



2018 Housing & Redevelopment Authority Economic Development Authority

# Year In Review



# Redevelopment



# Cedar Corridor Redevelopment







# RF64 (Cedar Point II Housing)









## Plaza 66





Photo Credit: http://taqueriaslahacienda.com









## Cedar Point Commons – Primrose School



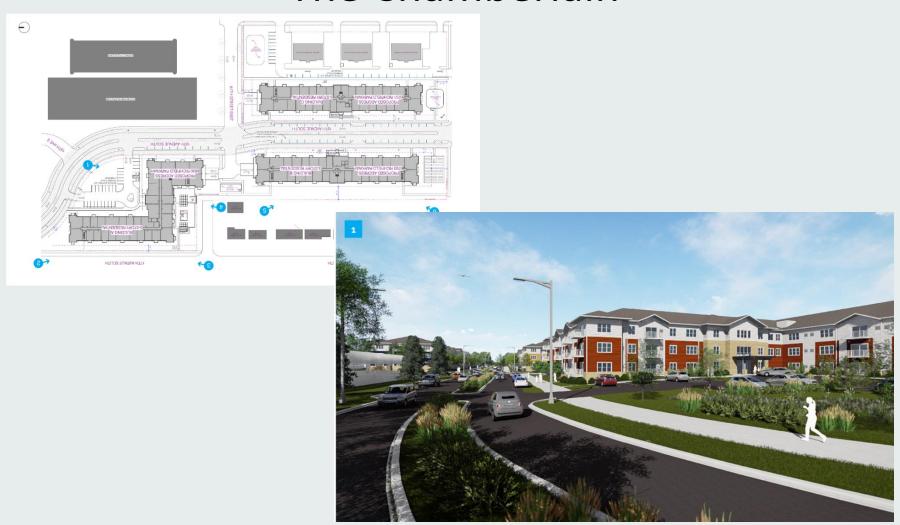






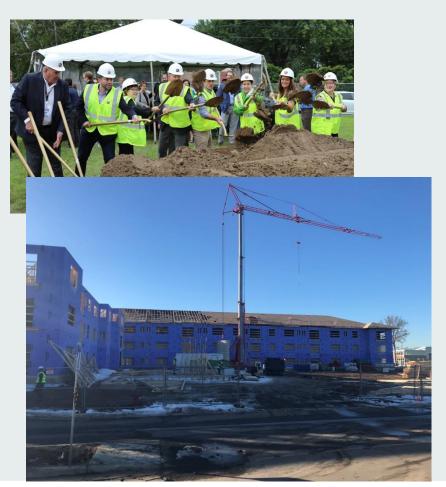


## The Chamberlain





# The Chamberlain









# Havenwood of Richfield









# Lyndale Gardens







Photos courtesy of The Cornerstone Group



# Lyndale Gardens









# Lyndale Gardens









El Jalapeno Market – 1430 66<sup>th</sup> Street East

Bumper-to-Bumper – 6501 Penn





# Commercial Acquisitions



# Housing

#### HRA Programs by Affordability

Home Ownership	С	eferred Loan Prograr	n		Transformation Home Loans	
	Acquisition/Rehab				Architectural Consultant	Rehab
	Fix-Up Fund				Remodeling Advisor	
	New Ho	me Program (Land Tru	ust, HFH)		Richfield Rediscovered	New Construction
	Down Payment Assistance					Assistance
Rental	Apartment Remodeling					Rehab
	Redevelopment- 20% of Units				80% of Units	New Construction
	Kids at Home					Assistance
	Section 8					Assistance
	<30% AMI	31-50% AMI	51-80% AMI	81-110% AMI	No restrictions	



# **Rental Housing**

#### STRENGTHENING RICHFIELD APARTMENT COMMUNITIES

#### **GOALS**

- 1. Preserve and improve the quality of existing affordable housing while discouraging displacement of our residents.
- 2. Diversify the housing stock through targeted redevelopment to provide a variety of rental housing opportunities at a range of income levels.
- 3. Strengthen protections for renters in order to promote housing stability.
- 4. Provide support to renters and apartment owners and managers to facilitate successful apartment communities.

#### 1. PRESERVE & IMPROVE

Continue rental licensing program.

Provide Richfield Apartment Remodeling Program.

Offer building permit fee reduction for rehabilitation of affordable units.

Develop the Chamberlain: rehabilitation of 33 existing apartments.

Identify NOAH buildings; meet with owners.

Identify buildings in need of physical/management improvements; City response team.

Adopt a 4d Policy.

Promote voluntary "Legacy" Program.

#### 3. STRENGTHEN TENANT PROTECTIONS

Implement tenant protection ordinance: 90-day period without non-renewals/rent increases.

Implement Fair Housing Policy.

Enact limit on mass non-renewals.

