



Fair Housing Equity Assessment (FHEA)

Prepared for: Central Minnesota Sustainable
Development Plan Region Five

Prepared by:

Central Minnesota Housing Partnership (CMHP)

With assistance from: Region Five Development Commission, University of
Minnesota Regional Sustainable Housing Partnership, William Mitchell
Community Development Clinic, & EnSearch, Inc.

Table of Contents

Title	<u>Page</u>
Process	3-4
Data Analysis Observations	4-14
American Indians (Native Americans) Population	15-16
Hispanic Population	16-17
Households Under 18 and Over 65	18-20
Conclusion	20
Recommendations	21
Tables / Mapping	22-27
Appendixes	
A: FHEA Assessment History	29-30
B: Point In Time Count Results	31-33
C: Housing Barriers to Affordability	34-54
D: Local Zoning Ordinances for Housing	55-194

Fair Housing Equity Assessment (FHEA)

Central Minnesota Sustainable Development Plan

Prepared by Central Minnesota Housing Partnership

July 2012

Process

The Central Minnesota Sustainable Development Plan project partners have taken responsibility in regard to the requirement for the preparation of the Fair Housing Equity Assessment (FHEA) very seriously. To that end, project partners including the Central Minnesota Housing Partnership, Region 5 Development Commission, and the University of Minnesota Regional Sustainable Development Partnership consulted with staff of the Department of Housing and Urban Development (HUD) and the Minnesota Housing Partnership, provider of technical assistance under a HUD contract; and participated in HUD provided training (webinars). In preparation of this document, found most helpful were the directions, suggestions and insights of Dr. Raphael Bostic, the Assistant HUD Secretary for Policy Development and Research (PD&R). HUD fair housing data sets were also used extensively.

The methodology used in preparation conforms to the Dr. Bostic's webinar discussion of February 16, 2012. This involved utilizing the US Census Bureau American FactFinder to gather required data, especially regarding race and ethnicity. Information was gathered for each of the five counties in the Central Minnesota Sustainable Development project region; Cass, Crow Wing, Morrison, Todd and Wadena Counties, Minnesota. Data were then totaled, assembled and correlated for the whole five-county region.

Data Analysis Observations

Unique demographic circumstances exist in the region for populations of:

- American Indians (Native Americans);
- Hispanics;
- Households with persons under the age of 18 years; and
- Households with persons over the age of 65.

As would be expected, more significant demographic differences appeared at subregional (county) levels.

The following tables display information on ethnic diversity and age diversity for the region and each of the five counties. The tables are followed by maps illustrating the geographic distribution of ethnic diversity in 2010 by minor civil division.

Entire Region

	2010	2010 %	2000	2000 %	1990	1990 %
Total Population	163,003	100%	152,100	100%	132,161	100%
White	154,435	94.7%	145,847	95.9%	128,600	97.3%
Native American/ American Indian	3,940	2.4%	3,885	2.5%	2,981	2.2%
Black or African American	710	.4%	383	.3%	183	.1%
Asian	560	.3%	417	.3%	324	.2%
Hispanic/Latino	2,859	1.8%	1,395	.9%	471	.4%
Persons with disabilities						
Households with children under 18 years	19,083	28.7%	19,523	32.7%		
Households with persons 65 and over	20,546	30.9%	17,457	29.2%		
Total Households	66,522	100%	59,7727	100%		

Source: US Census

Cass County

	2010	2010 %	2000	2000 %	1990	1990 %
Total Population	28,567	100%	27,150	100%	21,799	100%
White	24,534	85.9%	23,490	86.5%	19,309	88%
Native American/ American/ Indian	3,196	11.2%	3,110	11.5%	2,393	10.3%
Black or African American	61	.2%	31	.1%	39	.1%
Asian	88	.3%	76	.3%	54	.2%
Hispanic/Latino	340	1.29%	220	.8%	94	.4%
Persons with disabilities	3,985		5,236			
Households with children under 18 years	3,062	25.6%	3,294	30.2%		
Households with persons 65 and over	4,154	34.8%	3,342	30.7%		
Total Households	11,948	100%	10,893	100%		

Source: US Census

Crow Wing County

	2010	2010 %	2000	2000 %	1990	1990 %
Total Population	62,500	100%	55,099	100%	44,249	100%
White	60,368	96%	53,801	97.6%	43,637	98.6%
Native American/ American/ Indian	526	.8%	429	.8%	313	.7%
Black or African American	313	.5%	170	.3%	95	.2%
Asian	232	.4%	152	.8%	136	.8%
Hispanic/Latino	652	.7%	381	.7%	174	.4%
Persons with disabilities	8,758		9,408			
Households with children under 18 years	7,444	28.6%	7,125	32%		
Households with persons 65 and over	7,888	30.3%	6,324	28.4%		
Total Households	26,033	100%	22,250	100%		

Source: US Census

Morrison County

	2010	2010 %	2000	2000 %	1990	1990 %
Total Population	33,198	100%	31,712	100%	29,604	100%
White	32,426	97.9%	31,230	98.5%	29,408	99.3%
Native American/ American/ Indian	66	.2%	102	.3%	11	.2%
Black or African American	131	.4%	66	.2%	33	.1%
Asian	101	.3%	80	.3%	45	.1%
Hispanic/Latino	402	1.2%	203	.6%	98	.3%
Persons with disabilities	4,837		5,842			
Households with children under 18 years	4,084	31.2%	4,266	36.1%		
Households with persons 65 and over	3,601	27.8%	3,275	27.7%		
Total Households	13,080	100%	11,816	100%		

Source: US Census

Todd County

	2010	2010 %	2000	2000 %	1990	1990 %
Total Population	24,895	100%	24,426	100%	23,363	100%
White	23,727	95%	23,826	97.5%	23,233	99.4%
Native American/ American/ Indian	87	.3%	118	.5%	51	.2%
Black or African American	94	.4%	27	.1%	8	<.1%
Asian	103	.4%	76	.3%	53	.2%
Hispanic/Latino	1,288	5.2%	463	1.9%	58	.2%
Persons with disabilities	2,691		4,689			
Households with children under 18 years	2,878	29.5%	3,117	33.4%		
Households with persons 65 and over	3,000	30.8%	2,754	29.5%		
Total Households	9,756	100%	9,342	100%		

Source: US Census

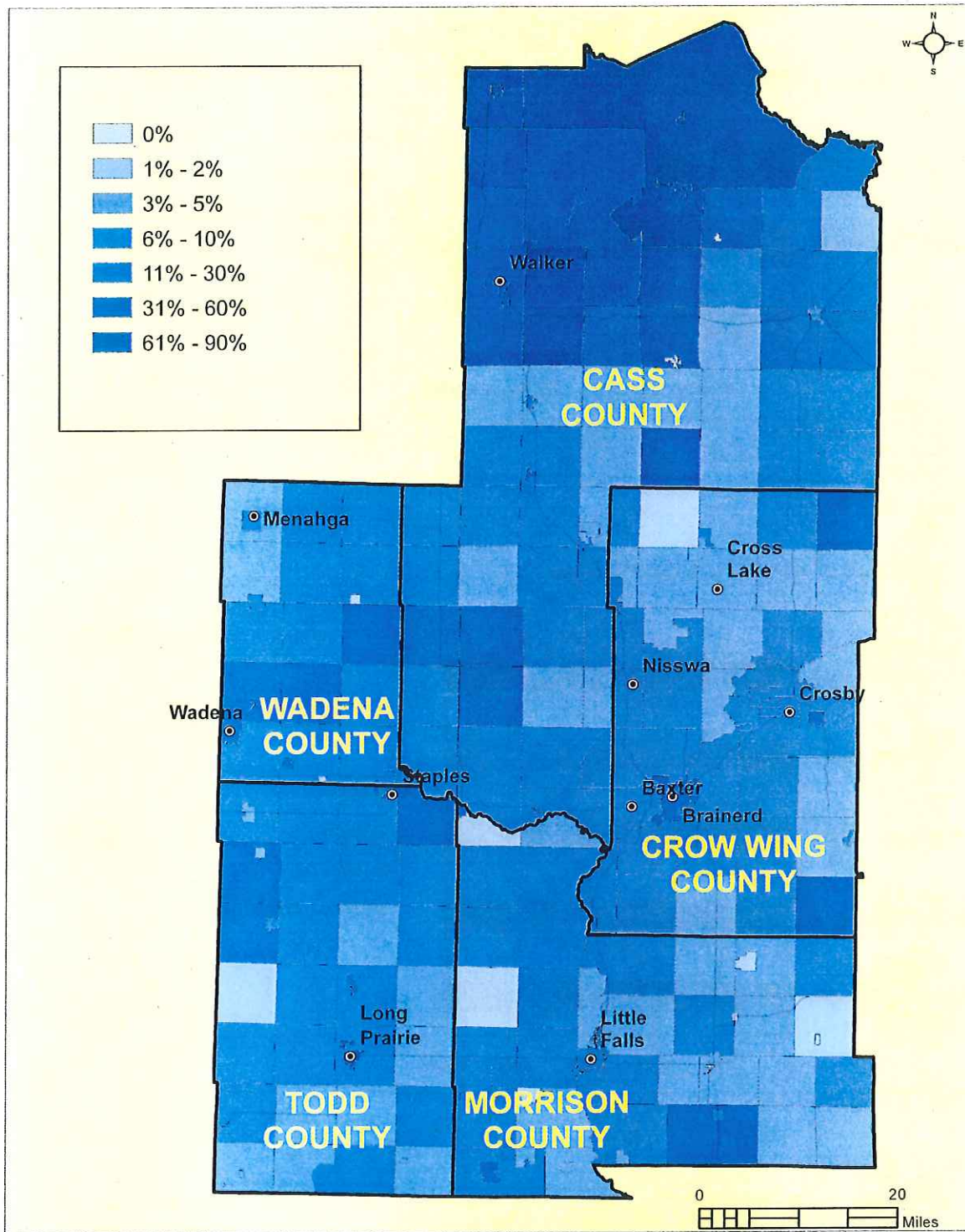
Madena County

	2010	2010 %	2000	2000 %	1990	1990 %
Total Population	13,843	100%	13,713	100%	13,154	100%
White	13,380	96.7%	13,500	98.9%	13,016	98.9%
Native American/ American/ Indian	65	.5%	126	.9%	77	.5%
Black or African American	111	.8%	89	.6%	8	<.1%
Asian	36	.3%	33	.2%	36	.3%
Hispanic/Latino	176	1.3%	128	.9%	47	.3%
Persons with disabilities			2,667			
Households with children under 18 years	1,615	28.3%	1,721	31.7%		
Households with persons 65 and over	1,903	33.4%	1,762	32.5%		
Total Households	5,705	100%	5,426	100%		

Source: US Census

Minority Population

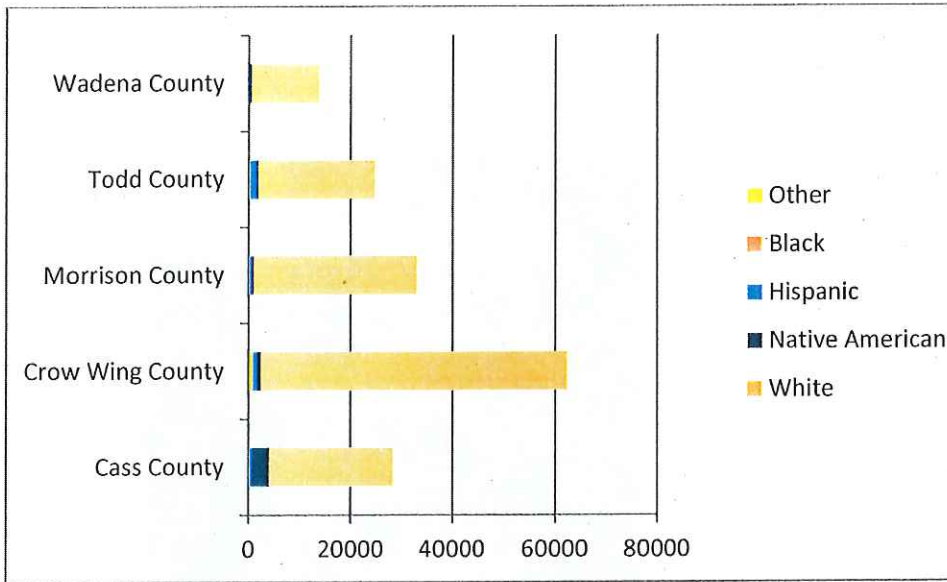
Percentage of Minority Population by Minor Civil Division, 2010



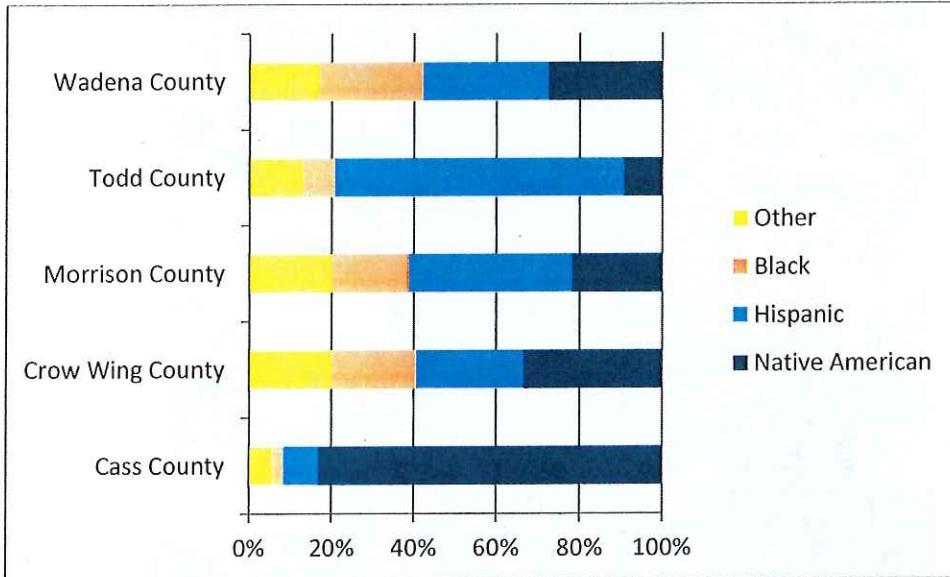
Source: 2010 Redistricting Data (LCC-GIS using Census Bureau TIGER/Line Files)
Map production: Z. Tagar, March 25, 2012

UM RSDP

1. Minority population, by County:



2. Breakdown of minority population, by county:

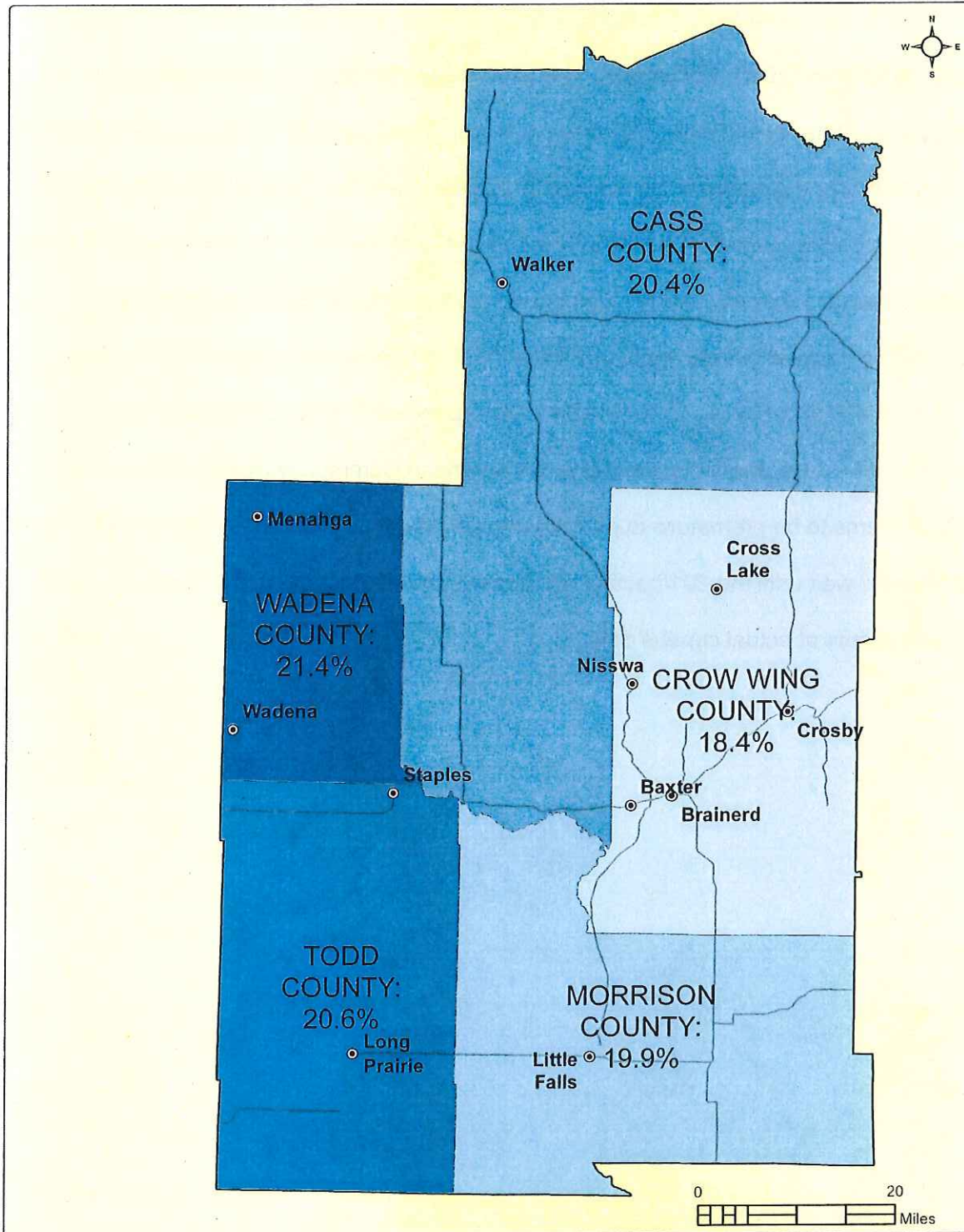


Source: 2010 Redistricting Data, US Census Bureau

Attempts were made to analyze the number of persons over five years of age with disabilities in all five counties, Cass, Crow Wing, Morrison, Todd and Wadena. Unfortunately, while US Census figures are available on this topic for the year 2000 in all five counties, the figures are not available from the 2010 US Census. The 2000 data is illustrated on the map on the following page. Data for the year 2010 only came from the American Community Survey (ACS), which provided only estimates of the number of persons over the age of five with disabilities. Further figures on the number of persons over five years of age are only estimates, and no data at all is provided for Wadena County. Comparing the actual 2000 figures with the 2010 estimates shows a great overall reduction in the number of persons with disabilities. The rationale for this drop is elusive. It may reflect discrepancies in methodology between 2000 and 2010 or may reflect inaccurate estimating in the American Community Survey. Given this anomaly, it seems to be premature to perform comparative analysis on disability at this time. It may be wiser to wait until the 2010 actual US Census figures become available and perform comparison of sets of actual census data.

