.0	50%	29
Total	35.95			336

Source: City of White Bear Lake, HKGI, 2019

ISSUES AND OPPORTUNITIES

CONCERNS & POTENTIAL CHALLENGES FOR EXISTING STOCK:

- » Aging housing stock requires increased maintenance and investment over time
- » Many seniors aging in place:
 - Do they have the resources to maintain homes?
 - Are their homes suitable for the needs of an older person?
 - Do they have access to the types of services they need within our community?
- » A large portion of multi-family NOAH located near proposed BRT, making it ripe for redevelopment/replacement by market rate or upscale housing, losing NOAH units
- » Increasing home sale prices: are first-time homeowners or households with lower-incomes being priced out of the market?
- » Tear down of existing homes: to what extent are moderately affordable single family homes being torn down and replaced by luxury housing?
- » Decreasing housing affordability as increasing housing costs, especially for renters, are not met by adequate or commensurate growth in income

CONCERNS & POTENTIAL CHALLENGES FOR ACHIEVING PROJECTED NEED:

- » Limited opportunities for new development, predominately infill/redevelopment
- » Is the new stock meeting the needs of our residents? Do we need more one-level association style options, more single occupant housing, housing for people with disabilities and more housing suitable for multi-generational living?
- » Community concerns about density, affordable housing
- » Ensuring design of new housing fits the character of the neighborhoods in which it is being built
- » Providing additional housing for 30% AMI and lower
- » Difficult for new construction to be affordable unless subsidized
- » Attracting developers with experience in affordable housing

HOUSING NEEDS ASSESSMENT

It is important in analyzing the existing housing conditions data to keep in mind the local context. White Bear Lake is a lake community with a rich history as a destination for vacationers and streetcar visitors from the Twin Cities, but more modern development has made it a main thoroughfare for vehicle-oriented land uses. Thus, the City is mostly a bedroom community with most residents leaving via automobile for employment in other locations.

White Bear Lake continues to be a desirable place to live. However, the City recognizes that as more than 61% of its units are single-family residential it is primarily serving the needs of people seeking to live in those types of homes. There is increasing interest from people of all ages for more options, such as townhomes, condominiums, rental apartments, single level living, senior friendly (not senior exclusive), co-housing, pocket neighborhood, and cottage housing options. In addition, many of the City's multi-family complexes are more than twenty-five years old and do not meet current market expectations and preferences. Thus, the City would benefit from the creation of new, market rate apartments, as well as modernization of existing complexes.

As noted with the City's multi-family structures, over one-half of the housing units in the community are more than 50 years old and almost 94% were built before 2000. The City continues to be interested in supporting property maintenance and investment to ensure resident health, safety and welfare, as well as thriving neighborhoods.

The amenities that make White Bear Lake an attractive residential community also impact cost. The cost of rent continues to rise within the city, and the increase is not matched by rise in income. While higher density projects are not necessarily less expensive, the diversification of the housing stock will likely include some lower cost options. In addition, new options may provide existing single-family homeowners alternatives which allows them to remain in the community, while freeing up some other naturally occurring affordable housing options. The City continues to seek opportunities to partner on the creation of affordable housing options.

As a fully developed community, most of the new housing options will come through redevelopment of private property. The City has created mixed-use land use districts to provide flexibility and encourage the development of attractive neighborhoods with a mix of medium and high density residential options, especially near planned regional transit investments.

HOUSING NEED PRIORITIES

1. Need for Affordable Housing, especially housing affordable to 30% Area Median Income (AMI) or lower, 31%-50% AMI, and 51%-80% AMI income bands
2. Need to preserve, maintain, and expand existing stock of Naturally Occurring Affordable Housing (NOAH)
3. Need for redevelopment and infill projects to increase density
4. Need for a wider variety of housing options to meet various housing needs
5. Need for investment and maintenance of existing housing stock

IMPLEMENTATION

This section gives specific implementation tools and programs that can be utilized by the City, residents, developers, and financiers to meet the Housing Need Priorities listed previous. Table 3.9 identifies each widely-available tool/program, when it would be considered, and what housing need(s) it addresses.

