



## 4. HOUSING

**Direction for housing supply, affordability, choice, and maintenance.**

### INTRODUCTION

Housing is an essential element of Hopkins in many ways. In addition to providing a basic need for shelter, the type, location, and design of housing define the character and livability of neighborhoods and districts. Furthermore, the economics of housing and its relative affordability determine who is or is not able to live in the city – and what choices they have here.

Hopkins provides a strong, diverse mix of housing types for its residents. This element focuses on policy approaches for continuing this into the future, including accommodating growth and affordability. The City's policy direction is informed by an understanding of data about existing conditions and trends in the Hopkins and regional housing markets.

See **Appendix B3** for additional information about housing, including statistics on affordability and an overview of the tools and strategies available to address housing needs. This includes information on how the city is able to accommodate its designated affordable housing allocation.

# TRENDS AND CHALLENGES



## MANAGING INTRODUCTION OF NEW HOUSING INTO EXISTING CONTEXT.

As a fully developed community, any new development will occur within an area with existing character and context. Particularly when new or different housing types are introduced to meet needs, there is an interest to ensure it is an asset to the community, and any impacts to surrounding properties are adequately mitigated.



## POTENTIAL GENTRIFICATION FROM UPWARD PRESSURE ON PROPERTY VALUES.

Hopkins is located in a highly desirable place, with a strong mix of amenities and convenient access. This is likely to lead to upward pressure on housing costs. This has the potential to displace low to moderate income households, who may not be able to afford to live here in the future. While growth in property values can be a positive, it needs to be balanced with the need to provide affordable and diverse housing options.



## AGING HOUSING STOCK

The age of Hopkins housing stock will increasingly require either maintenance or redevelopment to ensure neighborhoods are safe and retain their appeal and value. If investment levels are not adequate, this can contribute to decline in overall neighborhood livability, health, and life safety.

# MAJOR FACTORS

Major factors to consider while planning for housing in Hopkins include:

- **Multiple housing objectives.** The housing vision for Hopkins will guide policies related to housing affordability, choice, quality, and community context. With limited resources, priorities are needed to shape the City's policies and programs to determine which areas (geographic and topical) will be the focus.
- **Changing needs and preferences.** Hopkins is becoming more diverse, and changing demographics in the City will influence housing needs and preferences. The aging of the population may increase the need for more accessible housing, including options that provide a continuum of care. Young professionals are often looking for more walkable, mixed use neighborhoods. There may also need to be more models for nontraditional households – such as single person households and extended families.
- **Changes in housing affordability.** The current housing stock in Hopkins has been relatively affordable, especially compared to surrounding communities. However, Hopkins' location in the region, and the overall housing market, mean this is now changing quickly. The City will need to determine the impacts and plan accordingly.

# GOALS AND POLICIES

## Housing Growth and Supply

Growing the housing supply in Hopkins has multiple positive benefits. These include supporting the city's business districts through employees and customer base, strengthening the tax base to fund public facilities and services, supporting safe and livable communities, and building transit ridership. Since there is a strong relationship between the appeal of the [Hopkins School District](#) and the attractiveness of housing in the area, expanded housing options also bring more families with school aged children to the city.

Redevelopment has created a number of new housing opportunities in recent years and future projects will offer even more choices. Of particular note is the current plan for transit oriented development around the Green Line Extension, especially at the three planned stations in Hopkins.

### Policies:

- Support the development of moderate to high density housing in appropriate locations, particularly near commercial nodes and activity centers.
- Develop housing as part of mixed use transit oriented development around transit stations.

# GOAL 1

Grow the supply of housing in Hopkins, particularly in targeted areas.



## GOAL 2

Maintain an inventory of housing that is affordable to low and moderate income households.

### Housing Affordability

Housing affordability is a critical issue in Hopkins. While there was a substantial amount of affordable housing historically, market pressures are changing this. Lack of affordable housing contributes to instability in households due to financial strain, lack of opportunity to live in an area, and potential displacement of existing households from the area. For the purposes of this plan, the City is using the Metropolitan Council's [definition of affordable housing](#), as described Appendix B3.

The City of Hopkins has a long history of supporting housing for low income, elderly and special needs residents. Due to the age of the city's housing stock, a significant number of rental and owner-occupied units are affordable. Accordingly, Hopkins will continue to provide housing assistance in a targeted manner.

#### Policies:

- Support preservation, production, and protection of affordable housing units.
- Support programs and initiatives that create long term affordable units.
- Strengthen partnerships with developers, nonprofits, banks, and others to create and preserve affordable units.
- Continue to explore public policy that provides protection against tenant displacement.
- Maintain a fair housing policy to access livable community funds, as required by the Metropolitan Council.



## Housing Choice

The current supply of housing in Hopkins provides opportunities for people in all stages of life. Hopkins' current housing stock also addresses a wide range of income levels. Entry level opportunities exist in the supply of rental housing; more affordable units are also available for first-time home buyers. Existing neighborhoods offer opportunities for move-up housing, and the needs of seniors are addressed in a number of subsidized and market rate housing choices. Support services for seniors in the form of assisted living and long-term care opportunities also exist in the community.

### Policies:

- Use redevelopment opportunities to provide new housing choices for the community.
- Where feasible, encourage the development of more owner occupied housing.
- Continue to strive for a mix of housing that accommodates a balance of all housing needs.
- Support the use of universal design principles to allow for accessibility, by encouraging construction of barrier free, single level housing types.

## GOAL 3

Maintain neighborhoods with a choice of quality housing options, including those meeting the needs of a variety of household types and life stages





## GOAL 4

Maintain the quality, safety, and character of existing housing stock.

### Housing Maintenance and Character

Much of Hopkins' housing stock is at least 50 years old. Due to the age of these structures, ongoing maintenance will be critical to maintaining and enhancing property values and keeping neighborhoods attractive and livable.

#### Policies:

- Continue to enforce existing standards for housing and yard maintenance, including single and multifamily housing, through building codes and other city regulations.
- Support property inspection programs, including rental inspections, to ensure substandard property conditions are addressed.
- Encourage neighborhood groups to organize for voluntary community efforts to support neighborhood livability.
- Protect single family residential areas from the encroachment of incompatible uses and promote the removal of existing incompatible uses.
- Ensure that new housing proposals address building massing, parking locations, access, traffic impacts, landscaping, exterior architectural design, fencing, trash handling, and parking ratios.
- Protect single family homes from demolition, unless demolition is needed to achieve citywide goals.
- Accommodate expansion of ride sharing and delivery by encouraging development of drop off/pick up zones near residential areas.