Persons with Disabilities

Percent of population 5 years and over with a disability, by county



Source: Census 2000 (QT-P21: Disability Status by Sex: 2000)
Map production: Z. Tagar, March 15, 2012

UM RSDP

American Indians (Native Americans) Population

Cass County, Minnesota (and to a lesser degree other counties), is home to the Leech Lake Indian Reservation. As of the 2000 census, the reservation had a population of 10,205, making it the largest Indian Reservation in the state by number of residents. Native Americans made up 4,561 of the reservation population, but when including mixed heritage, the total Native American population rose to 5,016. The white population was 5,278.

In Cass County, the number of American Indians according to the 2010 census was 3,196 (11.2% of the Cass County population) and the 2010 census indicated a population of 3,110 (11.5%). The American Indian population is the largest minority group in Cass County. Based on comparison of earlier census the population growth has remained flat, however in terms of Fair Housing Equity, American Indians constitute for Cass County the most significant fair housing issue.

Analysis per Dr. Bostic's aforementioned guidance reveals certain issues and responses. The major fair housing challenge is integration of the American Indian population in areas of Cass County not on reservation or tribal lands. Affirmative marketing to the American Indian population, especially from and in the city of Walker, which is adjacent to the reservation, is an area of fair housing that may need to be enhanced. Simply because the reservation exists, it should not be viewed as the only area for American Indian residency. Nor would satisfaction of fair housing be gained in areas of Cass County outside of the reservation simply by recognizing that the reservation has a housing organization and discrete funding for housing.

Two specific examples of anecdotal evidence regarding fair housing are provided: one articulates a situation without a proactive response and another with a fair housing response.

For example, a US HUD-subsidized senior housing project in the Walker area of Cass County, in existence for over 20 years, is located within view of the Leech Lake Indian Reservation. However, among its residents there are no identified Native Americans. This is not to imply violations of the rights of protected racial classes; however it does bear out the aforementioned need for affirmative marketing to the American Indian population and the reservation itself.

However, in terms of governmental or organizational proactivity, Minnesota Housing (MHFA, the Minnesota Housing Finance Agency) has targeted tribal lands under its Section 42, Low-Income Housing Tax Credit Program. As part of that effort, MHFA has a full-time staff person dedicated to liaison with Native American organizations, reservations, tribes and individuals. As a result of MHFA's proactivity, recently the Leech Lake Indian Reservation along with other tribal entities received an allocation of Low-Income Housing Tax Credits for an affordable multifamily rental project.

Hispanic Population

The largest and fastest growing racial and ethnic minority in Region Five are Hispanics. According to the 1990 US Census the Hispanic population in the five counties of Region Five was 471 persons (.4% of the population). That number increased by 296% by the year 2000 with 1,395 persons of Hispanic heritage (.9% of the population). In 2010 the number of Hispanics was 2,859 (1.8% of the regional population), a 204% increase from 2000. The increase from 1990 to 2010 was an astounding 607%.

In Todd County the percentage and number of Hispanics was by far the largest of the five counties in Region Five. In 1990 there were 58 Hispanics in Todd County accounting for only .2% of the population. In 2000, the number of Hispanics had increased by 792% to 463. Quite significantly by 2010, Hispanics accounted for 5.2% of the population or 1,288 persons, which

was an increase of 278% from 2000. The Hispanic population in Todd County had increased by over 2000 per cent (2,206%) from 1990 to 2010.

Todd County is one of the predominant agricultural counties in Region Five and the state. A great deal of the Hispanic population growth may be attributed to its agricultural economy and job availability in the agricultural sector. This can include work on dairy farms, which have become much larger and more labor-intensive; or in livestock processing.

In terms of fair housing the rapid growth of the Hispanic population leads to two general areas of concern: first working to stem possible racial discrimination and the second in the arena of affirmative marketing, especially in regard to communication with Spanish language speakers. Community education of landlords, real estate agents and brokers, lenders, housing authorities and organizations and Hispanic organizations may need to be expanded. An avenue to consider is providing education as it applies to the rights of racial minorities, especially Hispanics, in regard to rental housing market to both providers of housing, such as landlords, and to potential Hispanic tenants. In addition, this type of preventative education could also apply to the homeownership home purchase market by targeting home sellers, real estate brokers and agents and lenders as well as Hispanic potential homebuyers.

In the area of affirmative marketing and proactive community outreach regarding affordable housing, several activities should be considered. They are: translation of written housing material (both informational and promotional); provision of oral translation services, utilization and hiring of bi-lingual staff by governmental and other agencies involved in affordable housing and targeting Hispanic communities and subcommunities.

Households with Persons under the Age of 18 Years and Households with Persons over the Age of 65 Years

The cluster of households of children under the age of 18 and the cluster of households with persons from over the age of 65 are considered together because from a demographic and statistical viewpoint they are related. That relation is an indirect one in that between 2000 and 2010 in all of the five counties of Region Five viewed individually the percentages of households with persons with persons over the age of 65 increased while the percentages of households with children under 18 decreased. In the region as a whole, both the number and percentage of households with persons over the age of 65 increased between 2000 and 2010 from 17,457 households (29.2% of the regional population) to 20,546 (30.9% of the regional population). In absolute numbers that demographic development indicated an increase 2,989 in that cohort or an increase of 17.69%. During the same period of 2000 to 2010, the cohort of households with children under 18 fell from 19,523 (32.7% of the population) to 19,083 (28.1%), a decrease 440 households in the cohort, a decrease of 2.25%. However, that seemingly modest development is actually much more dramatic when viewed not only in the context of the increase of households with persons over the age of 65 but also given a substantial increase in the number of households in the region as a whole. The population of households in Region Five grew from 59,727 households to 66,522 households, a significant increase of 11.4% or 6,795 households, while at the same time the percentage of households with persons over the age of 65 increased at the significantly higher rate of 17.69%, and the number of households with children under 18 actually fell by the 2.25 per cent mentioned earlier.

The population of Region Five is ageing, which has myriad fair housing impacts. While this should not be viewed as a rationale for developing less affordable housing for families, a prioritization toward senior housing should be articulated. This may mean the development of

more affordable housing projects for seniors, however given the small number of Low-Income Housing Tax Credit projects and other affordable housing projects being developed in Region Five, it can also mean changing the extant model of affordable family housing. This can be accomplished with the increase in the number of one-bedroom housing units, often preferred for seniors who no longer have children living with them. These one-bedroom units may not necessarily be specifically designated as senior with age restrictions since there are numbers of seniors living already in affordable family housing projects. However another option would be to classify these one-bedroom units as senior housing units with age restrictions. In any event the units targeting seniors would be physically mainstreamed among larger family appropriate units of two, three or even more bedrooms.

There exists however another option that is a further hybridization of current models of family housing and senior housing projects. This would be to develop in a single affordable rental housing project, along with family-sized units for two and three bedrooms, physically discrete senior housing, such as building with only senior housing. This is not a new model but one that had been greatly used previously in large densely populated urban areas. The model of developing more senior housing alongside affordable family housing may prove to be quite suitable in the small towns and other more rural areas in the future.

Another response to the needs of the cohort of households with persons over the age of 65 years of age is presently being considered and fashioned by MHFA. Minnesota Housing has prioritized the development of affordable family housing over that of seniors. However per discussions with MHFA management staff, that agency is now reconsidering that prioritization and may take steps to provide more funding and support for affordable senior housing.

In regard to other aspects of fair housing, given the increased number of households with persons over 65, affirmative marketing initiatives may be called for. That would include community education of seniors regarding their fair housing rights as ongoing and potential tenants, as well as educating property managers, landlords and owners of rental housing. Targeting and recruiting may involve places where seniors congregate or programs they use, such as senior centers or Meals on Wheels, respectively. This community education toward seniors, while a priority, need not be at the expense of similar educational activities geared toward users and providers of affordable family housing. The rights of children and families under fair housing still need to affirmatively and proactively protect.

Conclusion

In regard to fair housing equity, Region Five has many opportunities and challenges:

- Region Five has a significant and stable population of American Indians;
- the region is becoming more Hispanic and;
- the region is growing older with a smaller proportion of children.

The responses and the need to further address fair housing issues in light of the demographic realities have been articulated above. In this assessment, attempts have been made to respect all groups, especially racial and ethnic groups, and to recognize the unique characteristics of a small town and more rural region like Region Five. In describing the details of the demographic facts of the region and articulating and advocating for the resulting responses, we have sought to accomplish the mission of preparation of the Fair Housing Equity Assessment in a realistic and progressive manner. We appreciate the opportunity the FHEA requirement has provided to focus on and meet the unique fair housing demands of our region.

Recommendations

The Central Minnesota Sustainable Development Plan will contain recommendations and specific actions for fair housing. The recommendations and actions are in draft form and will be finalized over the coming months. The final recommendations and actions will be part of the final version of this document.

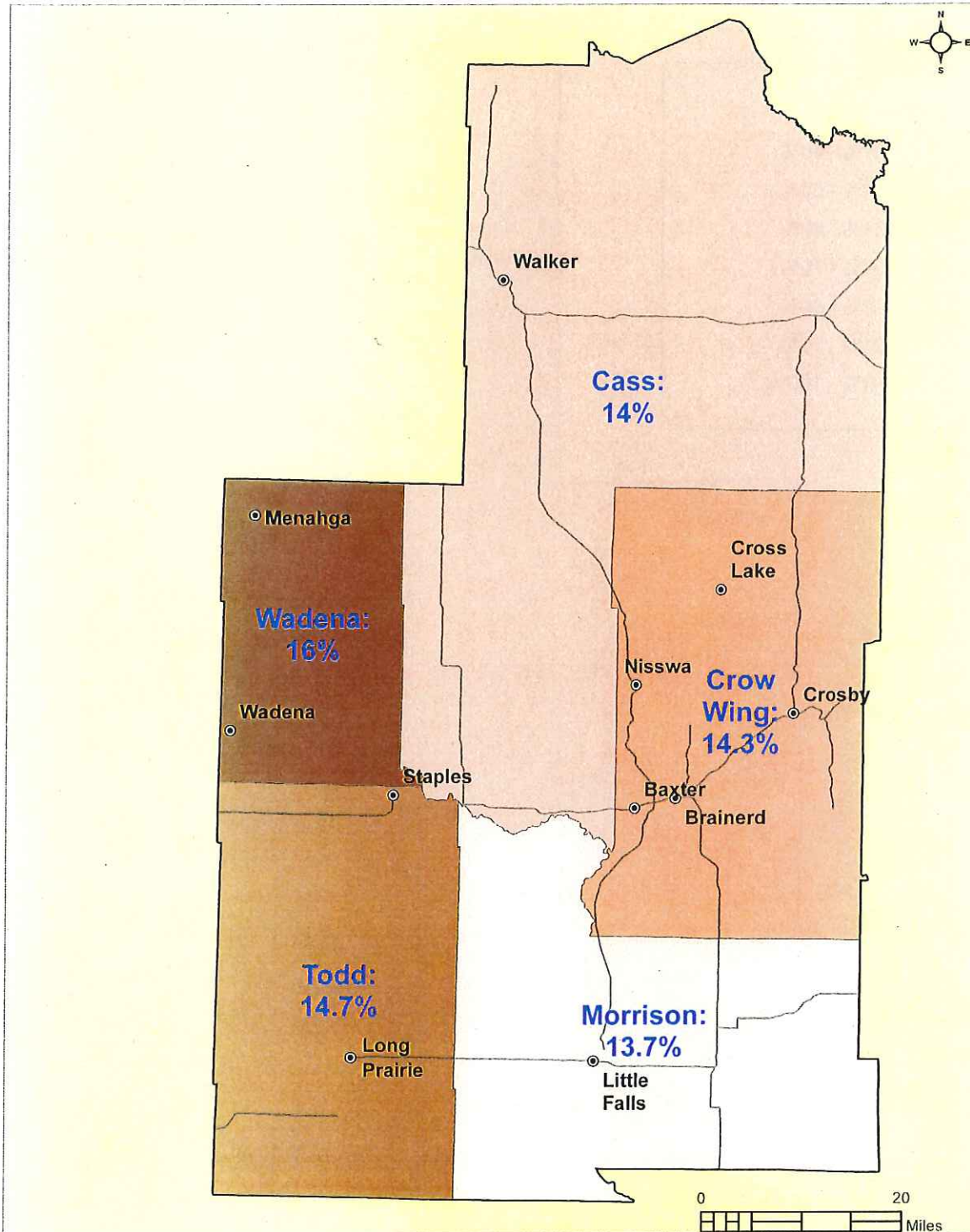
Additional mapping has been prepared relating to fair housing. These maps are included on the following pages. The maps show:

1. Poverty rate
2. Affordable housing need
3. Location of existing public subsidized housing
4. Location of jobs – 2 maps

The analysis of data underlying the maps has not yet been incorporated into this draft. Analysis will be incorporated into the final report.

Poverty Rate

All Ages

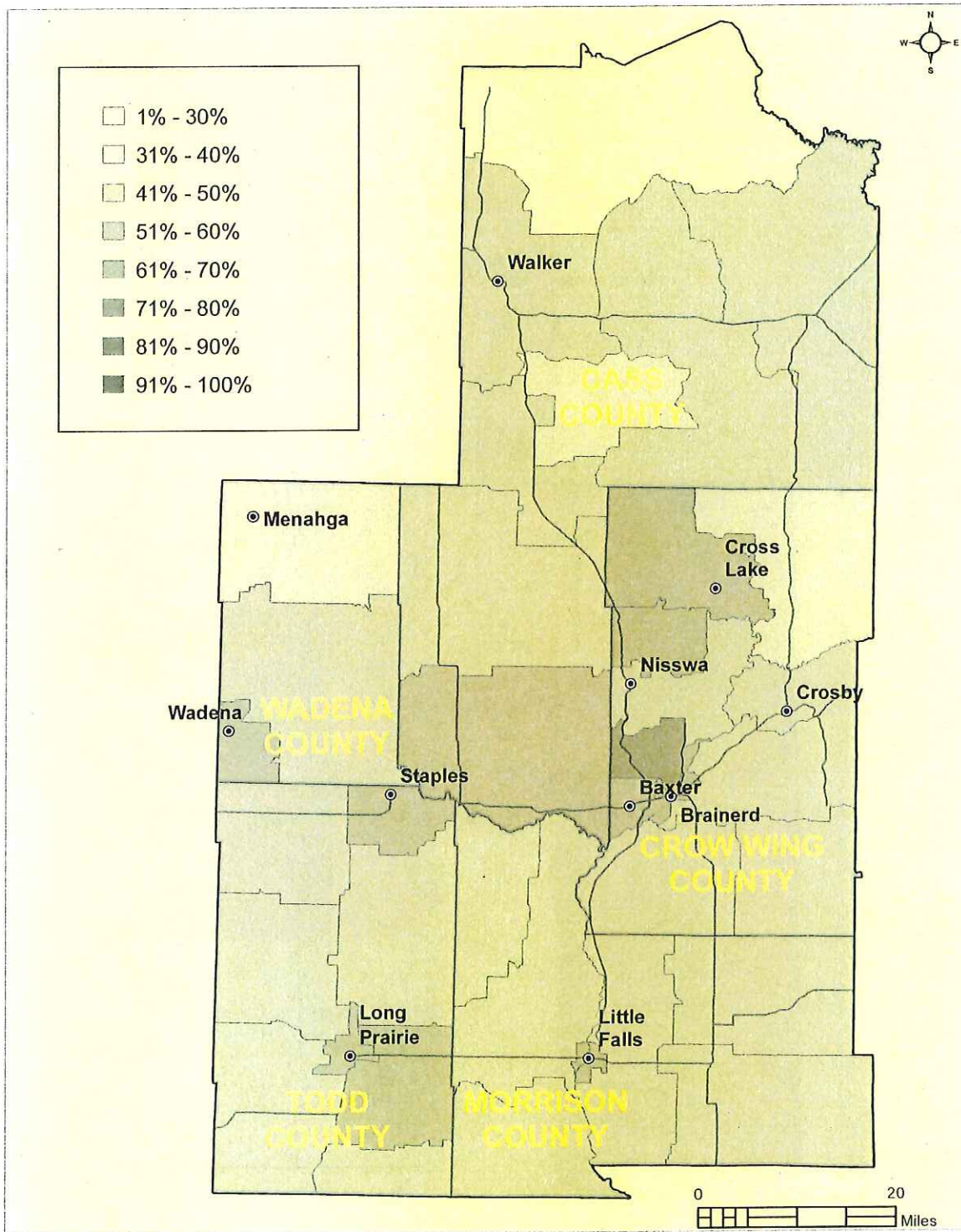


Source: U.S. Census Bureau, Small Area Estimates Branch, 2010
Map production: Z. Tagar, October 16, 2011

