

AFFORDABLE & LIFE-CYCLE HOUSING IN THE TWIN CITIES METROPOLITAN AREA REPORT CARD

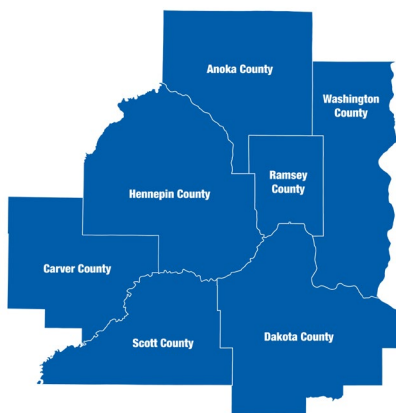
2025 REPORT



The Met Council's mission is to foster efficient and economic growth for a prosperous metropolitan region.

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The Metropolitan Council is the regional planning organization for the seven-county Twin Cities area. The Met Council operates the regional bus and rail system, collects and treats wastewater, coordinates regional water resources, plans and helps fund regional parks, and administers federal funds that provide housing opportunities for low- and moderate-income individuals and families. The 17-member Council board is appointed by and serves at the pleasure of the governor.

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About this Report

This report on affordable and life-cycle housing in the Twin Cities is submitted annually to the legislature to satisfy the requirements of [Minnesota Statutes, Section 473.254, Subdivision 10](#), which requires the Metropolitan Council (the council) to present a comprehensive report card on affordable and life-cycle housing in each municipality in the metropolitan area. This report looks at housing development financing and housing costs, local development strategies, policies, programs, partnerships, local plans, and other efforts by local communities to create and preserve affordable housing opportunities and meet housing goals across the region.

About the Housing Policy and Production Survey

Cities and townships across the seven-county metro region, including [Livable Communities Act program](#) (LCA) participants and potential future program participants, completed the 2025 Housing Policy & Production Survey. This annual survey asked cities and townships for information on a variety of housing topics to explore how communities planned for, created, and preserved affordable housing in 2024. Seventy-one cities and townships participated by completing at least some part of the survey, and sixty-three respondents were LCA participants (see [LCA Participating Cities & Townships](#) for more information).

2025 Survey Respondents by Community Designation

The Met Council uses community designations to distinguish between the regional Service Areas to direct regional land use planning and policies, develop strategies to meet forecasted growth, and protect agricultural land and natural systems. The community designations used for this report were adopted in February of 2025 with the adoption of the [Imagine 2050](#) Regional Development Guide. More information and details on the characteristics of different community designations can be viewed in the [Land Use Plan](#) of Imagine 2050.

Urban	Urban Edge	Suburban	Suburban Edge	Rural Center & Diversified Rural
<ul style="list-style-type: none">• Columbia Heights• Hopkins• Minneapolis• Richfield• Robbinsdale• St. Louis Park• St. Paul• West St. Paul	<ul style="list-style-type: none">• Anoka• Bloomington• Brooklyn Center• Crystal• Edina• Falcon Heights• Fridley• Golden Valley• Lauderdale• Maplewood• New Brighton	<ul style="list-style-type: none">• Arden Hills• Brooklyn Park• Burnsville• Champlin• Coon Rapids• Eagan• Eden Prairie• Excelsior• Hastings• Little Canada• Long Lake	<ul style="list-style-type: none">• Blaine• Carver• Centerville• Chanhassen• Chaska• Cottage Grove• Hugo*• Inver Grove Heights*• Laketown Township*	<ul style="list-style-type: none">• Grey Cloud Island Township• Mayer• New Germany• Norwood• Young America• Ravenna Township• St. Francis*

- New Hope
- North St. Paul
- Roseville
- White Bear Lake
- Mahtomedi
- Minnetonka
- Oakdale
- Plymouth
- Savage
- Shoreview
- South St. Paul
- Vadnais Heights
- Wayzata
- Lakeville
- Lino Lakes
- Maple Grove
- Medina
- Minnetonka Beach
- Prior Lake
- Ramsey
- Rogers
- Rosemount
- Shakopee
- Tonka Bay
- Waconia
- Woodbury

The cities and townships with () have more than one community designation in their boundaries.*

Affordable Housing Financing, Development, Preservation Strategies

The Housing Policy and Production Survey asks for information on the construction of new affordable housing units and projects and the preservation of existing affordable housing units. Requested affordable housing project details in the survey include the affordability level of units, financing and funding sources secured to make the project happen, other development strategies used to support the project, details on the type of building improvements or mechanisms of affordability for preservation projects, any restrictions on units (i.e. units for seniors, those experiencing homelessness, or disabled folks), and others. Although the survey doesn't produce a complete dataset for affordable housing production, it can provide in-depth information on these projects when provided by local governments. Outside of the survey data, if you would like to view overall affordable housing production by city and progress towards need, please view the [Future Need Tracker](#) that uses building permit data.

