HOSTED BY CARVER COUNTY CDA, IN PARTNERSHIP WITH HEADING HOME SCOTT CARVER

www.carvercda.org/rentalhousing/community-engagement
Community Partners

- Carver County: Adult Mental Health (First Street Center), Public Health, Social Services, Veterans Services
- Carver County Library
- Salvation Army
- Launch Ministry
- CAP Agency
- Love INC of Eastern Carver County
- Hearth Connection
- Hope House
- Families Moving Forward
- School District staff
- Ridgeview Hospital
- HousingLink
- Law Enforcement
- Homeless and formerly homeless individuals
- And many more
CDA Mission Statement

The Carver County Community Development Agency provides affordable housing opportunities and fosters Economic and Community Development in Carver County.
The Carver County Housing and Redevelopment Authority was created in 1980 by Minnesota State Legislature at the request of the Carver County Commissioners. Through the years we’ve seen incredible growth in large part due to the continued growth and development of Carver County.
BRICKYARD
705 N WALNUT ST
CHASKA
CENTENNIAL HILL
820 SANTA VERA DR
CHANHASSEN
CLOVER RIDGE DR TOWNHOMES
CHASKA
CROSSINGS AT TOWN CENTRE
200 S OLIVE ST
WACONIA
SPRUCE/PUBLIC HOUSING
325 S SPRUCE ST–WACONIA
50 SCATTERED SITES THROUGHOUT CARVER COUNTY

Spruce – Waconia

Scattered Site
W 1st St
CHASKA

two duplexes
WINDSTONE
110550 WINDMILL CT
CHASKA
28 homes located throughout Carver County with homes currently in Chaska, Victoria, and Waconia.
SPECIAL PROGRAMS

- Bridges
- Bridges RTC
- CoC PSH (formerly Shelter Plus Care)
- Housing Trust Fund
- HTF Re-entry
The Community Growth Partner Initiatives Grant Program was created and funded by the Carver County Community Development Agency (CDA) in January of 2016.
Housing Counseling

- Home Buyer Education Services
- Mortgage Delinquency Counseling
- Project Reinvest Financial Capacity
- Home Maintenance Inquiries
- Rental Assistance Counseling
Coordinated Entry

The CDA is a point of entry for the Coordinated Entry process for single adults and families that are experiencing homelessness in Carver County. Coordinated Entry is HUD mandated to connect the homeless with housing program resources.
Open to Business provides one on one business counseling to current and prospective entrepreneurs.

In addition to consulting, the Open to Business program can link entrepreneurs to financing for a variety of business purposes, including equipment financing, inventory, cash flow/working capital needs and start-up costs.

The service is available free of charge to all County residents, and any business located in Carver County.
## Open to Business Investment in Carver County Businesses

<table>
<thead>
<tr>
<th>Year</th>
<th>Businesses</th>
<th>Direct $</th>
<th>Leveraged $</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>4</td>
<td>$92,000</td>
<td>$457,800</td>
</tr>
<tr>
<td>2014</td>
<td>9</td>
<td>$190,500</td>
<td>$155,000</td>
</tr>
<tr>
<td>2015</td>
<td>7</td>
<td>$294,250</td>
<td>$1,346,250</td>
</tr>
<tr>
<td>2016</td>
<td>7</td>
<td>$486,550</td>
<td>$3,750,374</td>
</tr>
<tr>
<td>2017 YTD</td>
<td>6</td>
<td>$356,000</td>
<td>$3,621,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>33</strong></td>
<td><strong>$1,419,300</strong></td>
<td><strong>$9,330,424</strong></td>
</tr>
</tbody>
</table>
The CDA has partnered with Carver County Environmental Services to provide county residents with this program.
The CDA can write the grant request and administer this program for cities in Carver County. SCDP funding is from the Department of Employment & Economic Development (DEED).
The CDA partners with and provides technical assistance to the Cities within Carver County. Most recently, the CDA commissioned an Affordable Housing Study Update for each city to be used as a resource for their 2040 Comprehensive Plan update.

www.carvercda.org/rentalhousing/housing-study
The CDA will be applying to Minnesota Housing to administer the Rehabilitation Loan/Emergency and Accessibility Loan Programs (RLP/ELP) throughout Carver County.
The CDA is a contributing member of the FHIC. The FHIC was established in July 2002 to affirmatively further fair housing throughout the housing market area. Funding members of the FHIC include the counties of Anoka, Dakota, Hennepin, Ramsey and Washington; the Metro HRA (Metropolitan Council); the Community Development Agencies of Scott and Carver Counties; and the cities of Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Coon Rapids, Saint Paul and Woodbury.
Stories

- Homeless vet unit
- Special program participant
- Land Trust
What does home mean to you?