UM RSDP

Affordable Housing Need

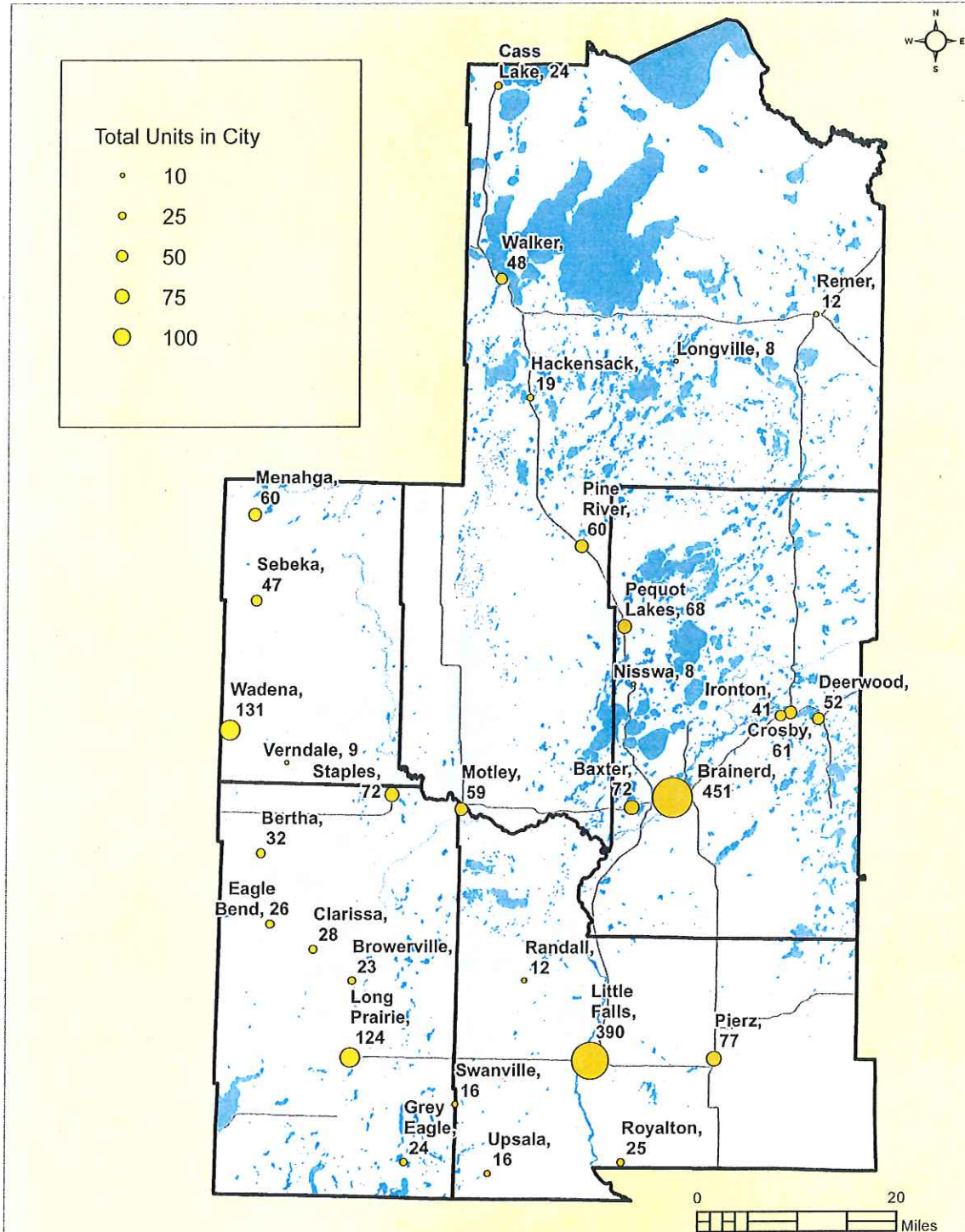
Percentage of Lower-Income Households Spending 30% or More of Income on Housing



UM RSDP

Source: Minnesota Housing, 2011
Map production: Z. Tagar, March 25, 2012

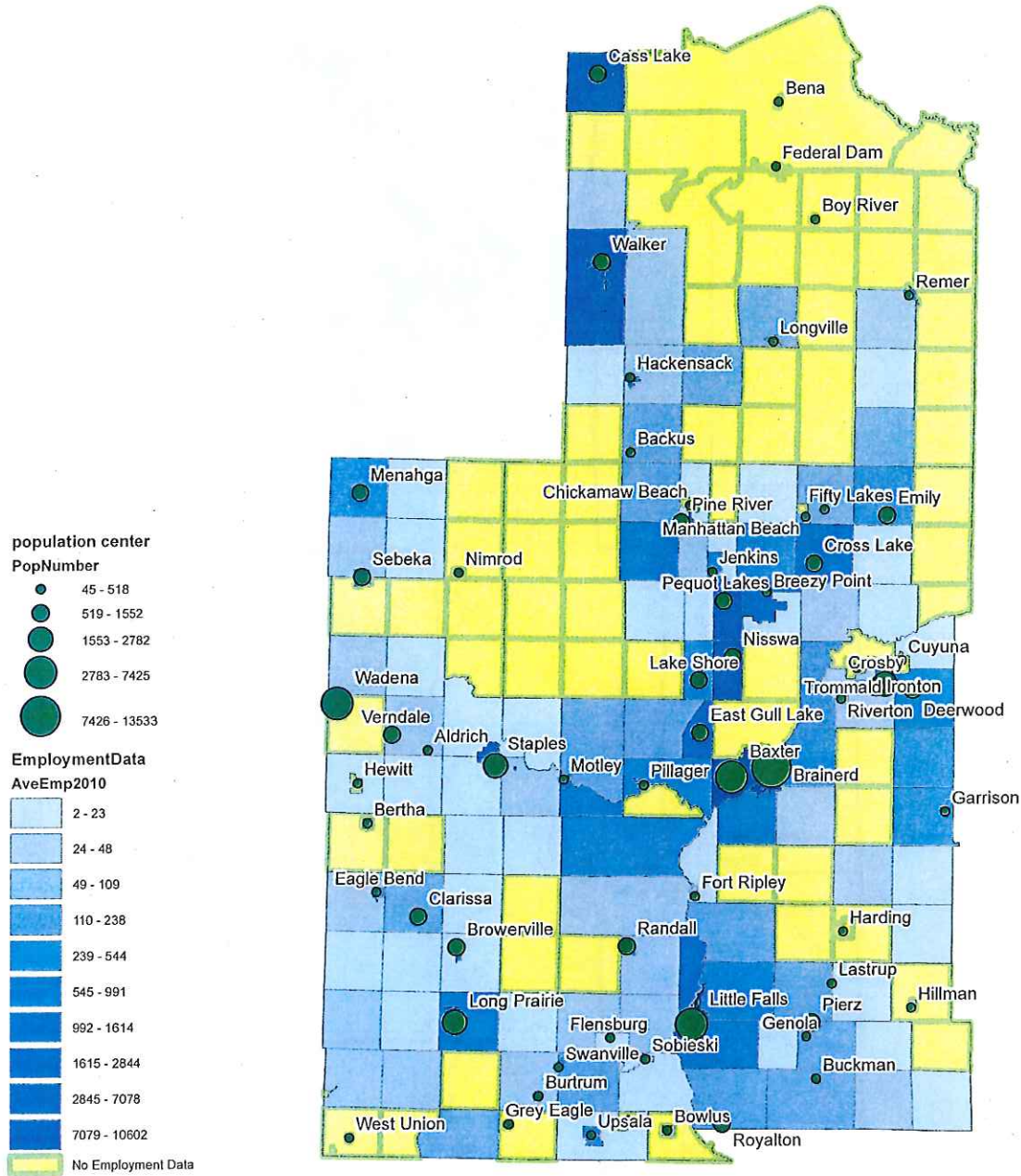
Affordable Apartment Units



Source: Central Minnesota Housing Partnership, 2012, MN DNR
 Map production: Z. Tagar, March 30, 2012

UM RSDP

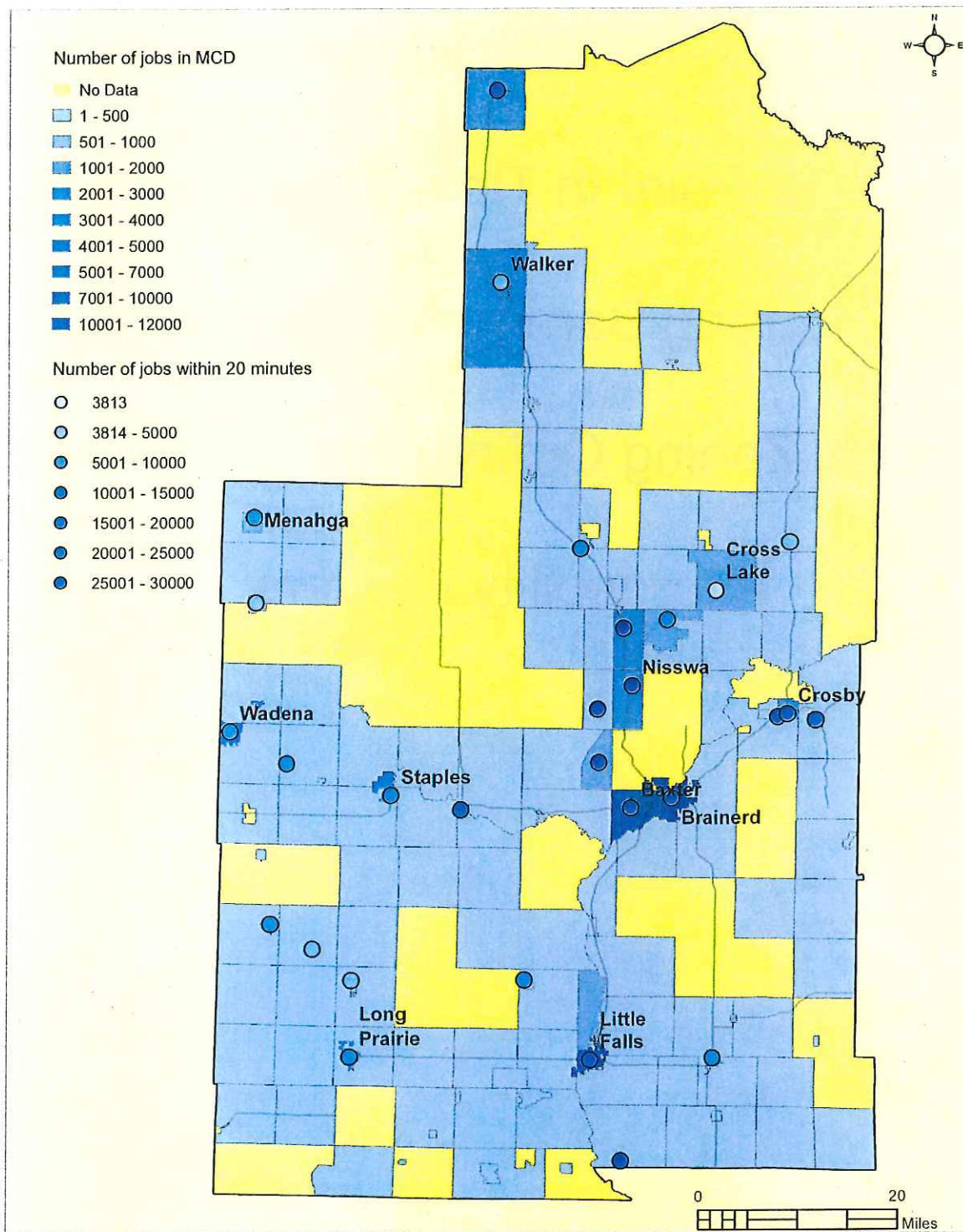
Affordable Housing Suitability Analysis
 Average annual employees 2010 (source: Positively Minnesota)



Source: Positively MN (www.positivelyminnesota.com/apps/lmi/qcew/AreaSel.aspx)
 Map: Z. Tagar, February 10, 2012

Jobs location

By MCD and by distance from cities



UM RSDP

Source: Source: MNDot, DEED
 Map production: Z. Tagar, March 25, 2012

Appendixes

A – FHEA History

B – 2012 Point In Time Count Results

C - Housing Barriers to Affordability

D- Local Zoning Ordinances for Housing
Affordability Barriers

Appendix A

Affordable Housing History

Affordable Housing Assessment History for Region 5

<p>October 2010 – March 22 2011</p>	<p>1. CMHP (Bill and Hanna): reviewed all housing plans within the region and prepared data summary for Workgroup 1. The plans reviewed included 10 housing plans, the housing portions of 7 city comprehensive plans and the housing portions of 5 county comprehensive plans.</p>
<p>March 22, 2011</p>	<p>2. Workgroup 1 – asked for listing of affordable housing properties. CMHP comprised the list. It also shared the work of the Central MN Continuum of Care (CoC), a network of homeless service providers who coordinate activities and provide input as to the allocation of federal services to serve the homeless.</p>
<p>May 24, August 23, September 20, 2011</p>	<p>3. Workgroup 2-4: Focus on poor and homeless in region from that evolved many recommendations and action steps</p>
<p>Spring/Summer 2011</p>	<p>4. Michael Dorfman for Jean Coleman reviewed all County Comp Plans and reviewed all housing plans and posted to basecamp a synthesis of common elements and gaps</p>
<p>August 23, 2011</p>	<p>5. Invited Housing Commissioner to speak at Workgroup 4 and address issue of affordable housing</p>
<p>September 20, 2011</p>	<p>6. Workgroup 5: entire workgroup (N = 80) reviewed recommendations and action steps (94); that have been synthesized and incorporated into 11 themes.</p>
<p>October 13, 2011</p>	<p>7. Collage of Sustainability: Focused on affordable housing and ways to fund</p>
<p>December 15, 2011</p>	<p>8. Round 1: entire consortium reviewed data regarding affordable housing and chose the target. "The percentage of lower income households spending 30% or more on housing decreases from the current level of 45% to 33%.</p>
<p>February 2012</p>	<p>9. February: we learned of the requirements of the FEHA. Since then CMHP and U of MN have worked to prepare the draft report using the framework provided by Dr. Rapael Bostic, the Assistant HUD Secretary for Policy Development and Research.</p>
<p>April 10, 2012</p>	<p>10. Advisory Committee and members of the Housing workgroup reviewed the draft FHEA prepared by the U of MN and CMHP and identified recommendations.</p>

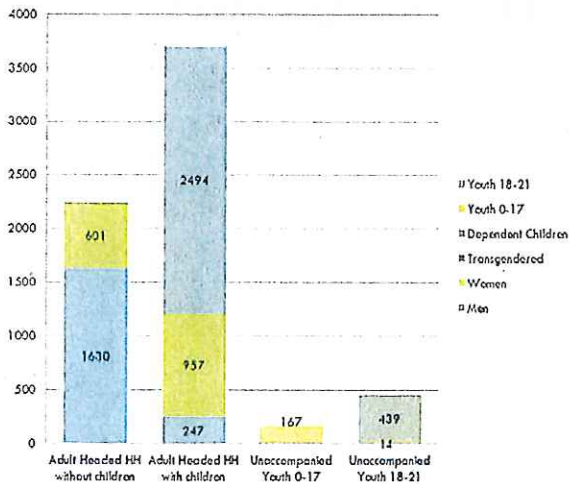
Appendix B

Point In Time Count Results

Office of Economic Opportunity (OEO) Semiannual Homeless Sheltered Count

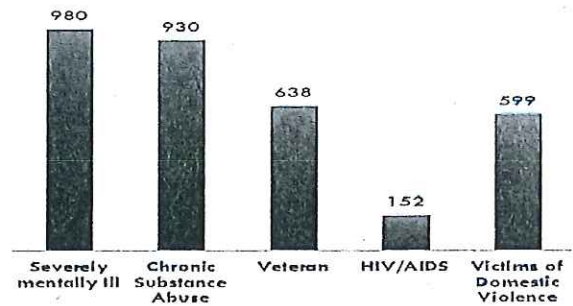
January 25, 2012

Homeless Count by Household (HH) Type & Composition



Homeless Subpopulations

This count was further broken down into subpopulation categories including counts of persons who are chronically homeless, persons with severe mental illness, chronic substance abusers, veterans, persons with HIV/AIDS, victims of domestic violence and unaccompanied children.

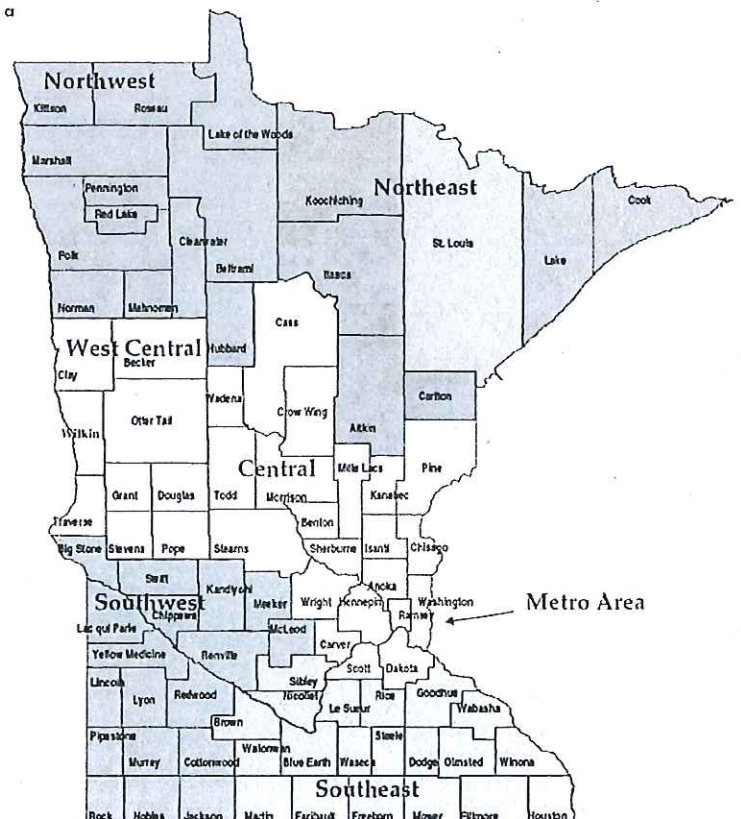


Results by Region

Minnesota is divided into ten-Continuum of Care Regions (Anoka, Scott, Carver, Dakota & Washington are now combined into one called the SMAC). These regions provide a coordinated community response for providing services and housing for people experiencing homelessness.