Housing Financing Sources by Community Designation

The funding necessary for the development of new affordable housing units is extremely limited and very competitive. Local governments, counties, and higher levels of government use a variety and layering of funding and financing sources to ensure the creation or preservation of affordable housing units at 80% Area Median Income (AMI) or less. Without the strong local commitment of using public funds and local incentives, affordable units would be even more limited. These local efforts to apply for and pursue funding are vital to making sure housing opportunities are available to all residents. The following table shows some of the financing and funding sources used to create new affordable housing developments across community designations that had the development of new affordable housing units completed in 2024.

Urban

Urban Edge

Suburban

Suburban Edge

- American Rescue Plan Act funds
- Cleanup grant (Hennepin County)
- Energy rebates
- Hennepin County Affordable Housing Accelerator Fund
- Hennepin County Affordable Housing Incentive Fund
- Hennepin County Environmental Response Fund
- Hennepin County Supportive Housing Strategy
- HOME funds
- State Housing Infrastructure Bond Program
- Housing revenue bonds
- LIHTC syndication
- Livable Communities Demonstration Account
- Local Affordable Housing Trust Fund
- Local Community Development Block Grant
- Local Housing Incentives Account
- MHFA Community Homeownership Impact Fund
- MHFA deferred loan
- MHFA Low- and Moderate-Income Rental program
- National Housing Trust Fund Program
- Neighborhood Stabilization Program
- Other county contributions
- Other public contributions
- Pandemic recovery funds
- Pooled TIF
- Sales tax rebate
- Tax Increment Financing
- Hennepin County Affordable Housing Incentive Fund
- Local Affordable Housing Trust Fund
- Local Housing Incentives Account
- Other local contributions
- Ramsey County Environmental Response Fund
- Tax Increment Financing
- American Rescue Plan Act funds
- HOPE Loan (Dakota County CDA Housing Trust Fund)
- Hennepin County Affordable Housing Incentive Fund
- Housing revenue bonds
- LIHTC syndication
- Other local contributions
- Other county contributions
- Pandemic recovery funds
- Pooled TIF
- Tax Increment Financing
- Washington County CDA GROW Fund
- Carver County CDA Redevelopment Grant
- HOPE Loan (Dakota County CDA Housing Trust Fund)
- Housing revenue bonds
- Other local contributions
- Other county contributions
- Tax Increment Financing

- Tax Base Revitalization
Account funding
- Transit-Oriented
Development grants
and loans

The funding and financing sources listed only include those that were reported as being used in projects entered in the survey and could have been submitted by cities or counties.

New Unit Development Cost

The Housing Policy and Production Survey asks for information on new affordable development projects and the preservation of affordable housing projects. Although the survey is not a complete dataset for new affordable units constructed and preserved units in the region, it does provide insight into some details regarding the cost of the units when those details are provided by local jurisdictions. For all newly constructed rental projects containing affordable units completed in 2024 that were entered in the survey and had a total development cost listed for the project, the following was determined.



The median cost per unit in a newly constructed affordable housing rental project (all units are affordable at 80% AMI or less) is \$323,358.60.



The median cost per unit in a newly constructed mixed-income rental project (some units are affordable at 80% AMI or less and some are market rate units) is \$250,757.60.

Development Strategies Used for Affordable Units

Cities use a variety and combination of project tools and strategies to support the development of new affordable housing units across the region. The following table shows the frequency of tools used by cities for housing projects completed in 2024 that contained any rental and ownership units affordable at 80% AMI or less.

Project Strategy/Tool Type	Times used by Community Designation			
	Urban	Urban Edge	Suburban	Suburban Edge
Tax increment finance (TIF) district created	10	4	3	1
Density approved at original developer request	6	2	5	4
Setback reductions	3	4	4	2