Table 3.9 Housing Implementation Tools & Programs

Program/Tool	Housing Need Addressed?					Circumstances & Sequence of Use	Affordability Level?			
	Need for Affordable Housing	Need to preserve, maintain, & expand NOAH	Need for redevelopment and infill to increase density	Need for wider variety of housing options	Need for investment & maintenance of existing stock		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Housing & Redevelopment Authority (HRA)						The City Council, through its role as the HRA, will review the Housing Implementation Plan on an ongoing basis to ensure its resources are being utilized most effectively				
Tax Increment Financing (TIF)	X		X	X		The City will continue to use TIF as a way to develop affordable housing and encourage redevelopment of underdeveloped areas of the city	X	X	X	
Housing Bonds	X	X	X	X		The City frequently uses Bonding as a means to meet housing needs, especially projects that address the need for affordable housing	X	X	X	
Tax Abatement	X	X	X			By 2025, the City will offer Tax Abatements for properties that provide naturally occurring affordable housing, especially near transit investments		X	X	
Consolidated RFP through the MHFA	X		X	X		The City would strongly consider supporting / sponsoring an application to the Consolidated RFP programs through MHFA for residential project proposals in areas guided for high density residential, TOD, or other mixed use areas				X
Land Bank Twin Cities	X		X	X		The City would encourage developers and property owners to work with the Land Bank of the Twin Cities. The City will also look for opportunities to partner with the Land Bank for development		X	X	

Program/Tool	Housing Need Addressed?					Circumstances & Sequence of Use	Affordability Level?			
	Need for Affordable Housing	Need to preserve, maintain, & expand NOAH	Need for redevelopment and infill to increase density	Need for wider variety of housing options	Need for investment & maintenance of existing stock		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Livable Communities Demonstration Account (LCDA) through Metropolitan Council	X		X	X		The City would strongly consider supporting / sponsoring an application to Livable Communities Account programs for proposals with residential units in areas guided as high density residential, TOD, or other mixed use areas.				X
Livable Communities Demonstration Account - Transit Oriented Development (TOD) through Metropolitan Council	X		X	X		The City would strongly consider supporting / sponsoring an application to Livable Communities Account programs for proposals with residential units in areas guided as high density residential, TOD, or other mixed use that are along or near major transit services.				X
Community Development Block Grant Funds (CDBG) through Ramsey County	X	X	X	X	X	The City will explore the use of a portion of our CDBG funds to prioritize projects if they provide affordable units, and are located in the high density, TOD or other mixed use locations on the City's future land use map.	X	X	X	
HOME Investment Partnerships Program (HOME) through Ramsey County	X					The City will explore with Ramsey County the application for HOME funds to provide rental assistance to low and moderate income households that are in existing rental units in the city.	X	X		
Home Improvement & Suburban Weatherization Programs through Ramsey County					X	The City will continue to support Ramsey County's programs that assist home owners with improvements to their property, especially focusing on energy efficiency.				X
Home & Energy Improvement Programs through the Center for Energy and Environment (CEE)					X	The City will continue to promote CEE programs and work with CEE to develop additional programs to assist residents and property owners				X