*Asterisk refers to CoC's who used a differing sheltered count method than the state therefore figures may not be the same as state figures.

Continuum of Care (COC)	Total Number of Sheltered Homeless Individuals	Total Number of Unsheltered Homeless Individuals
Central	378	140
Hennepin	3,141	144
Northeast *	17	18
Northwest	250	51
Ramsey	1,107	111
SMAC *	667	186
Southeast	359	20
Southwest *	94	28
St. Louis	358	182
W. Central	224	30
Total	6,595	910



Appendix C

Housing Barriers to Affordability

August 17, 2011

To: REGION FIVE SUSTAINABILITY PROJECT
Housing Work Group
Jean Coleman

From: WILLIAM MITCHELL COMMUNITY DEVELOPMENT CLINIC
Susie Vang, Certified Student Attorney
Diane Marie Dube, Supervising Attorney

Re: Affordable Housing Memorandum

This memorandum provides general information and research on how zoning requirements and building codes impact the costs of constructing and maintaining housing that is affordable. The research includes literature from multiple sources, including law reviews, journals and government websites.

The first half of this memorandum defines “affordable housing” and explores the regulatory barriers that increase the cost of constructing and maintaining housing. The second half relates affordable housing to the six livability principles and discusses important aspects of affordable housing that should be considered by the Region Five Housing Work Group. Included in this section are some local examples. Appendix A provides a brief description of selected terms related to affordable housing and a brief description of selected types of affordable housing. If the Housing Work Group would like additional terms defined, please contact us. Appendix B contains a chart of possible regulatory barriers in some of the Region Five zoning ordinances.

I. AFFORDABLE HOUSING & REGULATORY BARRIERS

A. Defining “Affordable Housing”

Affordable housing encompasses multiple factors, including the income of the buyer or resident, location, cost of construction, cost to maintain, and size of units, among others. The resident must be able to pay for housing and the additional costs of housing such as water, property taxes and insurance, heating, electricity, maintenance, and repairs. The location of the unit should be close to transportation, jobs, public programs and amenities for the residents (i.e. schools for children, support services for the disabled and elderly) and safe neighborhoods. The costs of construction and maintenance are directly related to the rents charged or purchase price. The units must provide space for households of various sizes, while at the same time minimizing excessive or unnecessary space because cost is directly related to size.

There are two perspectives in viewing affordable housing. The first is the amount of money the individual household pays for housing. The second is the availability of affordable homes in a given region for all housing needs.

B. Household Income

The first perspective focuses on the individual household income. The United States Department of Housing and Urban Development defines affordable housing as “housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.”¹ When someone owns his or her own home, the 30 percent figure includes the monthly mortgage payment “in addition to incidentals such as property taxes, insurance, and condominium or association fees. If a person is renting, the 30 percent figure

¹ HUD, *Glossary of HUD Terms* (Jul. 7, 2011) http://www.huduser.org/portal/glossary/glossary_a.html

includes the cost of rent and utilities.”² Other costs of housing include maintenance and repair costs.

HUD’s 30% model is widely used. According to the Los Angeles Housing Department, “what makes housing ‘affordable’ is the rent or mortgage payment relative to the household income. According to the federal government, rental housing is ‘affordable’ if the people living there pay no more than 30 percent of their income for rent. According to mortgage lenders, a home is affordable if the mortgage payment is not more than 35 percent of the borrower’s income. So, what’s affordable depends on income.”³

C. Availability of Affordable Homes for All Housing Needs

The second perspective in understanding affordable housing is the range of housing options that provide affordable homes for the current and desired population for a given location or for housing located in the desired area. Affordable housing is defined to include homes for “working families with financial restrictions (our young people, our older residents, the employees of our corporations and our teachers, police and firefighters).”⁴ Thus, “any housing market should theoretically offer a range of housing options that allows families at all incomes to find housing that consumes 30% of their income.”⁵

Affordability also requires that the housing meets the needs of the individual household. For example, although a studio apartment may be affordable to a single occupant, it will not meet the needs of a four-person household. Westchester County in New York defines affordable

² Golz, Heidi L., *Breaking Into Affluent Chicago Suburbs: An Analysis of the Illinois Affordable Housing Planning and Appeal Act*, 15 JAHCDL 181 (Winter 2006).

³ Karin Pally Associates and Livable Places, *Building Healthy Communities 101: A primer on growth and housing development for L.A. neighborhoods* (Jul. 7, 2011)
<http://www.ci.la.ca.us/LAHD/curriculum/gettingfacts/affordability/index.html>

⁴ *Id.*

⁵ City of Minneapolis, *What is affordable housing?*, (Sept. 13, 2001)
<http://www.ci.minneapolis.mn.us/council/ward13/docs/Lyndale-affordable-housing.pdf>

housing as being “guaranteed to remain affordable for a period of time to families who qualify under specific income guidelines.”⁶

D. Regulatory Barriers to Affordability

Regulatory barriers are “excessive rules, regulations, and red tape that add unnecessarily to the cost of housing . . .”⁷ by imposing lengthy procedural requirements, demanding materials, fees and design requirements that increase the cost of the housing or using restrictive zoning measures to prevent or deter the construction of affordable housing. “ . . . if standards require expenditures that are above and beyond what is needed for the health and safety of the occupant and the occupant’s neighbors, the cost of housing is unnecessarily high. The desire and perhaps need to deal with neighborhood life styles, price stability, and aesthetics can make dealing with regulatory barriers more complex than simple. Yet, there is clearly a point beyond which most neutral observers will agree that neighborhood, price stability, and aesthetics – the ‘nice but not necessary’ – cannot hold up the additional costs required.”⁸

In trying to tackle these regulatory barriers in the early 1990s, President H. W. Bush asked the Secretary of Housing and Urban Development to establish an advisory commission to identify these regulatory barriers. In a 1991 report to the president, the commission found that regulatory mechanisms, such as restrictive zoning, excessive impact fees, growth controls, inefficient and outdated building and rehabilitation codes, multifamily housing restrictions, and

⁶ Matthews, Ann S., *Inclusionary Zoning in Westchester County, New York: Is it a Viable Tool to Reduce a County-wide Housing Crisis?* 27 Pace L. Rev. 89, 93 (Fall 2006)

⁷ McDaniel, Stephen. *Essential Fish Habitat: Building a Barrier to Affordable Housing?* 20 J. Land Use & Envtl. L. 159 (Fall 2004)

⁸ Council of State Community Development Agencies National Conference of States on Building Codes & Standards. *Making Housing Affordable: Breaking Down Regulatory Barriers: A Self-Assessment Guide for States.* (March 1994)

<https://docs.google.com/viewer?a=v&pid=gmail&attid=0.5&thid=131200038be56b31&mt=application/pdf&url=https://mail.google.com/mail/?ui%3D2%26ik%3Db4465e79db%26view%3Datt%26th%3D131200038be56b31%26attid%3D0.5%26disp%3Dsafe%26realattid%3Dfg1awglt4%26zw&sig=AHIEtbQc4gcf9cMNzegTg5BSjsxoJQVuA&pli=1>

excessive subdivision controls had been in use for decades.⁹ These regulatory mechanisms made the construction and availability of affordable homes increasingly difficult, if not altogether impossible, in many areas.

“Exclusionary, discriminatory, and unnecessary government regulations at all levels substantially restrict the ability of the private housing market to meet the demand for affordable housing, and also limit the efficacy of government housing assistance and subsidy programs.”¹⁰ These regulations can increase the cost of construction or require additional procedures not required of market-rate housing. The commission further noted that it was not uncommon for local governments across the country to employ permitting procedures, building codes, and zoning ordinances to prevent or deter development of affordable housing.

1. Procedures: Some procedures, such as requiring conditional use permits, open up the development to a public approval process, bringing out the “Not in My Back Yard” opposition. Procedural requirements can also add time and tasks to a development project, which translates into increased costs.

2. Building Codes: Building codes also make homes unaffordable to buy, rent, and maintain by requiring materials, minimum square footage, and other requirements that exceed minimum health and safety standards. For example, new technologies sometimes require the replacement of plumbing and electrical systems that still work. Building codes that require “old-fashioned and expensive materials, outdated construction methods, and excessive rehabilitation requirements” also continue to limit the number of affordable housing units.¹¹

⁹ Advisory Commission on Regulatory Barriers to Affordable Housing. *“Not in My Back Yard”: Removing Barriers to Affordable Housing*. (July 1991).

¹⁰ *Id.*

¹¹ *Id.*

Aggressive enforcement coupled with a lack of support and resources for the homeowner to address code problems can increase the cost for the owner. Requiring landlords to buy annual licenses or requiring home sellers to bring properties to code before sales can also increase the cost of housing.

Sometimes, it is not what is in building codes that decreases the availability of affordable homes – but what is not included in these codes. “Despite the pressing need to provide shelter for low-income households, city building codes seldom provide for the construction of ‘no-frills’ affordable housing such as the new single-room-occupancy (SRO) hotels that have recently proved so successful in San Diego. Waivers on code requirements in that city cut the cost of some SRO living units by as much as 60 percent.”¹² In some communities, regulatory barriers also completely block or seriously impede the introduction of affordable housing options, such as manufactured housing.

3. Zoning: Zoning is a tool that local government officials use to manage the land uses in a community so that developments in the neighborhoods reflect the values and preferences of their residents.¹³ “Zoning allows a city to control the development of land within the community – the type of structures that are built, the density of structures, and the uses of which the land is put. Zoning seeks to segregate and combine (where appropriate) residential, commercial, and industrial uses in order to promote the best use of land for the health and welfare of the city’s residents.”¹⁴ The separation of uses is allowed in order to minimize fire and other health and safety hazards, prevent congestion, and keep residents from dealing with smoke

¹² *Id.*

¹³ River Dale Nature Preservancy (2008). <http://www.riverdalenature.org/zoning-def.htm>

¹⁴ League of Minnesota Cities. *Chapter 14: Comprehensive Planning, Land use and City-owned land* (December 2010). <http://www.lmc.org/media/document/1/chapter14.pdf>

or noise from companies. The power to zone is a “valid exercise of the police power when used to serve the public welfare.”¹⁵

Zoning has a significant effect on the availability of affordable units. Zoning that allows the construction of multi-unit buildings or townhouses increases the likelihood that affordable housing will be built; conversely, zoning that prohibits small lots or multi-unit buildings prevents the construction of affordable housing. Requiring developers to provide or contribute money for offsite amenities such as parks, libraries or recreational facilities hike up housing costs for new homebuyers. Some zoning ordinances require wide streets, sidewalks or even “at least 4.5 parking spaces per dwelling unit, even for multifamily development.”¹⁶

Communities can increase the number of affordable homes through an “inclusionary zoning” policy. Communities can limit the construction of affordable homes or keep out certain populations that rely on affordable units by forbidding multi-unit buildings and other tactics known as “exclusionary zoning.”

* **Inclusionary Zoning:** Inclusionary zoning promotes the expansion of affordable homes by requiring a certain number of affordable units in a development (a mandatory inclusionary zoning ordinance) or by providing “builders with incentives to sell or rent a certain percentage of units in a residential development at ‘affordable’ prices set by the government” (a voluntary inclusionary zoning ordinance).¹⁷ These incentives range from low-interest loans or

¹⁵ Morgan, Jennifer M. *Zoning for All: Using inclusionary zoning techniques to promote affordable housing*. 44 Emory L.J. 359, 359 (Winter 1995).

¹⁶ Advisory Commission on Regulatory Barriers to Affordable Housing. “Not in My Backyard”: Removing Barriers to Affordable Housing. (July 1991)

¹⁷ Nirider, Laura H. *In Search of “Refinement Without Exclusiveness”: Inclusionary Zoning in Highland Park, Illinois*. 102 NWULR 1919 (Fall 2008).

grants, waivers of government-imposed building, and demolition fees and exemptions from local zoning laws.¹⁸

Proponents argue that inclusionary zoning facilitates racial and economic integration, encourage implementation of smart growth principles, provide housing for a diverse labor force, which helps foster a strong economic environment, and protect against displacement of lower income households when new investment occurs.¹⁹ “Often, affordable housing isolates poor and working-class families because lower-income developments are built away from new, higher-end, market-rate development. With inclusionary zoning, affordable housing units are purposefully integrated into market-rate developments, thereby interrupting social and economic housing segregation. In this sense, affordable housing through inclusionary zoning is about more than who bears economic costs: it is about developing integrated neighborhoods and promoting equal housing opportunities for all.”²⁰

* **Exclusionary Zoning:** Exclusionary zoning measures exclude certain kinds of development or require items which increase the cost of housing. Although some argue that exclusionary zoning advances the public welfare by protecting property values and minimizing problems associated with crowding,²¹ others view exclusionary zoning as “land use control regulations which singly or in concert tend to exclude persons of low or moderate income from

¹⁸ *Id.*

¹⁹ Talbert, Cecily T. SL005 ALI-ABA 2013 (Aug. 2005)

²⁰ Benson, Nicholas. *A Tale of Two Cities: Examining the Success of Inclusionary Zoning Ordinances in Montgomery County, Maryland and Boulder, Colorado*. 13 JGRJ 753. (Spring 2010).

²¹ Morgan, Jennifer M. *Zoning for All: Using inclusionary zoning techniques to promote affordable housing*. 44 Emory L.J. 359, 359 (Winter 1995).

the zoning municipality.”²² More simply put, exclusionary zoning is “the desire to exclude or restrict a member of some racial, ethnic, or social class from occupying a jurisdiction.”²³

There are several exclusionary zoning techniques, such as limiting the number of housing units that can be built in an area or requiring large lots or large setbacks. Other ways low-income families are kept out of neighborhoods is by “under-zoning for buildings, mobile homes, and attached townhouses.”²⁴ An example of “under-zoning” is the failure to zone for mobile homes in the region or a restriction on the number of bedrooms per apartment in order to limit the number of school-aged children in low-income households.

Some communities preserve the makeup of their “aesthetic and socioeconomic exclusivity” by requiring very large lots to “discourage all but the few privileged households who can afford them.”²⁵ Some exclude, or minimally provide for, multifamily housing, commonly acknowledged to be the most affordable form of housing.”²⁶ The results are “homogeneous enclaves where households such as schoolteachers, firefighters, young families, and the elderly on fixed incomes are all regulated out.”²⁷ These exclusionary techniques work as “regulatory barriers.”

II. REGION FIVE

A. Livability Principles

In 2009, federal leaders from the housing, transportation, and environmental departments developed six “livability principles” in order to provide a framework to guide decisions on

²² Dietz, Laura H., Hoag, Margaret, Jacobs, Alan J., Leming, Theresa, Lindley, Bill, Martin, Lucas, Surette, Eric C. *Lawfulness of Zoning for Particular Purposes*, AMJUR Zoning § 74 (2001)

²³ Pogodzinski, J. M. *The Effects of Fiscal and Exclusionary Zoning on Household Location: A Critical Review*. 2 JHR 145 (1991).

²⁴ *Id.*

²⁵ *Id.*

²⁶ *Id.*

²⁷ *Id.*

access to affordable housing, transportation options, and protection of the environment.²⁸ The issues of affordable housing, transportation and the environment are very unique in priorities and policies, however, they work hand in hand to make communities such as Region Five a more beautiful and efficient place to live. The livability principles are and have been an integral part of the sustainable community planning for the Region Five Commission.²⁹ The following are explanations of how the concept of affordable housing aligns with each of the six livability principles.

I. Provide more transportation choices: Affordable housing, especially in rural areas, works hand in hand with transportation. In rural areas, many places are spread apart, making it difficult and costly for residents to do simple tasks, such as going to the post office or to the grocery store. For those residents who have cars, having more transportation choices will help reduce driving and in effect, reduce the cost of gasoline, pollution, and traffic congestion. More transportation options also help preserve the environment, which is one of the main reasons why tourists are drawn to the area.³⁰ Furthermore, more transportation options mean minimizing the costs of maintenance and repairs of roadways.

Not all Region Five residents have access to cars. Some cannot afford to have cars or pay for gasoline. Others cannot drive. Thus, it is extremely important that the Housing Work Group works closely with the Transportation Work Group to create a list of alternative transportation options. Together, the groups should prioritize which transportation options should be part of the Region Five final plan. As a starter, some transportation options could include:

²⁸ U.S. Department of Transportation (Jun. 2009). <http://www.dot.gov/affairs/2009/dot8009.htm>

²⁹ Region 5 Commissioners. *R5DC Sustainable Communities – Applicant Abstract*. Page 3. http://www.regionfive.org/departments_indexes/community_planning/documents/PrintableversionofAbstractandNarrativeHUD.pdf

³⁰ Region 5 Commissioners. *R5DC Sustainable Communities – Applicant Abstract*. Page 5.

- Providing public bikes where customers would pay an hourly or daily fee. This would be a great service for residents and visitors to town.
- Offering a program where residents, such as the elderly or the disabled, can call up a number and get picked up in a vehicle – whether it is a car or a rickshaw. Patrons would pay a minimal fee and be taken to run errands, such as medical appointments or trips to the grocery store.
- Adding more busses or more bus routes
- Providing more walking and bike trails
- Having cities provide a citywide walking or biking program

The affordable housing units must be located near these transportation options.

2. *Promote equitable, affordable housing:* Affordable housing should be housing that is available to seniors, factory workers, and the working poor. Affordable housing should be available to everyone who lives, works, or wants to live or work in Region Five, with particular attention to the housing needs of seasonal workers, teachers, police officers, municipal workers and other public service workers, and low-wage workers. According to a report by the Family Housing Fund Public Education Initiative: “The need for affordable housing for working families is especially acute in communities with many low-to-moderate wage jobs but few lower-priced apartments and houses ... As a result, while many workers earning low and moderate wages are providing essential services for residents of local communities—child care, food service, or health care, for example—they often are priced out of housing in the communities in which they work.”³¹ Thus, the Housing Work Group should make a concerted effort not to overlook these other professionals when coming up with affordable housing options.

In addition to the rent or price of the housing, the Work Group should pay attention to the size, location, and type of housing needed.