Enact cold weather rule, in case of mass non-renewals.

February 2019

#### 2. DIVERSIFY HOUSING CHOICES

Actively seek the development of new apartment communities through targeted redevelopment.

Require 20% affordable units in redevelopment projects or contribution in lieu.

Develop the Chamberlain: 31 new units affordable to households earning less than 50% AMI.

Offer building permit fee reduction for construction of new, affordable units.

Require all projects receiving City assistance to include best practices: Section 8 non-discrimination, provide advanced notice of sale, minimum of 2% of all new units reserved for Section 8 tenants (affordable units).

Implement Inclusionary Housing Policy.

#### 4. SUPPORT RENTERS & APARTMENT COMMUNITIES

Enact Down Payment Assistance Program targeted at Richfield renters.

Continue support of the Kids@Home Program.

Educate apartment owners about the Section 8 Program.

Support the Richfield Apartment Managers' Association.

Develop strategies for recognizing renters as valued members of the Richfield community.

Develop incentives for participation in the Section 8 Program (e.g., landlord/tenant assistance fund).

Create & Implement Tenant Education Programs.

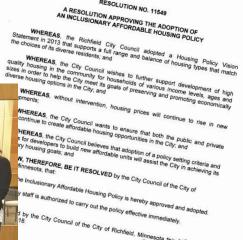


## **Strengthening Apartment Communities**

## **Inclusionary Housing Policy**

**Fair Housing Policy** 





RESOLUTION NO. 11549



- Two loans were approved
- Two projects were completed









Two projects were completed





Apartment Removening riogram

### **Rental Assistance**

# Section 8 Housing Choice Voucher Program

- Rental assistance for households earning < 50% of the AMI
- 295 households served in2018





### **Rental Assistance**

### Kids@Home

- Local rent-assistance and support services program for working families with children in Richfield schools
- 21 families served in 2018
  - 35 children







# Kids @ Home

Para Una Familia Estable

Un programa de asistencia para el pago de la ren hasta de 48 meses de duracion. PARA SOLICITAR:

#### Jan 14—25th: Personas i

tendran que descargar el

sitio web de la ciudad de

www.richfieldmn.gov/kir

actual y los talons de ( correspondientes deb

ciudad de Richfield

May 1: La asistencia

renta para los cand

completaron el pro

con éxito comenz

mayo de 2019

• February 1: El formula

#### REQUISITOS:

- Tienen que estar actualmente viviendo en una casa rentada sin subsidio en Richfield (no puede ser casa compartida)
  - Tener hijo/s que asistan a la escuela en
  - Uno de los padres tiene que tener empleo de por los menos 30 horas a la semana
  - No tiene que estar recibiendo ningún otro tipo de ayuda para la vivienda
  - El ingreso anual tiene que ser equivalente o menor a los parámetros de ingreso
  - Las familias deben ser ciudadanos, residents permanents, tener estatus migratorio legal, o presentar una carta de



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Consegu

pregunatas? City of Richfield at (612) 861-9760, or was



#### Kids @ Home

Stable Homes Stable Families

#### Get up to 4 years of Rental Assistance!

#### TO QUALIFY:

- Be a current Richfield renter
- · Have a child or children in a public, private or charter Richfield school (Kindergarten-Grade 12)
- One adult must work at least 30 hours per week
- · Must receive no other housing assistance
- Meet income limits

#### TO APPLY:

- . Jan 14-25th: Download an application at: www.richfieldmn.gov/kids
- · February 1: Complete and submit application to Richfield City Hall
- · May 1: Rental Assistance begins, if accepted into the program!

#### What might YOU accomplish in 4 years?



"There is so much I have to say about the Kids @ Home program. My first month into the program I developed short term and long term goals. I was able to purchase a vehicle 2 months into the program. I worked at cleaning up my credit and paying down debt ..... I got a better job and in 2 years doubled my annual salary. This is something I thought was impossible!" ~ Program **Participant** 

Questions? Contact the City of Richfield at (612) 861-9760, or www.richfieldmn.gov/kids





# Homeownership



# First Time Homebuyer Program

- New program launched in Fall 2018
- Available to Richfield renters
- \$10,000 towards downpayment and closing costs
- No-interest, forgivable loan
- 1 loan closed in 2018



# Homeownership Programs

- Richfield partnered to give free HomeStretch workshops to Richfield renters
- Spanish language HomeStretch courses were held at city hall
- Collaborated with other organizations to market different homeownership programs