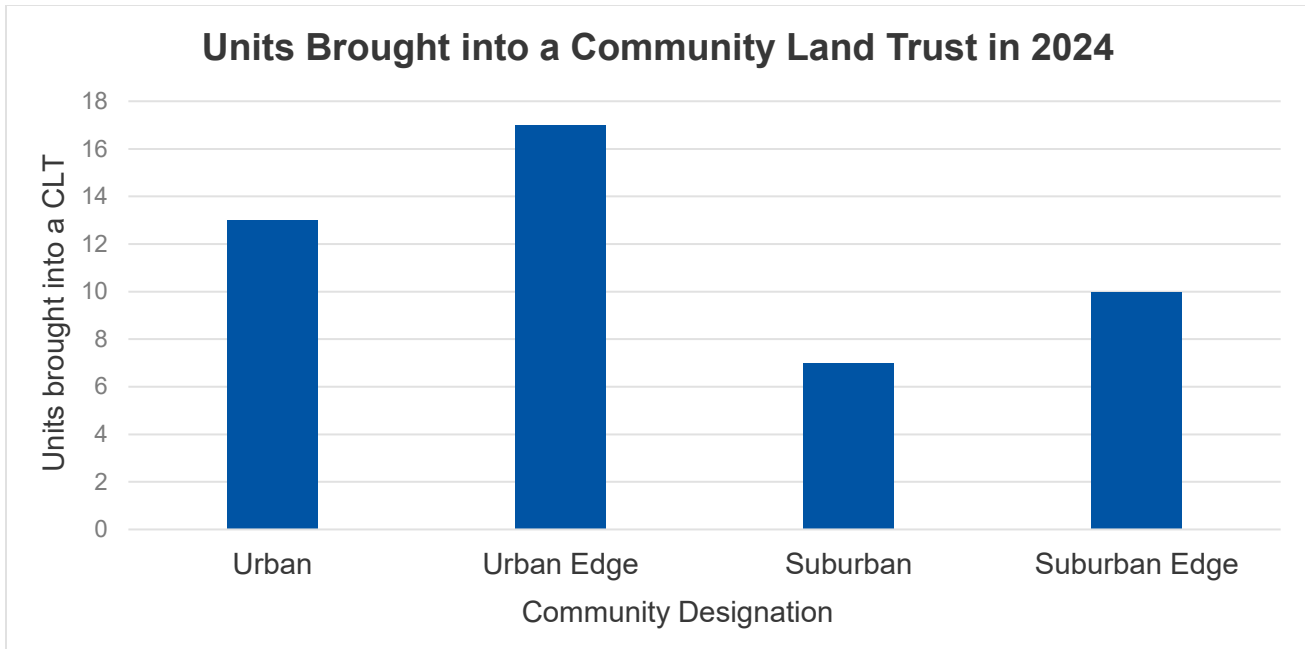
Inclusionary housing requirement applied	6	3	1	1
Parking variances granted	2	4	1	2
Increased building height flexibility	-	3	3	1
Land clean-up and/or site assembly	4	2	-	-
Allowed alternative construction methods	-	2	-	4
Floor Area Ratio (FAR) Waiver or Increase	3	-	1	1
Tax abatement, reduction, or credit	3	-	1	1
Density bonus or density transfer granted	-	2	-	1
Private street allowances	-	-	-	2
Reduction in lot sizes/widths	-	1	1	-
Special or conditional use permits granted	-	1	-	-
Public land dedication or write-down	-	-	-	1
Other	5	4	1	1

In addition to the list of development strategies that cities indicated as strategies used for projects from the table above, cities listed other strategies that were used to create housing projects with affordable units. These included the following strategies:

- Permitting by right in transit-oriented development areas
- Increasing the number of permitted senior units in Planned Unit Developments via a PUD amendment
- Waiving park dedication fees
- Reducing the minimum required storage space
- Expediting review of project plans
- Green Building Policy applied (sustainable building)
- PUD granted for development

Community Land Trusts & Affordable Ownership Opportunities

Local partnerships between cities and community land trusts can be a strong tool used to create long-term affordable homeownership opportunities for communities. There were units brought into community land trusts across the region in 2024. The table below shows some of the units that were brought into a community land trust to preserve long-term affordability.



This only includes units added to a community land trust in 2024 that were reported to the survey by cities and counties.

Highlighting Local Partnerships for Affordable Homeownership

The survey asks open-ended narrative questions for local government to share information on actions they took to meet locally identified and adopted affordable/lifecycle housing goals in 2024 and any current or upcoming plans to meet these goals in the next three years. Acknowledging the need for affordable ownership options and the high cost of housing, some cities are allocating funding to support increasing affordable ownership options in their communities. These efforts include a variety of partnerships with developers and nonprofits, and some cities work closely with or have created direct partnerships with community land trusts in recent years to preserve ownership affordability or develop new affordable homes for the long-term.

Chaska partners with [Carver County Community Land Trust](#)

Chaska works with Carver County Community Land Trust to include units from new and redevelopment projects for long-term affordability.

Edina's [Affordable Ownership Preservation Program](#)

Through a partnership between Edina's Housing and Redevelopment Authority and Homes within Reach, single-family homes with an assessed value up to \$425,000 can be purchased by the City with developer buy-in funds under existing programs and a portion of the City's Community Development Block Grant program. The houses purchased are brought in the Homes Within Reach community land trust. The program aims to preserve single-family homes in the community to prevent the demolition of smaller homes.

Eden Prairie's [partnership](#) with Homes Within Reach

Through a local partnership between Eden Prairie and Homes Within Reach, the city aims to increase high-quality homeownership opportunities for lower-income households by acquiring homes and bringing them into the community land trust.