3. *Enhance economic competitiveness:* Having housing affordable to all workers, including seniors and teachers, enhances economic competitiveness. The availability of

³¹ Family Housing Fund. *Working Doesn't Always Pay for a Home*, (November 2006).
http://www.fhfund.org/_dnld/fact%20sheets/Working_06.pdf

affordable housing creates a ripple effect. For example, when an individual has stable housing and is not on the streets or struggling to meet other financial demands, he or she can focus on getting to work on time and doing a good job at work. When a person becomes a reliable worker, he or she is able to contribute to society by buying local goods and paying taxes. The employer also wins. By having a reliable worker, the employer does not have to keep going through the expensive task of hiring and training someone. The employer can instead focus on maintaining and expanding its business.

4. Support existing communities: Part of the “existing communities” is the affordable housing that currently exists in Region Five. The long-term plan for affordable housing should include ways to preserve affordable housing already in the area.

5. Coordinate policies and leverage investment: Smart energy choices – green housing, solar energy, home insulation, and other energy efficiencies – contribute to the affordability of housing by reducing the cost of operating and maintaining a home.

6. Value communities and neighborhoods: The availability of affordable homes in the Region Five area will decrease, if not eliminate, homelessness. Affordable homes also will allow working and middle class people to remain in the area. Having residents remain in the area is a good thing: when residents live where they work, they are able to support the local businesses year-round, and not just during the summer months. Furthermore, allowing residents to remain in the area means that there will be people to take on the jobs that help run the city, such those who help take care of the elderly. But in order to remain in the area, residents should not have to choose between paying for rent or mortgages versus food and transportation.

B. Important Aspects of Affordable Housing for Region Five to Consider

In crafting its plan for affordable housing in Region Five, the Housing Work Group should consider the following factors:

- The availability of existing affordable units, the size of those units, and the costs;
- The availability of land which could be used to build affordable housing;
- The availability of existing buildings that could be converted to affordable housing;
- The zoning ordinances which permit or restrict affordable housing;
- The number and size of units needed, the intended occupants of the units, and the need for specialty housing such as senior housing, single room occupancy, accessible housing, or supportive housing;
- The cost of construction and financing that reduces the cost of construction, the cost of purchase or rental, and the cost of maintenance and repair;
- Whether the housing is for rent or for ownership;
- The range of rents and purchase prices to meet the needs of current residents and expected residents;
- How to meet the goals of the livability principles;
- The age and condition of the existing affordable housing buildings;
- Whether there are restrictions on the building which require affordability (i.e. federal or state subsidies) and when these restrictions will expire (allowing the building to be converted to market rate rents);
- Location of the buildings; and
- Whether they meet the housing needs of certain populations such as the elderly or disabled.

The Housing Work Group probably has additional factors to add to this list.

C. Region Five Zoning Ordinances

A cursory examination of the zoning ordinances for the five counties and many of the cities in Region Five did not reveal any obvious provisions that restrict the construction or maintenance of affordable housing. This is not an exhaustive list; a more thorough examination of these policies should be done.

There were some provisions that are worth reviewing to understand the reason for the ordinance and whether there are alternatives to meet those objectives. For example, an ordinance in Federal Dam states:

“The age of mobile homes shall be NO OLDER THAN 20 YEARS.”³²

It is unclear from the ordinance whether this rule applies to existing mobile homes or only to homes being brought into the city, and why the age of “20 years” was selected. Mobile homes provide an affordable space and owners may not be able to afford to buy a new or newer model. On the other hand, there may be safety reasons for the rule. By understanding the reasons behind an ordinance, it may be possible to identify other ways to meet these objectives. For example, city officials could send out annual mobile home inspectors to make sure the units are functioning safely. Residents would help pay for a portion of the inspection in order to ease the financial burden on city officials. There are single family homes built over 100 years ago that are still livable, so there may also be ways to modernize mobile homes at a lesser cost without the disposal problem of an older unit.

Another example of a zoning ordinance that should be considered: A Brainerd ordinance states that “A manufactured housing park shall have a central community building with the following features: Laundry drying areas and machines, Laundry washing machines...”³³ On one hand, as noted in the Commissioner’s studies above on regulatory mechanisms, requiring these amenities may drive up the costs for residents. On the other hand, on-site laundry facilities eliminate the need to travel and provide a space where residents can interact. Understanding the reasons behind this requirement may suggest some alternate language, or waiver options, or additional measures to achieve these objectives. For example, the ordinance could provide for a waiver for mobile home parks that are located near laundry facilities.

Some additional examples of possible regulatory barriers in Region Five are included in Appendix B. In looking at these barriers, the Housing Work Group should try to determine the

³² Federal Dam City Ordinance (Nov. 2005):

http://www.federaldam.com/Ordinances/ordinance_2004_3.pdf

³³ Brainerd City Ordinance: <http://www.ci.brainerd.mn.us/docs/zoningcode/section58.pdf>

reasons behind the requirement and whether alternative language or waivers could meet these objectives.

D. Next Research Steps

The 1991 HUD report was rich with information about the regulatory barriers such as infrastructure costs, excessive impact fees, growth controls, and property taxes that increase the cost of building and maintaining housing. This information should be used to examine the ordinances and policies in the Region Five counties, cities, and townships to determine which of these barriers exist, how they impact the availability of affordable housing in the region, and whether they should be amended in any way.

On a related note, the work group should examine the financial aspect of constructing and financing affordable homes in Region Five, including the availability of grants and low interest loans.

The work group should assemble a database of existing affordable housing, including location, number of units, size of units, and price.

The attached chart is not an exhaustive list of possible regulatory barriers in Region Five. Joel Kinder, a student at William Mitchell College of Law, is completing his work for the Region Five Sustainability Project on identifying the jurisdictions in Region Five that have zoning ordinances and building codes. Once this work is completed, additional research should be done to review these ordinances and codes for barriers to the construction and maintenance of affordable housing. The Work Group could ask city officials to look at their ordinances and building codes, identify possible regulatory barrier, and describe the underlying rationale for the items. Then, the Work Group, with input from the city officials, could explore whether there

could be waivers permitted under certain circumstances or how the underlying rationale could be met in different ways.

The Work Group should discuss whether Region Five should have a mandatory or voluntary inclusionary zoning program.

The Work Group should examine the state building code for provisions that unnecessarily increase cost of building and maintaining affordable homes. It is also helpful to consider what is not in the building code that may allow for more affordable homes to be in the area.

The Work Group may find it helpful to identify a community comparable to Region Five that has increased its supply of affordable homes by limiting regulatory barriers. This community could serve as a model for the Work Group as it creates its final plan.

APPENDIX A

Terms Defined³⁴

Agricultural Use generally refers to the use of land for agricultural purposes including farming, dairying, Pasturage, agriculture, horticulture, floriculture, viticulture and animal and poultry Husbandry. The use may or may not include the operation of accessory uses such as packing, treating or storing the product. Check the definitions section for a particular statute, ordinance or other law.

Cluster Development is the development pattern and technique whereby buildings or lots are arranged in closely related groups to make the most efficient use of the natural amenities of the land or to provide for more green space.

Commercial Use is the principal use of land or buildings for the sale, lease, rental, trade of products, goods or services. Check the definitions section for a particular statute, ordinance or other law.

Community Land Trust housing is a mechanism for reducing the cost of housing by separating ownership of the land from ownership of the building. How it works: A nonprofit land trust owns the land and leases it for a nominal fee to individuals who buy the building(s) on the land. The provisions of the land lease typically give first purchase rights to the land trust, limit the amount of equity the seller retains, contains a resale provision which ensures that it is sold to another low- or moderate-income person and similar provisions to ensure long-term affordability.³⁵ An example is the Northern Communities Land Trust:

<http://www.landtrustduluth.org/> The land trust model helps low income families benefit from the equity built through home ownership, and at the same time preserve the affordability of these homes so that future residents will have the same affordable home ownership opportunities

Comprehensive Plan is a compilation of policy statements, goals, standards and maps for guiding the physical, social and economic development, both private and public, of the City and its environs and may include, but is not limited to, the following items: statements of policies, goals, standards, a land use plan, a community facilities plan, a transportation plan and recommendations for plan execution. For more information about comprehensive plans under Minnesota law, see Minnesota Statutes, Secs. 462.351 et seq.

Conditional Use is a land use that may be approved if the use meets certain standards or criteria stated in a zoning ordinance. Review the specific ordinance for both the general requirements applicable to all conditional uses and any requirements for a specific use.

Easement is a grant by an owner of land for specific use by a person or persons other than the owner. Some common easements are those granted for the purpose of constructing and maintaining walkways, utilities and access to land or water.

³⁴ Statutes, ordinances and other laws almost always have a definitions section. It is important to review this section to determine whether a word or term has a common meaning or a special meaning for that particular law.

³⁵ Information from: <http://www.cltnetwork.org/index.php?fuseaction=Blog.dspBlogPost&postID=1396>

Limited Equity Housing Cooperative is a type of housing cooperative with limitations on the amount of equity or profit a member can receive on re-sale. This allows low income eligible members to purchase shares at below market prices and preserves the affordability of the housing. The term "low income" cooperative is also used to characterize this type of housing organization.³⁶ An examples is the Fairlane Meadows Cooperative in Grandville, MI:
<http://www.fairlanemeadowcoop.com/>

Manufactured Home is a structure, transportable in one or more pre-built sections. Applicable statutes, ordinances and other laws may define the term to include a minimum size, a requirement for placement on a permanent foundation, or to contain heating, plumbing and electrical systems that meet the State of Minnesota Building Code.

Metes and Bounds is a method of property description utilizing directions and distances commencing from and terminating at an identifiable point.

Mixed-income housing is the term used to describe housing developments that contain both market-rate and below-market rate homes or apartments.

Open Space is the term used to describe space for use as recreational facilities, tree coverage, water course, sewage disposal, or similar uses. It could be privately owned property permanently dedicated by covenant, deed restriction or easement, or publically owned.

Public Housing refers to mortar buildings created to provide rental housing for eligible elderly, low-income families, and those with disabilities. Public housing includes anything from high rise apartments to scattered single family homes. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. An example is the Wadena Housing & Redevelopment Authority:
http://www.wadena.org/index.asp?Type=B_BASIC&SEC={E12E6758-59A3-4464-980B-C4E6E951893D}

Section 8 is a rent subsidy program. Under this program, landlords agree to accept a Section 8 voucher from a tenant, who pays a certain percent of income as rent. The remaining balance is covered by the Section 8 program. Applicants must apply for Section 8 and be approved before finding an apartment or house. In Minnesota, the program may be managed by a public housing authority or a housing and redevelopment agency. An example is the Wadena Section 8 Rental Assistance: http://www.wadena.org/index.asp?Type=B_BASIC&SEC={E12E6758-59A3-4464-980B-C4E6E951893D}

Setback is the minimum horizontal distance between one point and another point. In zoning ordinances, setbacks refer to the distance between a lot line and a structure. Setbacks are also

³⁶ Information from:

http://www.uhab.org/sites/default/files/doc_library/Limited_Equity_Cooperatives_A_Legal_Handbook_0.pdf

prescribed for sewage treatment systems or other facilities to protect lakes and other waterways, or for roads and utility lines for safety reasons.

Shoreland is land located within a specified distance from public water. The Minnesota Department of Natural Resources, local zoning ordinances, the Minnesota Pollution Control Agency and other federal, state and local entities may impose regulations or restrictions on use and development to protect shorelands within their jurisdiction.

Single Room Occupancy is the term used to describe a housing unit for occupancy by one person. The unit may or may not contain food preparation and sanitary facilities, and may provide for weekly or monthly rental. Sometimes services such as job search and healthcare are provided onsite. An example of this is the Mary Hall Single Room Occupancy through Catholic Charities. http://www.cctwincities.org/mary_hall_single_room_occupancy.aspx For more information about HUD's SRO program go to http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/homeless/programs/sro

Supportive Housing refers to housing for individuals and families with special needs and provides supportive services such as healthcare, job training, and counseling to help people live independently in their own apartments. An example of supportive housing are the San Marco Apartments: <http://documents.csh.org/documents/mn/profiles/SanMarco.pdf> For more information about supportive housing see the website for the Corporation for Supportive Housing at <http://www.csh.org>.

Subdivision is the division of real estate into two or more parcels for the purpose of sale, rent or lease, including Planned Unit Development. Check the applicable statute, ordinance or other law for definitions and requirements.

Variance is an exception to rules laid out in a zoning ordinance. According to the Handbook for Minnesota Cities, "They are permitted departures from strict enforcement of the ordinance as applied to a particular piece of property if strict enforcement would cause the owner "undue hardship."³⁷ Variances cannot create a land use not permitted in a zone.

³⁷ See Handbook for Minnesota Cities, Chapter 14, at www.lmnc.org

APPENDIX B

Jurisdiction	Regulation	Website	Impact on Affordability
City of Federal Dam, Cass County	"The age of mobile homes shall be NO OLDER THAN 20 YEARS"	http://www.federaldam.com/Ordinances/ordinance_2004_3.pdf	Mobile homes usually house lower income households who may not be able to afford the cost of a new mobile home or the cost to remove an older mobile home, or may not qualify for financing to obtain a new mobile home.
City of Lake Shore, Cass County	Dwelling: Two (2) parking spaces for each unit. Garages may be counted	http://cityoflakeshore.com/media/Document_34.pdf	Two parking spaces may not be needed by lower income households or for housing located near jobs, public transportation, and areas with public services and amenities. Land used for parking spaces is not available for other uses such as additional housing units or amenities. Money used to develop an excess number of parking spaces increases the overall cost of the project.
Crow Wing County	...travel trailers under nine (9) feet in width, trailer homes, travel buses, campers or similar types of portable housing shall not be considered for inhabitation other than as a seasonal residence.	Crow Wing County Zoning Ordinance. Part III-Development Standards. Section 31.6. http://www.co.crow-wing.mn.us/planning_zoning/docs/Part_III.pdf	Is the size of the unit unnecessarily restrictive? If a unit meets the building code, it should be permitted.
City of Brainerd, Crow Wing County	"A manufactured housing park shall have a central community building with the following features: Laundry drying areas and machines, Laundry washing machines..."	http://www.ci.brainerd.mn.us/docs/zoningcode/section58.pdf	Required amenities increase the cost of both construction and maintenance of a development. Why must laundry service be required if Laundromat services are available nearby?

Appendix D

Local Zoning Ordinances for Housing Affordability Barriers

Date: December 1, 2011

To: Jean Coleman, Region 5 Project

From: WILLIAM MITCHELL COMMUNITY DEVELOPMENT CLINIC
David J. Stellmach, Certified Student Attorney
Diane Marie Dube, Supervising Attorney

Re: Report on the effect of Region 5 zoning codes on affordable housing

Introduction

In this project I set out to achieve the following goals:

1. Develop a list of communities in Region 5 to focus on for the review of zoning ordinances, prioritized by the highest concentration of jobs;
2. Develop a list of criteria on which to review zoning ordinances, focusing on the barriers and incentives to the creation of affordable housing in Region 5.
3. Use the list of communities and criteria to review zoning ordinances and report on the findings.

This memorandum will report on the above referenced goals. This memorandum is intended to be an informational tool to assess the state of affordable housing issues in the Region 5 zoning codes. The intent of this memorandum is not to provide a comprehensive explanation of the codes that can be used for individual development projects. In the memorandum I refer to approximate proportions of cities that dedicated to different uses. These numbers were determined by placing a grid on top of a zoning map and estimating the space dedicated to each use. It is not intended to be a precise calculation.

Communities

Initially I developed the below list of the twenty most populated cities in Region 5, along with the number of employed persons and the median income.

	City	Total Population	Employed persons	Median Income
1	Brainerd (Crow Wing)	13,590	6,453	22,647
2	Little Falls (Morrison)	8,343	3,632	22,816
3	Baxter (Crow Wing)	7,610	4,215	32,323
4	Wadena (Wadena)	4,088	1,907	19,496
5	Long Prairie (Todd)	3,458	1,273	23,171
6	Staples (Todd/Wadena)	2,981	1,322	25,175
7	Crosby (Crow Wing)	2,386	833	24,935

8	Breezy Point (Crow Wing)	2,346	787	28,958
9	Pequot Lakes (Crow Wing)	2,162	1,109	18,734
10	Crosslake (Crow Wing)	2,141	593	27,798
11	Nisswa (Crow Wing)	1,971	990	28,033
12	Osakis (Todd)	1,740	679	30,286
13	Pierz (Morrison)	1,393	641	26,182
14	Menahga (Wadena)	1,306	518	22,386
15	Royalton (Morrison)	1,242	471	32,463
16	East Gull Lake (Cass)	1,004	597	40,050
17	Lake Shore (Cass)	1,004	632	33,214
18	Pine River (Cass)	944	347	23,060
19	Walker (Cass)	941	526	11,912
20	Emily (Crow Wing)	813	254	20,000

I reviewed the top 12 cities which are bolded above.

Review Criteria

Next I created a set of criteria on which to review zoning codes and their impact on affordable housing. I used the following factors:

1. **Density Requirements.** A density requirement specifies the number of housing units which may be placed on a defined parcel. Affordable housing is facilitated by higher density allowances: the more housing units permitted on a lot, the lower the cost of the unit.
2. **Building Size/Living Space Requirements.** The size of the foundation or required square footage for a housing unit impacts the cost of the housing: the larger the requirement, the higher the cost for the unit. Code requirements that dictate a minimum size or square footage can increase the cost of the housing unit.
3. **Mixed Uses.** Zoning codes that follow the Euclidian model and completely separate uses limit opportunities for developing affordable housing options in close proximity to job sites, or housing located above commercial spaces.
4. **Inclusivity.** Some zoning codes have a required amount of affordable housing for new developments or provide voluntary incentives to the creation of affordable housing. Zoning codes that provide these incentives increase the supply of affordable housing.
5. **Single Family/Multifamily/Multi-Unit Housing.** Zoning codes that limit the areas in a community that are available for multifamily and multi-unit housing limit the opportunities for affordable housing.

6. Manufactured Housing. Zoning codes that restrict the location and quantity of manufactured homes or impose unneeded regulations can limit this type of affordable housing unit.

7. Miscellaneous. There are any number of things cities can do in their zoning codes which will increase the cost of housing and restrict access to affordable housing.