Program/Tool	Housing Need Addressed?					Circumstances & Sequence of Use	Affordability Level?			
	Need for Affordable Housing	Need to preserve, maintain, & expand NOAH	Need for redevelopment and infill to increase density	Need for wider variety of housing options	Need for investment & maintenance of existing stock		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Housing Improvement Area (HIA)		X			X	The City will evaluate the potential use of Housing Improvement Areas (HIA) through its HRA and EDC as a tool to assist condo and townhome associations with improvements they could not otherwise finance.				X
Preservation of expiring Low-Income Tax Credit Properties	X					The City will work with Ramsey County, advocacy organizations, and property owners to explore opportunities to preserve properties currently under low-income tax credit programs	X	X	X	
Low Income Housing Tax Credits	X		X			The City will continue to support developers seeking LIHTC by providing resources and information	X	X	X	
Revolving Loan and Grant Home Improvement Programs					X	By 2025, the City will consider establishing a revolving loan and grant program for investments in single family home improvements for residents with lower-income			X	
Community Land Trust	X			X		The City will examine the feasibility of introducing a Community Land Trust program by 2025. This program would be used to offer affordable housing as well as build equity through homeownership		X	X	
Cooperative Living Developments	X			X		The City will work with developers to introduce cooperative living developments that maintain affordability while allowing owners to gain equity			X	
Habitat for Humanity & Similar Organizations	X			X	X	The City will continue working with non-profit organizations that acquire and rehabilitate single-family properties and allow low income households to become homeowners	X	X		

Program/Tool	Housing Need Addressed?					Circumstances & Sequence of Use	Affordability Level?			
	Need for Affordable Housing	Need to preserve, maintain, & expand NOAH	Need for redevelopment and infill to increase density	Need for wider variety of housing options	Need for investment & maintenance of existing stock		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
NOAH Impact Fund	X	X				The City will explore opportunities with the Minnesota Housing Fund on the use of NOAH (Naturally Occurring Affordable Housing) Impact Funds to finance the acquisition and preservation of naturally occurring affordable housing.		X	X	
NOAH Revolving Loan & Grant program	X	X			X	By 2025, the City will introduce a program similar to the Revolving Loan and Grant program, but targeted at NOAH multi-family housing to encourage investment and introduce affordability restrictions		X	X	
Local 4d Tax Incentives	X		X	X	X	The City will explore an initiative to promote use of 4d tax incentives especially for multi-family property owners along the proposed BRT line route	X	X	X	
Homebuyer Assistance Program	X				X	By 2025, the City will explore funding streams to introduce a city-led homebuyer assistance program		X	X	
Truth-in-Housing Inspection Requirements					X	By 2025, the City will explore the feasibility and impacts of requiring property sellers to undergo a truth-in-housing inspection and file a Disclosure Report.				X
Site Assembly	X		X	X		The City would strongly consider supporting / sponsoring an environmental clean-up grant application for housing projects that provide affordable units		X	X	
Referrals						The City will continue its reference procedures and training for applicable staff, including the ability to refer our residents to any applicable housing programs outside the scope of our local services				X

Program/Tool	Housing Need Addressed?					Circumstances & Sequence of Use	Affordability Level?			
	Need for Affordable Housing	Need to preserve, maintain, & expand NOAH	Need for redevelopment and infill to increase density	Need for wider variety of housing options	Need for investment & maintenance of existing stock		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Guiding land at densities that support affordable housing	X		X	X		See the future land use plan and projected housing needs section of the housing chapter of this comprehensive plan	X	X	X	
Fair Housing Policy						White Bear Lake will adopt a Fair Housing Policy by 2025				X
Inclusionary Zoning Policy	X		X	X		By 2025, the City will introduce an inclusionary zoning policy at a minimum to require an affordable housing element for property guided TOD, or developments receiving public assistance for financing or variances	X	X	X	
Accessory Dwelling Units	X			X		By 2025, the City will consider adapting ADU regulations, in order to allow them by right and allow owner to reside in either unit				X
Eviction for Cause Protections		X				By 2025, the City will explore enactment of an Eviction for Cause policy establishing that landlords may only evict or terminate a lease for good cause				X
Tenant Protection Ordinance		X				By 2025, the City will explore enactment of a Tenant Protection Ordinance				X
Zoning and Subdivision Ordinances						The City will continue its ongoing assessment of its zoning and subdivision ordinances to identify any regulations that inhibit the housing priorities in this document				X
Expedited Pre-application						The City will consider the creation of a pre-application process to identify ways to minimize unnecessary delay for projects that address our stated housing needs, prior to a formal application submittal.				X

Source: City of White Bear Lake, 2019