Golden Valley's [Home Ownership Program for Equity \(HOPE\)](#)

Through partnerships with affordable housing developers, the Golden Valley Housing and Redevelopment Authority is creating new homes under the community land trust model to increase housing affordability and to increase the diversity of homeownership options in the City. The program provides ownership opportunities for households at 60-80% AMI through land write-downs and applying for state and regional grants.

Oakdale's partnership with [Two Rivers Community Land Trust](#)

The existing partnership between Oakdale and Two Rivers Community Land Trust provides opportunities for affordable ownership support in Oakdale.

Plymouth's [partnership](#) with Homes Within Reach

Plymouth partners with Homes Within Reach and allocates funding for the purchase homes to be added to the community land trust.

Roseville's [partnership](#) with Twin Cities Habitat for Humanity

The Roseville Economic Development Authority partnered with Twin Cities Habitat for Humanity to create a community land trust to acquire up to four affordable homes in the City annually. The program gives residents the option to sell their property to the City and Habitat supports repairs needed to the properties. The program is supported by Community Development Block Grant funds, pooling TIF funds, and Housing Replacement funds.

St. Paul [Inspiring Communities](#) Program and partnership with Rondo Community Land Trust

St. Paul uses housing trust fund dollars, state, and other federal funding sources to support bringing units into the Rondo Community Land Trust and other land trust programs. Through St. Paul's Inspiring Communities Program, the city also provides funding for the creation of affordable homeownership opportunities and some rental units by selling land owned by the HRA for these project opportunities.

Waconia partners with [Carver County Community Land Trust](#)

Waconia allocates funding to the Carver County Community Land Trust to increase affordable ownership opportunities in the community.

Housing Programs

Affordable Housing Preservation Programs

Many local governments indicated the need for preserving existing housing and existing housing affordability or described programs and other efforts their cities or townships are taking to preserve these vital housing opportunities. While a variety of programs can support housing preservation and preservation of affordable units, some programs related to preservation that were mentioned by local governments in this year's survey included:

- Shoreview 4d Program
- Blaine's [Manufactured Home Exterior Forgivable Loan](#)
- St. Louis Park's [Multifamily Rental Rehabilitation Loan](#)

Existing Programs

The survey asked participants to indicate which of the following development and household assistance programs exist locally. For household assistance programs, some of these may be funded or operated by a higher level of government (i.e. the county), a nonprofit, or another type of agency. This includes responses from forty-five cities/townships.

	Urban	Urban Edge	Suburban	Suburban Edge	Rural Designations
Homeowner rehabilitation program	7	6	10	5	-
Low-interest rehab program	5	8	8	6	-
Down payment assistance program	5	8	6	5	1
First time homebuyer assistance	5	7	6	5	1
Energy efficiency program	8	6	5	2	-
Affordable Housing Trust Fund	6	5	6	1	-
Partnership with a Community Land Trust	4	3	5	6	-
4(d) Tax Incentive Program	5	4	6	1	-
Local rental assistance program	5	3	3	2	1
Rental rehabilitation program	4	4	3	2	-
First generation homebuyer assistance	4	4	2	1	-
Emergency shelter program	1	3	2	2	1
Foreclosure prevention programs	1	2	3	0	-
Fee waiver/reduction program for affordable units	2	1	1	1	-

School-based housing assistance program/partnership	2	1	-	-	-
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Local Affordable Housing Aid Spending & Plans in 2024

In 2024, the first Local Affordable Housing Aid (LAHA) appropriations from a sales and use tax within the seven metropolitan counties (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington) was allocated to cities with a population over 10,000. This annual funding helps local governments develop and preserve affordable housing. The seven metropolitan counties also receive the aid. This funding, although not enough to meet the existing gaps in local needs for affordable housing, adds to resources for new and preservation of existing affordable projects, affordable housing providers, emergency rental assistance, and other efforts.

Cities reported using LAHA funds for a variety of eligible activities to promote affordable housing opportunities and completing local plans for the use of funding to meet housing goals in upcoming years. Many communities reported allocating funds to existing programs to support NOAH preservation and other assistance for homebuyers and homeowners. Many smaller cities created agreements for their funds to support existing county programs. Other communities described specific projects or new programs that the funds will support including affordable developments, senior projects, community land trust units, and manufactured home park units. While there were cities that indicated that official local plans for future LAHA spending were still being finalized, a majority of cities described being able to use the 2024 funds or the types of spending activities that would be likely options in the future.