Review

For each of the above referenced 12 cities I have created a summary of the zoning code provisions that relate to affordable housing:

Table of Contents

BrainerdPage 5

Little FallsPage 21

BaxterPage 33

WadenaPage 42

Long PrairiePage 52

StaplesPage 63

CrosbyPage 73

Breezy PointPage 81

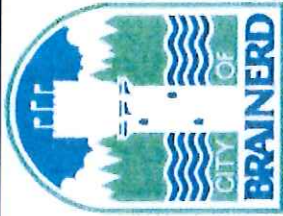
Pequot LakesPage 95

CrosslakePage 104

NisswaPage 114

OsakisPage 122

Summary.....Page 138



Brainerd, Crow Wing County

Brainerd has a population of 13,590 people, 6,453 of who are employed, with a median income of \$22,647.

The zoning code creates the following districts and references their intended purposes:

- **R-A, Rural Agricultural:** District This District is intended for areas where urban public utilities are not presently available. A density of not more than one (1) lot per twenty (20) acres will retain these lands in their natural state and in agricultural uses pending the proper timing for the economical provision of utilities, streets, parks, storm drainage and other public facilities and services so that orderly development will occur.
- **R-R, Rural Residential District:** The purpose of this district is provide for large lot single family residential uses and open space areas in environmentally sensitive and high natural amenity areas. Developments in the R-R District are required to connect to City water and sewer service. Developments to which municipal utilities cannot be extended are prohibited.
- **R-E, Single Family Estate Residential District:** The purpose of the R-E, Single Family Estate Residential District is to provide for larger, urban lots in areas containing unique natural features and amenities, as a means of protecting the amenities and promoting quality housing.
- **R-1, Single Family Residential:** This district is established to allow and preserve areas in the City of quiet neighborhoods of one and two family homes, free from other uses except those which are compatible with residents of such a district
- **R-1A, Single Family Residential:** This district is established to allow areas of low density, single family detached dwellings and to preserve the quiet single family neighborhoods free from other uses except those which are both compatible with residents of such districts
- **R-2, Medium Density Residential:** The purpose of the Medium Density Residential District is to provide for low to medium density housing through the mixture of one and two unit dwellings and medium density multiple family dwellings as well as

- directly related complementary uses.
- **R-3, High Density Residential:** The purpose of the High Density Residential District is to provide for areas of high density residential housing in multiple family structures including senior housing.
 - **R-MH, Manufactured Housing District:** The purpose of this district is to provide a separate district for manufactured housing parks, distinct from other residential areas.
 - **B-1, Residential-Office District:** This district allows single family uses and office space uses. This district serves as a transitional district between residential neighborhoods and commercial uses in areas where redevelopment is anticipated. The district includes uses that will not disrupt nearby, low-density land uses through high traffic generation, noise, or other nuisances.
 - **B-2, Neighborhood Business District:** The purpose of the B-2 District is to provide for the establishment of integrated neighborhood centers for convenient, limited office and retail businesses that serve nearby residential neighborhoods.
 - **B-3, Central Business District:** The purpose of this district is to encourage the continuation of a viable, traditional downtown area by allowing retail, service, office and entertainment facilities and public and semi-public uses as well as the allowance of second-story dwelling units located above such uses.
 - **B-4, General Business District:** The purpose of the General Business District is to allow more intensive commercial uses that require extensive highway access for customer contact.
 - **B-5, Commercial Amusement District:** The purpose of the Commercial Amusement District is to provide locations for outdoor recreation and entertainment uses which have a regional draw in a district which is isolated from residential uses and other sensitive uses. It is the intent of the B-5 District to protect existing natural features, to preserve open space and to sensitively integrate development with the existing natural landscape.
 - **B-6, Washington Street Commercial District:** The purpose and intent of the district is to provide zoning regulation flexibility to permit development consistent with land use patterns along the Washington Street corridor from the Mississippi River to Gillis Street. The purpose of the District is also to ensure compatibility between land uses and transportation and to minimize negative effects of development on the Washington Street corridor.
 - **I-1, Light Industry District:** To provide for the establishment of warehousing and light industrial development, particularly in the form of industrial parks. The overall character of the I-1 District is intended to have low impact character. Industrial uses allowed in this district shall be limited to those which can compatibly exist adjacent to both lower intensity business uses and high intensity manufacturing uses but which require isolation from residential uses. This district may also incorporate general office and commercial uses.
 - **I-2, General Industry District:** The purpose of the I-2, General Industry District is to provide for the establishment of heavy industry and manufacturing development and use which because of the nature of the product or character of activity, requires isolation from residential and commercial uses.
 - **MU, Mixed Use District:** The purpose of the Mixed Use zoning district is to permit property characterized by its historical

<p>character and context to be (re)developed with industrial, commercial and service uses in a planned manner that will maintain the sites historic character and context. This district will allow latitude in permitting and encouraging diversity in land uses and permitting variation and imagination in the relationship of uses in the district.</p> <ul style="list-style-type: none"> • PUD, Planned Unit Development District: The purpose of the Planned Unit Development (PUD) District is to provide for the integration and coordination of land parcels as well as the combination of various types of residential, commercial and industrial uses. <p>For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:</p>				
District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
R-A, Rural Agricultural District	Single family dwellings	20 Acres (1 Acre = 43,560 Sq. Ft.)	Nine hundred sixty (960) feet. Minimum width/length of dwelling unit: Twenty-two (22) feet.	Approx. 21%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Dwellings shall not exceed thirty-five (35) feet in height. 				
R-R, Rural Residential District	Single family dwellings	20,000 Sq. Ft. (Maximum of 1 acre)	Nine hundred sixty (960) feet. Minimum width/length of dwelling unit: Twenty-two (22) feet.	Approx. 4%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Dwellings shall not exceed thirty-five (35) feet in height. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Planned Unit Developments as regulated by Section 11. 				

R-E, Single Family Estate Residential District	Single family dwellings	15,000 Sq. Ft. (Maximum of 1 acre)	Nine hundred sixty (960) feet. Minimum width/length of dwelling unit: Twenty-two (22) feet.	Approx. less than 1%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Dwellings shall not exceed thirty-five (35) feet in height. <p><i>Accessory Uses:</i></p> <ul style="list-style-type: none"> • Boarding or renting of rooms to not more than two (2) individuals per dwelling. • In home day care serving fourteen (14) or fewer persons in a single family detached dwelling. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Planned Unit Developments as regulated by Section 11 (limited to permitted and conditional uses in the zone). 				
R-1 – Single Family Residential	Detached single family dwellings.	7,000 Sq. Ft.	Seven hundred fifty (750) feet. Minimum width/length of dwelling unit: Twenty-two (22) feet.	Approx. 21%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Dwellings shall not exceed thirty-five (35) feet in height. <p><i>Accessory Uses:</i></p> <ul style="list-style-type: none"> • In home day care serving fourteen (14) or fewer persons in a single family detached dwelling. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Planned Unit Developments as regulated by Section 11 (limited to permitted and conditional uses in the zone). 				
R-1A, Single Family Residential	One family detached dwellings.	10,000 Sq. Ft.	Seven hundred fifty (750) feet. Minimum width/length of dwelling unit: Twenty-two (22) feet.	Approx. 15%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Dwellings shall not exceed thirty-five (35) feet in height • In home day care serving fourteen (14) or fewer persons in a single family detached dwelling. <p><i>Accessory Uses:</i></p> <ul style="list-style-type: none"> • In home day care serving fourteen (14) or fewer persons in a single family detached dwelling. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Planned Unit Developments as regulated by Section 11 (limited to permitted and conditional uses in the zone) 				

<p>R-2 – medium density residential</p>	<p>Single family detached dwellings; Two (2) family attached dwellings; One Multiple family building per lot or parcel containing four (4) or less units.</p>	<p>6,000 Sq. Ft. (Single Family) 3,500 Sq. Ft. (Two-Family) 2,200 Sq. Ft. (Multiple Family)</p> <p>Lots created after June 15, 2009 require four thousand five hundred (4,500) square feet per unit up to two units and three thousand (3,000) square feet per unit for more than two units up to four units.</p>	<p>750 Sq. Ft. (Single Family) 650 Sq. Ft. per unit (Two-Family) 400 Sq. Ft. per unit (Efficiency) 500 Sq. Ft. per unit (One bedroom) 600 Sq. Ft. per unit (Two bedroom)</p> <p>For each additional bedroom after 2, 650 Sq. Ft. plus one hundred 100 Sq. Ft. per bedroom in excess of 2</p>	<p>Approx. 4%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Dwellings shall not exceed thirty-five (35) feet in height <p><i>Accessory Uses:</i></p> <ul style="list-style-type: none"> • In home day care serving fourteen (14) or fewer persons in a single family detached dwelling. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Nursing homes subject to conditions in 515-56-5 • Senior housing subject to conditions in 515-56-5 • Planned Unit Developments as regulated by Section 11 (limited to permitted and conditional uses in the zone) • Residential townhome Planned Unit Developments as regulated by Section 11 (limited to permitted and conditional uses in the zone) • Boarding houses • 				
<p>R-3 –High density Residential</p>	<p>Multiple family dwellings; Two family attached dwellings.</p>	<p>1,000 Sq. Ft. (Multiple Family – senior) 2,000 Sq. Ft. (Multiple Family) 3,000 Sq. Ft. (Two family)</p>	<p>Minimum floor space per unit: 400 Sq. Ft. (Efficiency) 500 Sq. Ft. (One Bedroom) 650 Sq. Ft. (Two Bedroom)</p> <p>For each additional bedroom after two, 650 square feet plus 100 square feet per bedroom in excess of two.</p>	<p>Approx. 7%</p>

<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • A lot of record existing prior to June 15, 2009 is not required to meet minimum lot area requirements • Two family dwellings shall not exceed thirty-five (35) feet in height. Multi family dwellings, permitted non-residential uses and conditional uses taller than thirty-five (35) feet shall require a Conditional Use Permit <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Nursing homes subject to conditions in 515-56-5 • Senior housing subject to conditions in 515-56-5 • Residential Planned Unit Developments: townhomes and quadraminiums as regulated by Section 11 (limited to permitted and conditional uses in the zone) 				None	Approx. 1%
R-MH, Manufactured Housing District	One family detached manufactured dwellings.	<p>5 acres (Minimum park size)</p> <p>5,000 Sq. Ft. (Minimum home site)</p> <p>6,050 Sq. Ft. (For homes from 14 feet to 18 feet in width)</p> <p>6,500 Sq. Ft. (For homes over 18 feet in width)</p>			
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • No principal building shall exceed one (1) story or twenty-five (25) feet, whichever is least. • See additional manufactured housing regulations below. 					
B-1, Residential-Office District	Single family dwellings.	10,000 Sq. Ft.	Unspecified	Approx. 0.5%	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Dwellings shall not exceed thirty-five (35) feet in height <p><i>Accessory Uses:</i></p> <ul style="list-style-type: none"> • In home day care serving fourteen (14) or fewer persons in a single family detached dwelling. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Planned Unit Developments as regulated by Section 11 (limited to permitted and conditional uses in the zone) 					

B-2, Neighborhood Business District	No residential permitted as of right	10,000 Sq. Ft.	Unspecified	Approx. 1%
<i>Conditional Uses:</i>				
<ul style="list-style-type: none"> Planned Unit Developments as regulated by Section 11 (limited to permitted and conditional uses in the zone) 				
B-3, Central Business District	No Residential permitted as of right	Unspecified	Unspecified	Approx. 1%
<i>Other requirements that may affect affordable housing specific to this district:</i>				
<ul style="list-style-type: none"> Buildings shall not be more forty-five (45) feet in height unless otherwise granted under a Conditional Use Permit. First floor/street level residential uses are prohibited. 				
<i>Conditional Uses:</i>				
<ul style="list-style-type: none"> Residential and non-residential uses within one (1) building provided that: <ol style="list-style-type: none"> Residential and non-residential uses shall not be contained on the same floor and no residential use shall be located on the first floor. Residential and non-residential uses shall have separate entrances and exits. Planned Unit Developments (PUDs) without first floor residential, as regulated by Section 11 of this Ordinance (limited to permitted and conditional uses in the zone) 				
B-4, General Business District	No Residential Permitted as of right			Approx. 9% (B-4)
B-5, Commercial Amusement District;				Approx. 0% (B-5)
B-6, Washington Street Commercial District				Approx 0.5% (B-6)
I-1, Light Industry District				Approx 5% (I-1)
I-2, General Industry District;				Approx 5% (I-2)
MU, Mixed Use District				Approx 0.5% (MU)

PUD, Planned Unit Development District	Unspecified	Approx 2%
<ul style="list-style-type: none"> All permitted, permitted accessory, or conditional uses contained in Section 51 through Section 71 of this Ordinance shall be treated as potentially permitted uses within a Planned Unit Development District (PUD). 		
<p>Inclusivity:</p>		
<ul style="list-style-type: none"> Planned Unit Developments allow for greater density under the following section of the code: <ul style="list-style-type: none"> Section 515-11-7: Residential Density. <ul style="list-style-type: none"> A. In order to encourage the protection of natural resources, to allow limited development in an area with unusual building characteristics due to subsoil characteristics or to encourage creative land use, a density transfer system may be allowed whereby lot sizes smaller than that normally required in a district will be allowed on the developable land in return for leaving the natural resource areas open from development. The number of dwelling units proposed for the entire site shall not exceed the total number permitted under the density indicated in the Comprehensive Plan where the land is located. If the Planned Unit Development (PUD) is in more than one (1) density area, the number of allowable dwelling units must be separately calculated for each portion of the Planned Unit Development (PUD) that is in a separate area, and must then be combined to determine the number of dwelling units allowable in the entire Planned Unit Development (PUD). B. The number of dwelling units which may be constructed within the Planned Unit Development (PUD) shall be determined by dividing the gross acreage of the project area by the maximum allowable density as set forth in Section 515-11-6.A of this Ordinance. 		
<p>Manufactured Housing: The code sets forth numerous requirements and restrictions on manufactured housing. The relevant portions for the purposes of this memorandum are as follows:</p> <ul style="list-style-type: none"> Manufactured housing is only permitted in the R-MH district which constitutes approximately 1% of the city. The codes sets forth the following definition of a manufactured home: Dwelling, Manufactured Single Family. A manufactured single family dwelling is a structure transportable in one or more sections, which in the traveling mode, is eight (8) body feet or more in width or forty (40) body feet or more in length, or, when erected on site is three hundred twenty (320) or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling for one family, with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contain therein. No manufactured dwelling shall be moved into the City of Brainerd that does not meet the Manufactured Home Building Code as defined in Minnesota Statutes Chapter 327.31 Subdivision 3. 		

The code sets forth other restrictions on manufactured housing as follows:

515-58-4: Design and Operational Standards.

A. General Provisions:

1. All land area shall be:
 - a. Adequately drained.
 - b. Landscaped to control dust.
 - c. Clean and free from refuse, garbage, rubbish or debris.
2. No tents shall be used for other than recreational purposes in a manufactured housing park.
3. There shall not be outdoor camping anywhere in a manufactured housing park.
4. Access to manufactured housing parks shall be as approved by the City.
5. All structures (fences, storage, cabana, etc.) shall require a building permit from the Building Official.
6. The area beneath a manufactured housing unit shall be enclosed except that such enclosure must have access for inspection.
7. A manufactured housing park shall have a central community building with the following features:
 - a. Laundry drying areas and machines.
 - b. Laundry washing machines.
 - c. Public toilets and lavatories.
 - d. Storm shelter.

Such buildings shall have adequate heating in all areas and be maintained in a safe, clear and sanitary condition.

B. Site Plan Requirements:

1. Legal description and size in square feet of the proposed manufactured housing park.
2. Location and size of all manufactured housing unit sites, dead storage areas, recreation areas, laundry drying areas, streets and roadways, parking sites, and all setback dimensions (parking spaces, exact mobile home sites, etc.).
3. Detailed landscaping plans and specifications.
4. Location and width of sidewalks.
5. Plans for sanitary sewage disposal, surface drainage, water systems, underground electrical service and gas service.
6. Location and size of all streets abutting the manufactured housing park and all driveways from such streets to the manufactured housing park.
7. Street and road construction plans and specifications.
8. Plans for any and all structures.
9. Such other information as required or implied by these manufactured park standards or requested by the Zoning Administrator.
10. Name and address of developer(s) and/or owner(s).

11. Description of the method of disposing of garbage and refuse.
 12. Detailed description of maintenance procedures and grounds supervision.
 13. Details as to whether all of the area will be developed a portion at a time.
- C. Design Standards:
1. Park Size. The minimum area required for a manufactured housing park designation shall be five (5) acres.
 2. Individual manufactured housing site (homes fourteen (14) feet wide or less).
 - a. Each manufactured housing site shall contain at least five thousand (5,000) square feet of land area for the exclusive use of the occupant:
 - 1) Width: No less than fifty (50) feet.
 - 2) Depth: No less than one hundred (100) feet.
 - b. Each manufactured housing site shall have frontage on an approved street or roadway and the corner of each manufactured home shall be marked and each site shall be numbered.
 3. Individual home sites (homes in excess of fourteen (14) feet, but less than eighteen (18) feet in width).
 - a. Each manufactured housing site shall contain at least six thousand fifty (6,050) square feet of land area for the exclusive use of the occupants:
 - 1) Width: No less than fifty-five (55) feet.
 - 2) Depth: No less than one hundred ten (110) feet.
 - b. Each manufactured housing site shall have frontage on an approved street or roadway and the corner of each manufactured home site shall be marked and each site shall be numbered.
 4. Individual manufactured housing sites (homes over eighteen (18) feet in width).
 - a. Each manufactured housing site shall contain at least six thousand five hundred (6,500) square feet of land area for the exclusive use of the occupant:
 - 1) Width: No less than sixty-five (65) feet.
 - 2) Depth: No less than one hundred (100) feet.
 - b. Each manufactured housing site shall have frontage on an approved street or roadway and the corner of each manufactured home site shall be marked and each site shall be numbered.
 5. Individual manufactured housing unit site setbacks.
 - a. In all manufactured housing parks, no housing unit shall be located closer than ten (10) feet to its side lot lines nor closer than thirty (30) feet to its front lot line, or within ten (10) feet of its rear lot line.
 - b. All accessory structures such as awnings, cabanas, storage sheds, carports, windbreaks, entryways or solar energy system shall be located no closer than three (3) feet from any property line and in no case closer than ten (10) feet to the nearest adjoining manufactured home.
 6. Building Requirements.