### **Richfield Rediscovered in 2018**

- 3 applications

   approved for new
   construction
- 5 homes were completed







**Richfield Rediscovered:** 

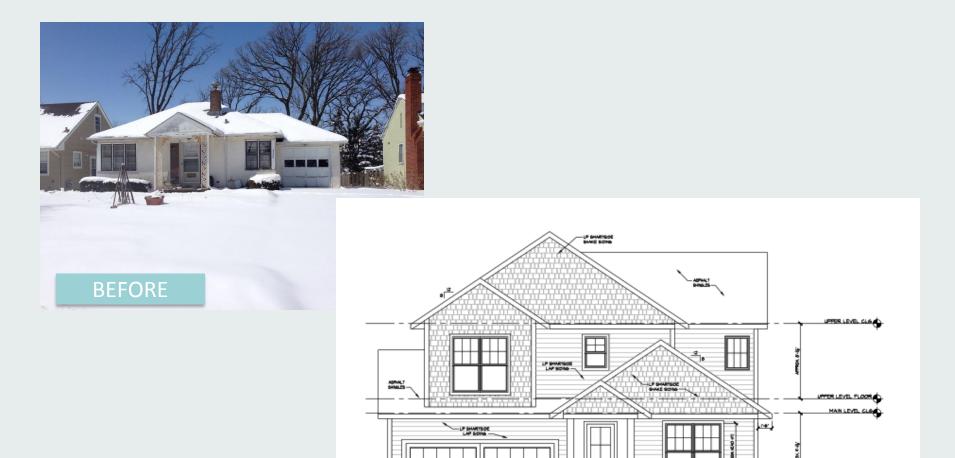
6421 14<sup>th</sup> Avenue 6525 15<sup>th</sup> Avenue 6345 Bloomington Avenue













FRONT ELEVATION

**AFTER** 













**EXAMPLE HOME DESIGNS** 



Richfield Rediscovered, Approved: 6933 Oliver



# **New Home Program**

#### In 2018:

- 6800 Portland Rehab, completed
- 7208 Penn Rehab, completed
- 7300 Portland Sold to Twin Cities
   Habitat for Humanity for New
   Construction (Spring 2019)

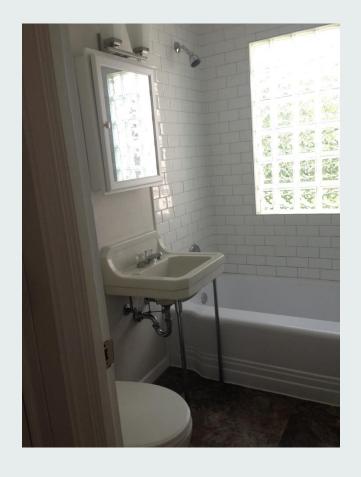




















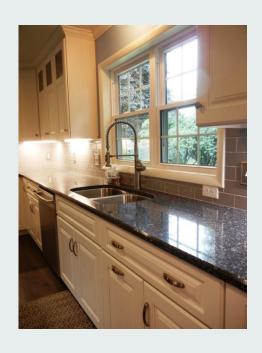




# Transformation Loan Program

#### In 2018:

- 7 new Transformation Loans <u>approved</u>
- 2 projects <u>completed</u>
- 5 will be completed in 2019



#### **BEFORE**



#### **AFTER**







**BEFORE** 

#### **AFTER**







# Community Development Block Grant Program (CDBG)

#### City received \$197,000 in FFY 2018:

- \$47,000 Deferred Housing Rehab Loan
   Program
- \$100,000 Affordable Single Family
   Acquisition/Rehab or New Construction
   (covered in New Home Program)
- \$50,000 Down Payment Assistance
   Program



#### **CDBG: Deferred Loan**

Loans for health/safety or maintenance improvements for low-income households.

#### In 2018:

- 7 projects completed
- 6 projects started
- 24 households on the waiting list
- \$110,000 in repayments recycled back into the Program
- 4 loans matured and forgiven



# Center for Energy & the Environment (CEE)

 Contract with HRA to provide remodeling advisor services and administer the Fix-Up Loan to residents

- In 2018:
  - 44 remodeling visits
  - 8 reduced-interest rate loan



# Home Energy Squad Enhanced (CEE)

#### **Home Visits include:**

- Installation of free, energysaving products
- Home energy report, including thermal image testing and blower door testing
- Access to vetted contractors, and ability to schedule on day of visit
- 64 households participated in 2018, including 2 lowincome households







#### **Architectural Consultations**

- \$50 visit, for 2-hr, in-home consult
- Offers design input from licensed architects for large-scale remodeling projects
- 12 participating local architects
- 36 visits in 2018
- Some homeowners go on to hire the architects to design their projects



# **Asset Management**

- HRA Loan portfolio management
  - Over 300 active loans
  - In 2018:
    - 2 Subordination requests
    - 14 Settlements or payoffs
    - 9 maturations







- Realtor workshop, "Richfield in Focus"
- Open Streets displays & activities
- 2018 Home Tour canceled due to lack of participation



## **Events & Outreach**

# Richfield HRA & EDA 2018 Year-In-Review

# Questions?