**Cities' full responses regarding the use of LAHA funds in 2024 and plans for the funding in future years submitted in the survey can be found in the appendix of this report.*

Local Affordable Housing Trust Funds

With the new opportunity for housing funding through LAHA, many cities are creating local affordable housing trust funds. Some cities that indicated they created housing trust funds somewhere in the survey included:

- Anoka
- Bloomington
- Brooklyn Center
- Brooklyn Park
- Champlin
- Columbia Heights
- Coon Rapids
- Eden Prairie
- Edina
- Golden Valley
- Hopkins
- Minneapolis
- Minnetonka
- Prior Lake
- Richfield
- Roseville
- Shoreview
- St. Louis Park
- St. Paul

Additional cities have indicated that there is still interest in creating a local housing trust fund if one does not exist.

Please reach out to Olivia Boerschinger, on the Met Council’s housing team, at Olivia.Boerschinger@metc.state.mn.us for any information or questions on expanded [Policy & Program Development Grants](#) or technical assistance support that may be helpful in the use of LAHA funds.

Housing Policies

New Policies Adopted in 2024

The following new policies were adopted by cities across the region in 2024.

Local Policy Types Adopted in 2024

Policy Type	City
Accessory Dwelling Unit Policy	Columbia Heights
	Edina
	Falcon Heights
	New Brighton
	Vadnais Heights
Fair Housing Policy	New Brighton
	White Bear Lake
	Woodbury
Inclusionary Housing Policy	Plymouth
Pre-Eviction Filing Notice	St. Louis Park
Updated Parking Standards	New Brighton
Housing Improvement Area Policy	Golden Valley
Equity Assessment Tool	Minnetonka

In addition to the newly adopted or amended policies above, many cities described having plans or being in the process of updating the local zoning code to allow for increased and more diverse housing opportunities locally and to reduce existing barriers to development.

Existing Policies

The survey asked participants to indicate which of the following policies were adopted locally, what year they were first adopted, and what year they were last used. The table includes the number of communities that last used the following policies in 2024 or 2025. This includes responses from 59 cities or townships.

Existing City & Township Policies in 2024 or 2025	
Policy Type	Community Designation

	Urban	Urban Edge	Suburban	Suburban Edge	Rural Designations
Rental Licensing	7	14	18	12	2
Strong Partnership with County HRA/CDA/EDA	4	10	14	13	3
Accessory Dwelling Unit (ADU) Policy	6	12	11	9	4
Fair Housing Policy	6	8	8	6	-
Inclusionary Housing Policy	4	3	5	1	-
Policy related to the Removal of Racial Covenants	2	6	5	-	-
Equity in Development and Hiring Policy	3	4	4	-	-
Advance Notice of Sale Policy	2	2	2	1	-
Policy allowing multi-family units in single-family zoned areas	3	1	1	1	-
Nondiscrimination of Housing Choice voucher (HCV)/ Source of Income Protection Policy	2	1	1	-	-

Future Housing Goals/Plans

Across the region, while communities often face unique challenges to meeting housing needs in different areas, cities and townships are also approaching housing needs with a variety of solutions and often integrated community partnerships between local governments, counties, developers, and other organizations. Cities and townships described their current and upcoming plans to meet housing goals in the next three years. Some local plans included:

- “Continue to focus on manufactured homeowners and improving our options to address low-cost repairs for households with very low incomes and address severely substandard homes, neither of which are well addressed by other programs. Purchase assistance for manufactured homes titled as personal property is also being contemplated.” – Blaine
- “The City continues its exploration of additional "missing middle" housing policies, a multi-year effort that includes studying small unit cluster housing, modernizing townhome standards, and evaluating other approaches. In line with this work, the City adopted standards for Single Room Occupancy/Coliving housing. The City is also studying office-to-residential conversion standards.” – Bloomington

- “A few years ago, the City of Chaska identified the need for a comprehensive review and update of its zoning code. Chaska is now actively reviewing and updating its zoning code with the objective to better accommodate single family options and allow more diversity in types of housing such as allowing accessory structures, twin homes, duplexes, etc. in more districts. The city is also exploring ways to be more flexible with land use in districts to better accommodate multifamily housing including reductions in parking requirements, right-sized landscaping, etc.” – Chaska
- “. . . Deploy our new local sustainability requirements where they apply to new multifamily developments. Continue through various funding sources our 'core' programming including first-time homebuyer, owner-occupied rehab loan, and emergency repair grant activities for seniors. Evaluate continued rental assistance and homelessness-related programming in partnership with non-profits. . . Continuing to develop and improve our means of making successful housing and social service referrals to support existing and would-be residents to set them up for success and alleviate difficult situations.” - Eden Prairie
- “Continue to budget and set aside funds annually for fee reductions.” – Medina
- “Upcoming plans prioritize aging in place, additional senior-friendly housing, affordable housing initiatives with Carver County CDA, and partnerships with local service providers. The City will continue to focus on meeting the local housing needs of those most at risk, while also supporting inclusive practices that welcome more diversity as our population changes.” – Norwood Young America
- “Work to renew affordability agreements that are set to expire in 2025.” – Oakdale
- “Senior Housing development began construction in 2024 to offer 134 units of independent to critical care units. . . City is working with developers for additional housing development that includes additional townhome and apartment units.” – St. Francis
- “The City's plan includes a strong continued partnership with the Carver County CDA to provide affordable housing options for both income restricted and 55+ residents. In addition, we continue to support the Community Land Trust (CLT) program and use our zoning code to allow for many different types of housing.” – Waconia
- “We have been working with our AmeriCorps vista (funded through a grant), and she has largely been working to connect with renters, likely our heaviest concentration of historically marginalized groups. This person has also worked to establish a foundation and the early groundwork in creating options and resources for renters and helping them connect with the city and creating an improved communication channel.