- NAHRO—National Association of Housing and Redevelopment Officials
- October is National Housing America Month
- National poster contest
- What does Home Mean to YOU?
Affordable and Subsidized Housing

- What does that mean?
<table>
<thead>
<tr>
<th>Effective date</th>
<th>Area median income</th>
<th>1 person</th>
<th>2 persons</th>
<th>3 persons</th>
<th>4 persons</th>
<th>5 persons</th>
<th>6 persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/10/17</td>
<td>$90,400</td>
<td>$47,600</td>
<td>$54,400</td>
<td>$61,200</td>
<td>$68,000</td>
<td>$73,450</td>
<td>$78,900</td>
</tr>
</tbody>
</table>

80% of area median income

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Area median income</th>
<th>1 person</th>
<th>2 persons</th>
<th>3 persons</th>
<th>4 persons</th>
<th>5 persons</th>
<th>6 persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/10/17</td>
<td>$90,400</td>
<td>$31,650</td>
<td>$36,200</td>
<td>$40,700</td>
<td>$45,200</td>
<td>$48,850</td>
<td>$52,450</td>
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</tbody>
</table>

60% of area median income

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Area median income</th>
<th>1 person</th>
<th>2 persons</th>
<th>3 persons</th>
<th>4 persons</th>
<th>5 persons</th>
<th>6 persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/10/17</td>
<td>$90,400</td>
<td>$19,000</td>
<td>$21,700</td>
<td>$24,400</td>
<td>$27,100</td>
<td>$29,300</td>
<td>$32,960</td>
</tr>
</tbody>
</table>

30% of area median income
2017 County Housing Profile
Carver County
33,813 households  |  Twin Cities region

Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.

Mirroring the state trend, the cost of rent continues to rise, while, on average, income is declining, making it increasingly challenging for renters to make ends meet.

<table>
<thead>
<tr>
<th>RENTER HOUSEHOLDS</th>
<th>6,350</th>
<th>19% of all households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median rent, 2000: $877</td>
<td>Median rent, 2015: $950</td>
<td>rent up 8%</td>
</tr>
<tr>
<td>Median renter income, 2000: $43,315</td>
<td>Median renter income, 2015: $41,599</td>
<td>income down 4%</td>
</tr>
<tr>
<td>Fair market rent for 2-bedroom apartment $1,027</td>
<td>Median-income renter can afford $1,040</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OWNER HOUSEHOLDS</th>
<th>27,463</th>
<th>81% of all households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median home value, 2000: $232,199</td>
<td>Median home value, 2015: $267,000</td>
<td>home value up 15%</td>
</tr>
<tr>
<td>Median owner income, 2000: $99,800</td>
<td>Median owner income, 2015: $100,115</td>
<td>income up 1%</td>
</tr>
</tbody>
</table>

Change in homeownership rate for households younger than 35 years old, 2000-2015 -33%

Countywide, 7,907 households pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like groceries, clothes, prescriptions and transportation. This includes 57% of seniors who rent and more than 81% of owners and 88% of renters who earn less than $20,000 per year.

**COST BURDEN**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>88%</td>
<td>72%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>81%</td>
<td>52%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>72%</td>
<td>37%</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>57%</td>
<td>28%</td>
</tr>
<tr>
<td>Seniors</td>
<td>14%</td>
<td>14%</td>
</tr>
</tbody>
</table>

**TOTAL NUMBER of cost burdened households** 7,907

- Total # cost burdened RENTER households 2,856
- Total # cost burdened OWNER households 5,051
- Total # cost burdened SENIOR households 2,109
WAGES: Housing remains a challenge even for workers who are fully employed. The median earnings for most of the top in-demand and high-growth jobs do not cover housing costs at an affordable level. Those working at the median wage—and especially those earning the minimum wage—cannot afford a two-bedroom apartment or the mortgage for a median-value home.

HOUING STOCK: While a significant portion of the rental and owner-occupied housing is aging (built before 1960), new construction is not keeping up with demand. Of particular concern is the gap between the number of available units for extremely low income households and the number of people who need them.

**County Population growth by 2035:** 19,893

- % single family homes built before 1960: 13%
- Single-family units permitted in 2015: 517
- % rental units built before 1960: 16%
- Multi-family units permitted in 2015: 210

Number of extremely low income (ELI) households: 1,435

Available units affordable to ELI households: 570

* earning less than 30% of area median income

HOMELESSNESS: Across the state, homelessness has declined since 2012, but too many families, seniors and children in Carver and Scott counties are still suffering the consequences of having no place to call home.

- # of homeless on given night in 2015: 139
- % change in homelessness 2012-2015: +38%

**Number of homeless CHILDREN:** 59
**homeless SENIORS:** 6

**Total senior households by 2035:** 32,325

Growth in number of individual seniors by 2035: 195%

Seniors % of overall population by 2035: 27%

**SOURCES**
- Rent and income adjusted for inflation: U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Home value and income adjusted for inflation: U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Cost burden: U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Building permits: U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Homelessness: Minnesota Department of Employment and Economic Development (MnDEED), Occupations in Demand, June 2016
- Seniors: Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2014

mhp: improving home & community
Affordability of New Units Added by Carver County

Source: Met Council Community Profiles
Current Initiatives

- Trail’s Edge South Apartments in Waconia
- Senior Development in Victoria
- Land Trust Expansion in Waconia
- Development in Watertown

- Partnerships
In December 2012, the CDA Board approved $5000 to be utilized for Carver County residents for financial assistance for security deposits or first month’s rent as deemed appropriate to secure/sustain housing. Five years later we have exhausted the funds.
The next Community Conversation will focus on homelessness. We will have partner agencies presenting at the event. The event will be held on Thursday, January 25 at the Chanhassen High School.

Community Engagement events will be held on a quarterly basis going forward.

For more information, please visit our website at www.carvercda.org/rentalhousing/community-engagement
Thank you