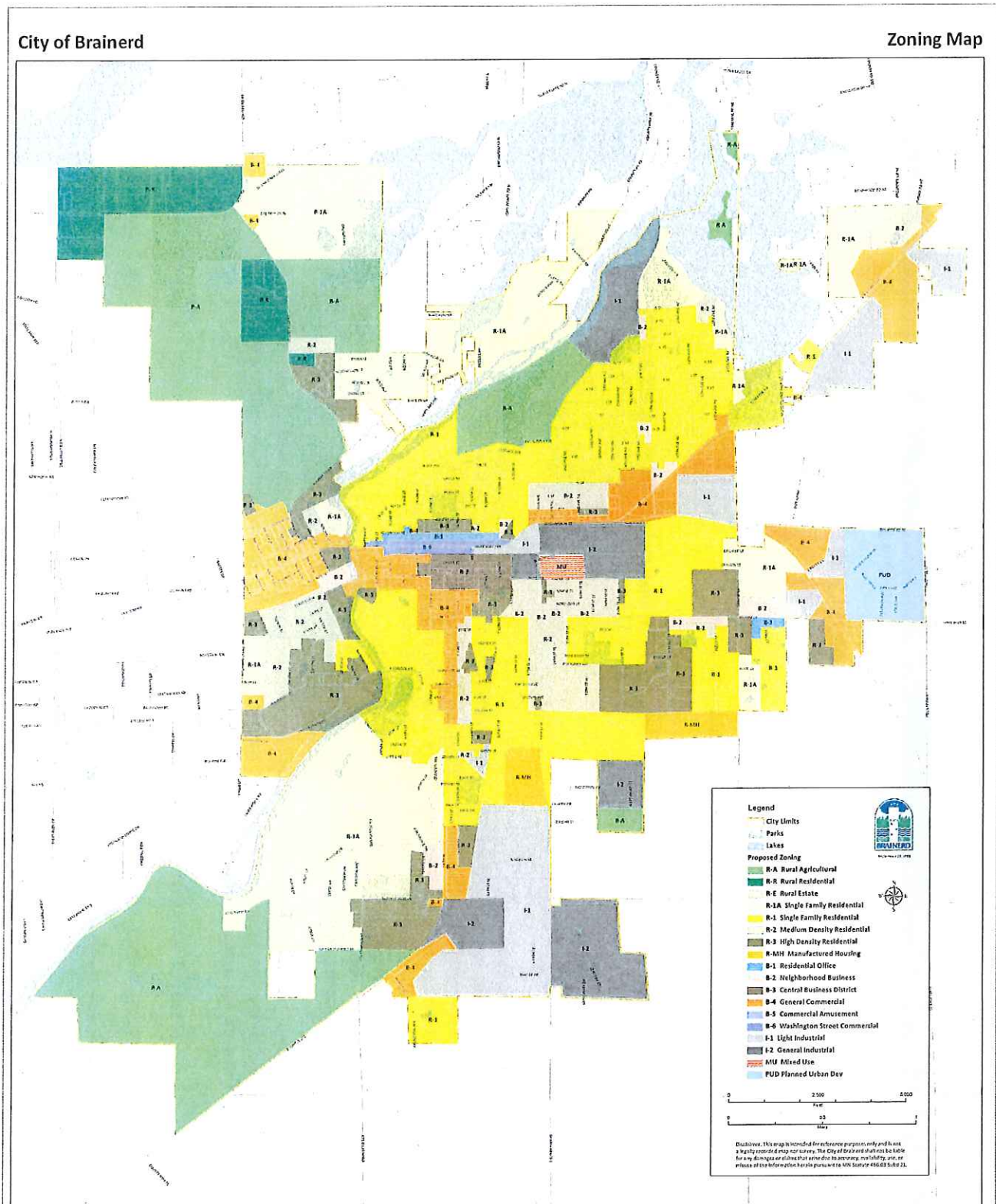
- a. No principal building shall exceed one (1) story or twenty-five (25) feet, whichever is least.
 - b. Accessory Buildings.
 - 1) Accessory buildings including garages shall be limited to one (1) per manufactured home lot.
 - 2) Maximum allowable floor area shall not exceed six and one-half (6½) percent of the lot size.
 - 3) Maximum Building Height: Sixteen (16) feet.
 - 4) Location: The manufactured home park site plan shall designate the locations proposed for the development of garages and/or accessory buildings on each manufactured home lot. Said accessory buildings shall comply with the following setback requirements:
 - a) No accessory building shall be located in the front yard.
 - b) An accessory building may be located in side or rear yards.
 - c) All accessory buildings shall be set back from all adjoining lots a minimum of five (5) feet. Garages may be allowed with a zero (0) lot line setback and a shared driveway when built as a double garage and shared by adjacent lots.
 - d) Accessory buildings shall not be located within any utility easements.
 - e) On lots having a lot width of fifty-five (55) feet or greater, an accessory building shall be located at least ten (10) feet from any other building or structure on the same lot. On lots having a fifty (50) foot lot width, accessory buildings shall be located at least nine (9) feet from any building or structure on the same lot.
 - c. The unit structure is in compliance with the Guidelines for Manufactured Housing Installation, International Conference of Building Officials, 1983, as may be amended.
 - d. No manufactured home site shall be used for parking more than one (1) manufactured home.
7. Parking.
- a. Each manufactured housing site shall have off-street parking space for two (2) automobiles. All parking stalls shall be completely on the home lot they serve.
 - b. Each manufactured housing park shall maintain additional hard surfaced off-street parking lot(s) for guests of occupants in the amount of one (1) space for each three (3) home sites.
 - c. Access drives off streets and roads to all parking spaces and unit sites shall be hard surfaced according to specifications established by the City.
8. Utilities.
- a. All manufactured housing units shall be connected to a public water and sanitary sewer system or a private water and sewer system approved by the State Department of Health and the City.
 - b. All installations for disposal of surface storm water must be approved by the City.
 - c. All utility connections shall be as approved by the City.

- d. The source of fuel for cooking, heating or other purposes at each manufactured housing site shall be as approved by the City.
 - e. All utilities shall be underground. There shall be no overhead wires or supporting poles except those essential for street or other lighting purposes.
 - f. No obstruction shall be permitted that impedes the inspection of plumbing, electrical facilities, and related mobile home equipment.
 - g. The park owner shall pay any required sewer connection fees to the City.
 - h. The park owner shall pay inspection and testing fees for utility service to the City.
 - i. Facilities for fire protection shall be installed as required by the City.
9. Internal Roads and Streets.
- a. Roads and streets shall be bituminous or concrete surfaced as approved by the City.
 - b. All roads and streets shall have a concrete (mountable, roll type) curb and gutter.
 - c. All streets shall be developed with a roadbed of not less than twenty-eight (28) feet in width. If parking is permitted on the street then the road bed shall be at least thirty-six (36) feet in width. To qualify for the lesser sized street, adequate additional off-street parking, as determined by the City, shall be provided and demonstrated.
 - d. The manufactured home park shall have a street lighting plan approved by the City
10. Recreation.
- a. All manufactured housing parks shall have at least fifteen (15) percent of the land area developed for recreational use (tennis courts, children's play equipment, swimming pool, golf green, etc.) developed and maintained at the owner/operator's expense.
 - b. In lieu of land dedication for public park purposes, a cash contribution as established by the City's Subdivision Ordinance, as may be amended, shall be paid to the City.
11. Landscaping.
- a. Each site shall be properly landscaped with trees, hedges, grass, fences, windbreaks and the like.
 - b. A compact hedge, redwood fence or landscaped area shall be installed around each manufactured home park and be maintained in as new condition at all times as approved.
 - c. All areas shall be landscaped in accordance with the landscaping plan approved by the Council.
12. Lighting.
- a. Artificial light shall be maintained during all hours of darkness in all buildings containing public toilets, laundry equipment, storm shelters, and the like.
 - b. The manufactured housing park grounds shall be lighted as approved by the City from sunset to sunrise.
13. Storage.

<p>a. Enclosed storage lockers (when provided) shall be located whether adjacent to the manufactured home in a manufactured housing park or at such other place in the park as to be convenient to the unit for which it is provided, as approved by the City.</p> <p>b. Storage of larger items, such as boats, boat trailers, recreation vehicles, etc., shall be accommodated in a separate secured and screened area of the park, as approved by the City. No parking of such vehicles or equipment shall be permitted on the housing site.</p> <p>515-58-5: Registration.</p> <p>A. It shall be the duty of the operator of the manufactured housing park to keep a record of all homeowners and occupants located within the park. The register shall contain the following information:</p> <ol style="list-style-type: none">1. The name and address of each unit occupant.2. The name and address of the owner of each unit.3. The make, model, year, and dimensions of each unit.4. The State, territory or county issuing each unit's license.5. The date of arrival and departure of each unit.6. The number and type of motor vehicles of residents in the park. <p>B. The park operator shall keep the register available for inspection at all times by authorized City, State, and county officials, public health officials, and other public offices whose duty necessitates acquisition of the information contained in the register. The register shall not be destroyed until after a period of three (3) years following the date of departure of the registrant from the park.</p> <p>515-58-6: Maintenance. The operator and/or owner of any manufactured housing park, or a duly authorized attendant and/or caretaker shall be responsible at all times for keeping the park, its facilities and equipment in a clean, orderly, operable and sanitary condition. The attendant or caretaker shall be answerable, along with said operator/owner, for the violation of any provisions of these regulations to which said operator/owner is subject.</p>	<p>Miscellaneous:</p> <ul style="list-style-type: none">• 515-16-4: Yards. B. Open Space. Each multiple family dwelling site of four (4) or more units shall contain at least five hundred (500) square feet of usable open space per unit, as defined in Section 2 of this Ordinance, for each dwelling unit contained thereon.• 515-17-2: Dwelling Unit Restriction. No cellar, garage, tent, travel trailer, motor home, fish house, basement with unfinished structure above, or accessory building shall at any time be used as a dwelling unit• 515-17-3: Building Design Standards. A. Single Family Standards.
---	--

1. All single family detached dwellings in the R-1, R-2, R-3, and R-4 Districts and those on lots of three (3) acres or less in the RA and RF Districts shall meet the following design criteria:
 - a. Sixty (60) percent of a residential structure shall have a minimum width or depth of twenty (20) feet. Width measurement shall not take into account overhangs or other projections. Such width requirement shall be in addition to the minimum area per dwelling requirements established within this Ordinance.
 - b. All buildings shall be built in conformance with the State Building Code as adopted in the State of Minnesota.
 - c. Dwellings constructed after the effective date of this Ordinance shall have a minimum finished habitable floor area of one thousand (1,000) square feet.
 - d. Metal roofs are allowed provided they are constructed with standing seams and concealed fasteners.
- B. Two Family and Townhome Standards.
 1. The minimum width of a two family or townhome dwelling unit shall be twenty five (25) feet.
 2. Two family and townhome dwelling units shall have a minimum finished habitable floor area of one thousand (1,000) square feet.
 3. Provision shall be made for possible decks, porches, or additions as part of the initial dwelling unit building plans.
 4. A minimum twelve (12) inch roof overhang shall be required for all dwelling units.
 5. The exterior shall include a variation in building materials which are to be distributed throughout all building façades and coordinated into the architectural design of the structure to create an architecturally balanced appearance. In addition, townhomes shall comply with the following requirements:
 - a. A minimum of twenty-five (25) percent of the combined area of all building facades of a structure shall have an exterior finish of brick, stucco and/or natural or artificial stone.
 - b. Except for brick and/or natural or artificial stone, no single building façade shall have more than seventy-five (75) percent of one type of exterior finish.
 - c. For the purpose of this Section, the area of the building façade shall not include area devoted to windows, entrance doors, garage doors, or roof areas.
6. Garages.
 - a. Each dwelling unit shall include, at a minimum, a one (1) stall, 12' x 20' foot garage.
 - b. Dwellings Without Basements. Each dwelling unit shall include at a minimum, a one (1) stall 16' x 20' foot garage.
- C. Multiple Family Apartment Standards: All multi-family/apartment buildings constructed within the City shall conform to the following:
 1. Multiple family dwelling units shall have the following minimum floor area per unit:

<p>Efficiency Units 440 square feet One Bedroom Units 520 square feet Two Bedroom Units 700 square feet</p> <p>More than Two Bedroom Units An additional 100 square feet per bedroom</p> <p>2. Exterior Building Materials. The exterior of multiple family dwelling structures shall include a variation in building materials which are to be distributed throughout the building façades and coordinated into the architectural design of the structure to create an architecturally balanced appearance. In addition, multiple family dwelling structures shall comply with the following requirements:</p> <ul style="list-style-type: none">a. A minimum of thirty-three (33) percent of the combined area of all building exterior walls of a structure shall have an exterior finish of brick, stucco, and/or natural or artificial stone.b. For the purposes of this section, the area of the building façade shall not include area devoted to windows, entrance doors, garage doors, or roof. <ul style="list-style-type: none">• 515-50-4: Annexations. Any land, which may be annexed to the City in the future shall be placed in the Rural Residential District (R-R) until such a time that the City Council amends the zoning district and shall be subject to all regulations, notations, references and conditions as are applicable to said district until such time that a determination may be made as to the proper district classification for such territory and an amendment can be made to that effect.	<p>Affordable Housing Synopsis:</p> <ul style="list-style-type: none">• Brainerd has the 3rd smallest minimum lot size in its R-1 District of the 12 cities I reviewed.• Brainerd's minimum floor area standards are more complicated than most of the cities in that they depend on the zone and the type of unit. However, the R-1 minimum standard is lower than average for cities that have a requirement of this type.• Manufactured housing opportunities in Brainerd are very limited and highly regulated compare to some of the other cities.• Brainerd allows for higher density in exchange for protecting natural resources. This is beneficial for both affordable housing and sustainability.
--	---



Little Falls, Morrison County

Little Falls has a population of 8,343 people, 3,632 of who are employed, with a median income of \$22,816.

The zoning code creates the following districts:

- Residential Districts:
 - R-1 One- and two-family residential district
 - R-1C Country homes, one- and two-family residential district
 - R-2 One- and two-family residential district
 - R-3 Multiple-family residential district
 - R-4 Mobile home residential district (Ord. 801, eff. 6-3-1974; amd. Ord. 80, 5th Series, eff. 8-18-2003)
- Business Districts:
 - B-1 Limited business district
 - B-2 General business district
 - B-3 Freeway business district
- Industrial Districts:
 - I-1 Industrial district (light)
 - I-2 Industrial district (heavy) (Ord. 801, eff. 6-3-1974)
- Planned unit development district (PUD district). (Ord. 116, 3rd Series, eff. 3-23-1992)
- Mississippi headwaters corridor; one- and two-family residential district, R-1.M.
- Mississippi headwaters corridor; one- and two-family residential district, R-2.M.
- Mississippi headwaters corridor; multiple-family residential district, R-3.M.
- Mississippi headwaters corridor; planned unit development district, PUD.M. (Ord. 126, 4th Series, eff. 5-17-1999)
- Planned unit development; country homes, PUD-CH. (Ord. 80, 5th Series, eff. 8-18-2003)

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
R-1 – One and Two family Residential	One and two family dwellings	11,000 Sq. Ft.	1,000 Sq. Ft. (single family) 1,600 Sq. Ft. (two-family)	Approx. 17%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> All habitable dwellings shall have a minimum width and length of twenty four feet (24') and a permanent foundation No structure or building shall exceed three (3) stories or forty feet (40') in height, except as provided for in this chapter. Permits renting of rooms <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Hospitals, nursing homes, homes for the aged and medical clinics; provided, that no building shall be located within fifty feet (50') of any property line. 				
R-1C – Country Homes	One and two family dwellings; Any use permitted in the R-1	16,000 Sq. Ft.	1,000 Sq. Ft. (One story single family) 1,600 Sq. Ft. (One story two-family) 864 Sq. Ft. per level (Split level or two story dwelling)	Approx. 5%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> No structure or building shall exceed three (3) stories or forty feet (40') in height All habitable buildings shall have a minimum width and length of twenty four feet (24') and permanent foundations meeting the latest edition of the Minnesota state building code at the time of construction. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in R-1 				
R-2 - One- and two-family residential	One and two family dwellings; Any use permitted in the R-1	9,000 Sq. Ft.	1,000 Sq. Ft. (One-story dwellings) 864 Sq. Ft. per level (split level, two-story dwellings) 800 Sq. Ft. per unit (two-family dwellings)	Approx. 11%

<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Permits renting of rooms <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in R-1 			
<p>R-3 -Multiple-family residential</p>	<p>One and two family dwellings, multiple dwellings Any use permitted in the R-2 district</p>	<p>9,000 Sq. Ft. (One-family structure) 4,600 Sq. Ft. (Two-family structure) 4,000 Sq. Ft. (Three-family structure) 3,000 Sq. Ft. (Four-family structure)</p> <p>Multiple Dwellings With 5 Or More Units: 1,500 Sq. Ft. (Efficiency units) 2,000 Sq. Ft. (1 bedroom units) 2,500 Sq. Ft. (2 bedroom units)</p> <p>For each parking space provided within or under a multiple dwelling structure, subtract three hundred twenty five (325) square feet per unit from the minimum lot area requirements.</p>	<p>Approx. 14%</p>
		<p>1,000 Sq. Ft. (One-Family structure) 600 Sq. Ft. (Two-Family Structure)</p> <p>Three-family or more structures: 500 Sq. Ft. (Efficiency Units) 600 Sq. Ft. (1 bedroom units) 750 Sq. Ft. (2 bedroom Units)</p>	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Townhouses may be permitted in any R-3 district; provided, that each dwelling unit has at least three thousand six hundred (3,600) square feet of lot area; and provided, that the following minimum specifications are met: <ol style="list-style-type: none"> Front yard setback of thirty feet (30'); Rear yard setback of thirty feet (30'); Interior side yard setback of zero feet (0'); Corner side yard setback of fifteen feet (15'); 			