Specifically, a renter resource guide including various items regarding legal, specific rights, local inspection and licensing procedures, etc.” – West St. Paul

Appendix

The following table includes specific city responses to the open-ended survey question regarding the use and future plans for the use of Local Affordable Housing Aid.

City	<u>Certified 2024 LAHA Amount</u>	City responses to: “How did your community use the Local Affordable Housing Aid (LAHA) from the Metro Area Sales and Use Tax in 2024? What are your upcoming plans for LAHA funds?”
Blaine	\$292,706.63	2024 LAHA - \$60,000 for interest rate buydown program - \$22,850 for down payment assistance Upcoming - Continue interest rate buydown and down payment assistance - Accessibility grants and deferred loans (expansion of existing program)
Bloomington	\$567,427.48	In 2024, the City committed a portion of its LAHA for a substantial rehabilitation of a naturally occurring affordable housing condominium. The project is expected to proceed in later 2025. The City passed a framework for usage of remaining and future LAHA - 50% for affordable homeownership projects, 50% for new development or preservation projects. No projects have received commitments of LAHA to date.
Brooklyn Center	\$188,983.33	The City of Brooklyn Center launched a new Home Rehabilitation program with 2024 funds. We anticipate using 2025 funds to support further housing development, single-family home rehabilitation, and down payment assistance programs.
Brooklyn Park	\$464,128.62	The EDA allocated its LAHA funding to the Naturally Occurring Affordable Housing Program (NOAH) and the Home Rehabilitation Loan Programs. The Rehabilitation Loans include the First Time Homebuyer Down Payment and Closing Costs Assistance as well as the Revolving Loan programs. The EDA currently funds its housing and redevelopment investments using funding from Community Development Block Grants (federal funds), Housing Set Aside (special state legislation), TIF, and the General EDA/HRA levy. Funding from LAHA is supplementing the funding already available for programs that are in high demand. Funding is allocated equally on a 50% / 50% basis

		between the NOAH Program and the Home Improvement Loan Programs.
Burnsville	\$405,820.74	Staff is working with the City Council to finalize how additional LAHA funding will be used. However, the current plan for LAHA funding is being used to expand the city's home improvement loan program and senior deferred loan program funded by LAHA.
Champlin	\$103,882.47	We allocated our LAHA funds to a single family housing rehabilitation program. We feel strongly in our commitment to preserve our stock of affordable single family residential homes.
Chanhassen	\$126,855.46	<p>The Chanhassen City Council has approved a request from the Carver County CDA for \$75,000 in City of Chanhassen Local Area Housing Assistance (LAHA) funds. The funding would help close the gap for a partnership involving the existing homeowner, Habitat for Humanity, the CDA, and the City of Chanhassen to create Chanhassen's first Land Trust home. The CDA proposes to acquire and renovate the single-family home - a 1926-built, 3-bedroom, 2-bath house with an attached 2-car garage. The home requires approximately \$95,000 in renovations. Once complete, the estimated value of the home would be \$408,000. With the city's \$75,000 contribution and other committed resources, the home could be sold to a low- to moderate-income buyer (earning 80% AMI or less) for \$235,000. The home would be placed in the Carver County Community Land Trust with a ground lease to ensure long-term affordability for at least 99 years.</p> <p>In the future, the City Council would like to apply LAHA funds to multi-family housing projects to have an effect on more people.</p>
Chaska	\$130,038.78	Chaska worked with the University of Minnesota on a Resilient Communities Project (RCP) in which the students were asked to research potential policies and programs and provide recommendations for how the city might utilize LAHA funding. Some of these recommendations included utilizing funds in preservation of naturally affordable housing, consider using funds to develop a co-operative housing manufactured home community, provide grants to help seniors upgrade their homes to better suit their needs to age in place, and partner with the Carver County CDA on a program. Chaska is currently working to determine what programs best fit with the community policies and anticipate creating a program to utilize LAHA funds.

Columbia Heights	\$142,878.19	We held them for the creation of a NOAH Rehabilitation Loan Program in 2025.
Coon Rapids	\$355,471.16	Coon Rapids has been using the dollars to expand its income-eligible programs (deferred, some of the low-interest loans, and down payment assistance).
Cottage Grove	\$125,476.02	Support towards a 164-unit 60% affordable rental project. Continue to hold the dollars and support additional affordable or work force housing projects.
Crystal	\$127,279.90	The city just received the first installment of funds in fall 2024. We need to receive 1-2 more installments before we have confidence in the reliability and amount of this funding before adopting a disbursement policy, requesting development/rehab proposals, and committing it to projects. We anticipate that the City Council will consider options and adopt a policy for the use of LAHA funds in 2026. The city is required to obligate the first installment of funds no later than 2027.
Eagan	\$346,610.91	The City has entered into an agreement with the Dakota County CDA to use LAHA funds for low- and moderate-income homeowner rehab loans and radon mitigation grants. The City may consider a program to use LAHA funds to assist low- and moderate-income homeowners within Housing Improvement Area projects.
Eden Prairie	\$268,672.53	Our LAHA spending plan for 2024 allocated money across four activities, the first three of which could be combined with CDBG and Pooled TIF to increase the impact for the lower-income households per loan: our First-Time Homebuyer program, to which we allocated \$100,000 to provide \$25,000 each across 4 loans; our Rehabilitation Loan Program, to which we allocated \$90,000 for 9 loans; a new piloted First-Generation Homebuyer Program, for which we allocated \$60,000 for 2 loans, and \$86,000 for continued support to the local non-profit PROP for Rental Assistance activities. Although plans for future spending may be subject to some adjustment, our expected 2025 funds are slated to be allocated across the First-Time and First-Generation homebuyer, rental assistance, and Rehabilitation Loan programs.
Edina	\$339,342.32	Emergency rental assistance and for our partnership with Homes Within Reach. As our allocation is so low, we may continue on the same path.
Fridley	\$163,516.74	Provide the Senior Deferred Loan Program to residents making 60% AMI or less and Down Payment Assistance

		<p>Loan Program and the Home Betterment Deferred Loan Program to residents making 80% AMI or less.</p> <p>Offer a Residential Paint Rebate Program to low- and moderate-income families.</p>
Golden Valley	\$137,095.15	As mentioned in a previous question, Golden Valley will use LAHA funds to continue financing the HOPE program as well as preserve NOAH units within the community. In addition, the City is looking at other programs in which LAHA funds could be used to increase affordability options in the community.
Hastings	\$114,387.44	We have allocated LAHA funding to Dakota County CDA for programming
Hugo	\$59,740.38	The city is in an agreement with the Washington County CDA for them to distribute the City's LAHA allocation. The CDA will use the funds to aid in administering housing programs such as their GORW Policy, NOAH-GROW (Naturally Occurring Affordable Housing) Policy, HOME Improvement Loans, First-Generation Homebuyer Grant Policy, and the potential for a city-developed program in the future.
Lino Lakes	\$88,284.18	The City is proposing to establish an affordable housing trust fund. The initial framework of the funds would allow for assistance for land write downs, gap financing, low interest loans and rehabilitation. Focus has been primarily on filling gaps or enhancing Anoka County programming.
Little Canada	\$75,020.33	<p>Little Canada's yearly LAHA allocation is rather minimal, so the City is currently banking the money while it frees staff capacity to create an actual plan.</p> <p>The city did meet with NeighborWorks and the new Community Development Director has worked with this organization previously.</p> <p>In 2025, the City will establish a formal plan for LAHA funds, likely working with NeighborWorks on home improvement programs for condo and manufactured home park owners.</p>
Maple Grove	\$265,701.43	The city plans to utilize LAHA fundings to providing gap financing to the all-affordable senior project the city is working on with Ebenezer. In addition, should the city not be awarded CDBG funding either through changes at the

		Federal Government or county award process, the City will use LAHA funding to fund programs that have historically been funded through CDBG funds, including maintenance of scattered site rental homes, housing rehab programs, and funding for WHAHLT home purchases.
Maplewood	\$221,506.29	The Maplewood City Council is evaluating the uses of the LAHA funds and expects to have a plan for the funding by the end of the year. No LAHA funds in Maplewood have been utilized to this point.
Minneapolis	\$3,274,101.65	Use of the LAHA funding will be determined through the City's 2026 budget process. The city did not utilize LAHA funding in 2024. A combination of general funds, pooled TIF funds, CDBG, HOME and other grant sources fund the City's Housing programs.
Minnetonka	\$321,515.71	The city plans to use the funds to create affordable housing units.
New Brighton	\$142,719.02	Work in progress. The city intends to chase grant funds to help us study options and establish a specific plan for these funds.
New Hope	\$181,714.74	Funds have not been used. Anticipated uses include either funding a home improvement loan program or a scattered site housing project.
North St. Paul	\$84,570.30	I do not believe the city used these funds in 2024.
Oakdale	\$178,743.63	The City of Oakdale is currently conducting a housing study. This study will be used to help determine what LAHA-funded activities would have the greatest net benefit to existing and future Oakdale households. After the housing study is completed, the City Council will set official goals and priorities for the use of LAHA funds.
Plymouth	\$363,111.14	The City is still evaluating potential uses of LAHA funds. Conversations have identified two initiatives for the funding: <ul style="list-style-type: none"> - Retain the LAHA dollars and create a Housing Trust fund to build a larger fund balance and utilize it to provide funding to an affordable housing development - Supplement the current First Time Homebuyer to provide additional opportunities to income qualified homebuyers in the community.
Ramsey	\$118,897.15	Ramsey does not yet have a policy on how to use the money. That is expected to occur later this year.

Richfield	\$233,602.92	We used LAHA on our down payment assistance program in 2024 and will continue to do so in 2025. We recently completed a Housing Program Evaluation and will be working to develop a plan for spending future LAHA funding and develop new housing programs to address gaps.
Robbinsdale	\$103,298.86	LAHA is in special city fund with intent to utilize for affordable housing projects only.
Rogers	\$32,204.63	At this point in time, the city is still evaluating options for what to do with the LAHA allocations. It is anticipated that we will create a housing trust fund. However, if there is an opportunity for the city to dedicate these funds towards a project in lieu of or in combination with tax increment financing, the city will seek to do that. The City of Rogers allocation is relatively small on an annual basis, so the city is working in conjunction with our financial advisors on the possibility of creating a housing trust fund that also includes pooled funds from pre-existing TIF districts.
Roseville	\$211,213.54	Use the Comprehensive Housing Market Study to review existing programs and to determine if any other programs are needed to address residents in Roseville.
Savage	\$146,432.90	In 2024 the City entered into a Joint Powers Agreement with the Scott County Community Development Agency to administer the LAHA funds. Highlighted are meeting goals of the 2040 Comp Plan including preservation of existing housing, homeownership and affordable housing.
Shakopee	\$212,327.70	Shakopee provided \$212,000 to Scott County CDA for a rehabilitation program for homeowners 80% or below AMI for critical building infrastructure (i.e. heating, cooling, roof, windows, etc.). Limit of \$35,000 per property.
Shoreview	\$130,516.28	We are moving the 2024 allocation to our Down Payment Assistance and Home Improvement Loan Programs. The programs were created using pre-1990 funds without restrictions but we do not have a renewal source to keep adding funds, especially as we have introduced due on sale products to assist in making homeownership more affordable in the purchase and upkeep.
South St. Paul	\$120,170.48	South St. Paul has partnered with the Dakota County Community Development Agency (CDA) to have Dakota County administer specific programs on the City's behalf using our LAHA funds. These programs include radon mitigation and home rehabilitation loans. Currently, the Dakota County CDA administers a home rehabilitation loan program on behalf of the City using CDBG funds. This

		program is currently underfunded, which is evident by the waitlist for the program. Local LAHA funds will allow the City to continue to meet the local needs for home rehabilitation loans, especially with concerns related to the viability of CDBG programs/funding long-term.
St. Louis Park	\$330,429.02	The city used the LAHA funds to enhance our existing programs that are eligible under LAHA including, but not limited to: emergency rental assistance, Down Payment Assistance, First-Generation homeownership program.
St. Paul	\$2,154,208.31	We allocated \$2M from LAHA for downpayment assistance (including the Inheritance Fund) in 2024 and plan to use future allocations of our LAHA funds to support downpayment assistance for households planning to buy a home in St. Paul. Applications for downpayment assistance programs opened again in mid-2025.
Vadnais Heights	\$80,007.54	Banking funds to supplement future projects.
West St. Paul	\$178,000.86	Final details are not yet determined, but we are reviewing options for emergency rental assistance, first time homebuyer programs/down-payment assistance, and a program that works to actively preserve naturally occurring affordable housing.
White Bear Lake	\$152,905.66	We have not yet allocated our LAHA funds to a specific program or project. Our council has indicated an interest in accumulating multiple years of funds to put toward a larger scale development project or other projects that creates additional housing units rather than allocating toward preservation or direct assistance programs but have not taken any formal action.
Woodbury	\$301,991.32	The city did not disburse any of its LAHA funding in 2024. However, City Council approved several uses of the funds to begin in 2025. The approved uses include land banking, gap financing, and expanding the Woodbury HRA's first-time homebuyer down payment assistance program.



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