<p>5. Exterior side yard setback of five feet (5'); 6. Floor area per unit of eight hundred sixteen (816) square feet; and 7. Lot width of twenty four feet (24'). (Ord. 72, 2nd Series, eff. 1-24-1983)</p> <ul style="list-style-type: none"> Permits renting of rooms No height restriction on buildings in the R-3 district, except that any structure exceeding three (3) stories or forty five feet (45') shall be set back from the nearest property line a distance equal to one-half (1/2) the building height. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in R-2 				Approx. 1%
R-4 - Mobile home residential	Mobile Homes; Any use permitted in R-3	4,000 Sq. Ft. Per manufactured home site	Twenty four feet (24') wide and at least thirty feet (30') long	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> No structure or building shall exceed two (2) stories or thirty feet (30') in height, except as provided in this chapter. See regulations on manufactured homes below. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in R-2 				
B-1 Limited business district	Any permitted uses in R-3	10,000 Sq. Ft.	Approx. 2%	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Multiple dwellings in the B-1 district shall conform to the requirements set forth in the R-3 district. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in R-3 				
B-2 General business	Any permitted Use in B-1		Approx. 4%	
<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in B-1 				
B-3 Freeway business district	Any permitted Use in B-2	Same as R-2	Approx. 7%	

<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Residential uses shall be governed by lot size and setback requirements as provided in R-2 districts <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in B-2 			Approx. 2%
I-1 Industrial District (light)	No residential permitted as of right		
<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Any conditional use in B-3 			
I-2 Industrial district (heavy)	No residential permitted as of right or conditionally		Approx. 14%
<p>PUD/Commercial</p> <p>No residential permitted as of right or conditionally</p>			Approx. 23%
Mississippi Headwaters PUD	Parts of the district correspond with R-1, R-2 and R-3	See R-1, R-2 and R-3	Approx. 1%
<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Uses corresponding with R-1, R-2 and R-3 			
<p>Inclusivity: Nothing in the code specifically encourages construction or development of affordable housing.</p>			
<p>Manufactured Housing:</p> <ul style="list-style-type: none"> Manufactured housing is permitted only in the R-4 District, which comprises approximately 1% of the city. <p>Section 11.08 sets forth additional regulations concerning manufactured housing:</p>			

• 11.08: MOBILE HOME REQUIREMENTS; GENERAL PROVISIONS:

- A. Minimum Size: Unless located in a mobile home park, all mobile homes used for living purposes shall be at least twenty four feet (24') wide and at least thirty feet (30') long, and placed on a permanent foundation. (Ord. 132, 2nd Series, eff. 10-29-1984)
- B. Prohibited Mobile Homes: Mobile homes shall be prohibited that:
 - 1. Do not conform to the requirements of the vehicle code of the state.
 - 2. Are in an unsanitary condition or having an exterior in bad repair.
 - 3. Are structurally unsound and do not protect the inhabitants against all elements.
- C. Maintenance: Every structure shall be developed and maintained in a safe, approved and substantial manner. The exterior of such structures shall be kept in good repair and shall be repainted or refinished when directed by the city.
- D. Land Area: All land areas shall be properly maintained:
 - 1. Adequately drained.
 - 2. Free from dust.
 - 3. Clean and free from refuse, garbage, rubbish or debris.
- E. Tents: No tents shall be erected or occupied.
- F. Outdoor Camping: There shall be no outdoor camping anywhere in the mobile home court.
- G. Speaker System: No public address or loudspeaker system shall be permitted.
- H. At Large Dogs And Animals: Dogs and animals shall not be permitted to run at large within the mobile home court.
- I. Access: Access to mobile home courts shall be as approved by the city.
- J. Advertising: Advertising shall be limited to one sign not to exceed six (6) square feet, with lighting, height and location as approved by the city.
- K. Registry: The operator of every mobile home court shall maintain a registry of the mobile home court showing:
 - 1. The name and address of each guest or permanent resident.
 - 2. The make, type and license number of each mobile home and automobile.
- L. Map Displayed: A map of the mobile home court shall be displayed at the entrance to the court and be illuminated during all hours of darkness.
- M. Consent Required: No person shall erect, place, construct, reconstruct, relocate, alter, maintain, use or occupy a cabana or structure in a mobile home court without the written consent of the owner or operator of the mobile home court.
- N. Building Permit Required: All structures (fences, sidewalks, roads, storage space, cabana, ramada or other) shall require a building permit.
- O. Enclosed Area Under Home: The area beneath a mobile home coach shall be enclosed, except that such enclosure must be openable for inspection.

P. Clotheslines: Laundry and clothes shall be hung out to dry only on lines located in approved areas established and maintained exclusively for that purpose.

Q. Transient Trailer Sites: No building, cabana, ramada, carport, awning, storage closet, cupboard or other structure shall be permitted on a transient trailer site, except plumbing and electrical service connections.

R. Central Community Building: Where mobile home court has a central community building with the following features:

1. Laundry drying areas and machines;
2. Laundry washing machines;
3. Showers;
4. Public toilets and lavatories;

such building shall have central heating and be maintained in a safe, clean and sanitary condition.

S. Site Plan Requirements:

1. Five (5) copies of a plot plan of the proposed mobile home court shall be submitted to the planning commission for its consideration. Said plot plan shall be drawn to scale and showing:

- a. Legal description and size in acres of the proposed mobile home court.
- b. Location and size of all mobile home sites, dead storage areas, recreation areas, laundry drying areas, roadways, parking sites and all setback dimensions (parking spaces, exact mobile home sites, etc.).
- c. Detailed landscaping plans and specifications.
- d. Location and width of sidewalks.
- e. Plans for sanitary sewage disposal, surface drainage, water systems, electrical service and gas service.
- f. Location, size and character of each cabana and cabana site.
- g. Location and size of all streets abutting the mobile home court and all driveways from such streets to the mobile home court.
- h. Road construction plans and specifications.
- i. Plans for any and all structures.
- j. Such other information as required or implied by these mobile home court standards or requested by public officials.
- k. Name and address of developer.
- l. Description of the method of disposing of garbage and refuse.
- m. Detailed description of maintenance procedures and grounds supervision.
- n. Description of construction plans (i.e., time involved, cost estimates, stage development, if any, and so on).

T. Design Standards:

1. Site:

- a. Each mobile home site shall contain at least four thousand (4,000) square feet of land area for the exclusive use of the occupant.
 - (1) Width: No less than forty feet (40').
 - (2) Depth: No less than one hundred feet (100').
 - b. Each mobile home site shall have the following features:
 - (1) Frontage on an approved roadway.
 - (2) A sidewalk along the entire frontage with a sidewalk connecting from the mobile home entrance to the frontage sidewalk. Sidewalk shall be hard surfaced.
 - c. The corners of each mobile home site shall be clearly marked and each site shall be numbered.
 - d. The area occupied by a mobile home shall not exceed seventy five percent (75%) of the total area of a mobile home site; land may be occupied by a trailer, a vehicle, a building, a cabana, a ramada, a carport, an awning, storage closet or cupboard, or any structure; unoccupied land shall be landscaped.
2. Setbacks:
- a. No coach shall be parked closer than five feet (5') to the side lot lines, nor closer than twenty feet (20') to the front lot line, or within twenty five feet (25') of the rear lot line.
 - b. There shall be an open space of at least ten feet (10') between the sides of adjacent coaches.
 - c. Automobiles may park no closer than five feet (5') to the side of any coach; automobiles shall not, however, be parked nearer than five feet (5') to any side lot line.
 - d. No coach, off street parking space or building shall be located within twenty feet (20') of the exterior boundary of any mobile home court.
 - e. Mobile home sites with access to public streets shall conform to all setback and other requirements of the zoning district in which said site is located.
 - f. No mobile home shall be closer than thirty feet (30') from the exterior property lines of any mobile home court.

3. Parking:

- a. Each mobile home site shall have a hard surfaced off street parking space for two (2) automobiles.
- b. Each mobile home court shall maintain a hard surfaced off street parking lot for guests or occupants in the amount of one space for each five (5) coach sites.
- c. All mobile home parks must have an area or areas set aside for dead storage and "overload" parking.
- d. Access drives, off roads, to all parking spaces and coach sites shall be hard surfaced.

4. Utilities:

- a. All mobile homes shall be connected to a public water and sanitary sewer system, or a water and sewer system approved by the state department of health.
 - b. All plans for disposal of surface stormwater must be approved by the city.
 - c. All utility connections shall be as approved by the city.
 - d. The source of fuel for cooking, heating or other purposes at each mobile home site shall be as approved by the city.
 - e. All utilities shall be underground; there shall be no overhead wires or supporting poles, except those essential for street or other lighting purposes.
 - f. No obstruction shall be permitted that impedes the inspection of plumbing, electrical facilities and related mobile home equipment.
 - g. The proposed method of garbage, waste and trash disposal must be as approved by the city.
5. Internal Roads And Streets:
- a. Roads shall be hard surfaced as approved by the city.
 - b. All roads shall have a hard surfaced (mountable roll type) curb and gutter.
 - c. Rights of way shall be no less than fifty feet (50') in width.
 - d. All streets shall be developed as approved by the city.
6. Sidewalks:
- a. There shall be a hard surfaced sidewalk across the front of each mobile home site and parallel to the street. Said sidewalk shall not be less than five feet (5') wide.
7. Recreation: All mobile home courts shall have at least ten percent (10%) of the land areas developed for recreational use (tennis courts, children's play equipment, swimming pool, golf greens, etc.), developed and maintained at the owner/operator's expense.
8. Landscaping:
- a. Each site shall have a front yard not less than twenty feet (20') in depth across the entire frontage; this yard shall be landscaped, except for necessary driveway and sidewalk needs which shall not exceed one-half ($\frac{1}{2}$) the width of the site.
 - b. A landscaped rear yard shall be maintained to a depth of twenty five feet (25').
 - c. A five foot (5') landscaped side yard (both sides) shall be maintained.
 - d. A compact hedge, redwood fence or landscaped area shall be installed around each mobile home court and be maintained in first class condition at all times as approved.
 - e. All areas shall be landscaped in accordance with a landscaping plan approved by the council.
9. Lighting:
- a. Artificial light shall be maintained during all hours of darkness in all buildings containing public toilets,

laundry equipment and the like.

b. The mobile home court grounds shall be lighted as approved by the city from sunset to sunrise. (Ord. 801, eff. 6-3-1974)

Miscellaneous:

- Single-Family Homes: Single-family homes may be excluded from lot area and setback requirements, provided a special use permit is issued under terms of the "planned development" provisions of this chapter. Density zoning shall be interpreted to mean the permission of lower density (lot area) standards under conditions whereby the number of dwelling units permitted is not greater than permitted by the application of the regular provision of the district, but with all land excluded from the lot area requirements added onto public open space (park, playground, school site, walkway or other approved open green space).
- Unless located in a mobile home park, all residential dwelling structures used for living purposes shall be at least twenty four feet (24') in width and at least thirty feet (30') long, and placed on a permanent foundation. (Ord. 132, 2nd Series, eff. 10-29-1984)
- Street side, ground floor, apartments shall be permitted by a conditional use permit in any general business district, B-2, other than the historic or preservation landmark districts, provided:
 - a. At least one off street parking space must be provided for each dwelling unit. The parking space must be available twenty four (24) hours each day and be located on the same parcel as the dwelling unit.
 - b. Usable space in the dwelling unit shall be not less than two hundred (200) square feet in area per occupant and have one kitchen sink, one water closet, one lavatory, and one bathtub or shower. Kitchens and nonhabitable spaces shall not be used for sleeping purposes. Each sleeping area or room shall have at least one operable emergency escape and rescue opening. Such opening shall open directly into a public street, public alley, yard or court. The openings shall meet all the requirements for emergency escape and rescue openings set forth in section R310 of the current international residential code.
 - c. No less than one exit door must be provided to each dwelling unit. The exit door shall provide for direct access from the dwelling to the exterior without traveling through any other dwelling unit or occupancy. The required exterior exit door shall be a side hinged door not less than three feet (3') in width and six feet eight inches (6'8") in height.
 - d. All changes in occupancy must meet the current Minnesota building code requirements. Dwelling unit separation from all existing occupancies must be reviewed for fire resistance rated separation and opening protectives by a Minnesota licensed engineer or architect.
 - e. The exterior appearance of the building shall maintain a commercial appearance. Storefront windows shall be covered on the interior side with translucent or opaque materials that have a commercial appearance. Deliveries to street side ground floor apartments shall not be permitted on the exterior of the building.
 - f. There shall be no existing violations currently on file with respect to subject property, which have not been removed

or remedied to the satisfaction of the zoning administrator. However, an applicant may be required by the city council to remove or remedy said violation as a condition of securing a conditional use permit.

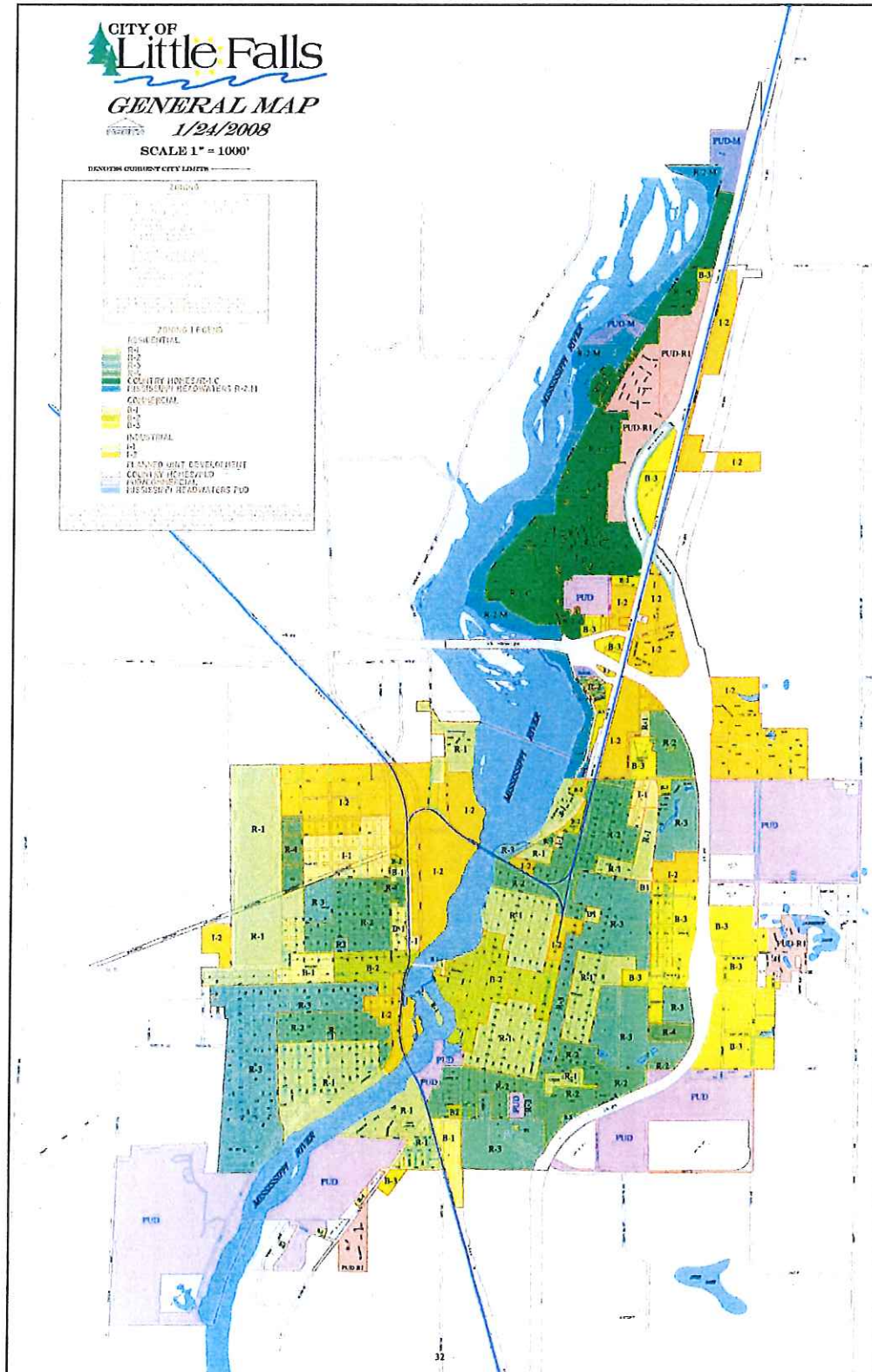
g. For each block in the general business district, B-2, zoning district, the maximum percentage of commercial structures which may be converted to provide residence facilities on the same floor as a commercial business is twenty percent (20%). For the purpose of this chapter, a percentage greater than the above shall be construed as detrimental and threatening to the existing character, health, safety, and welfare of the district.

h. The city council may impose additional reasonable conditions in order to protect the intent and purpose of this option in the general business district, B-2.

i. All requirements, changes and conditions imposed by the city council shall be met before occupancy of the newly created residential unit is allowed.

Affordable Housing Synopsis:

- The minimum lot size in the R-1 District in Little Falls is average for the 12 cities I reviewed
- The required minimum floor area for a single family home is the largest of the 12 cities I reviewed
- Manufactured housing in Little Falls is comparatively highly restricted and regulated.



Baxter, Crow Wing County

Baxter has a population of 7,610 people, 4,215 of who are employed, with a median income of \$32,323.

The zoning code creates the following districts and references their intended purposes:

- **F commercial forest district:** To provide for long term forest management. To allow compatible residential development. To maintain density limitations. To allow development that will not need central sewer service in the future. To preserve open space. To prohibit development of intensive irrigated agriculture and feedlots.
- **RS special residential/cluster district:** To allow compatible residential development. To maintain density limitations. To allow development that will not need central sewer service in the future. To preserve open space.
- **R-1 low density residential district:** To establish areas for the development of single-family detached housing at a maximum density of up to three (3) units per net acre. To reserve development areas for single-family housing. To restrict encroachment of incompatible uses. To maintain density limitations. To take advantage of municipal utilities. To preserve open space.
- **R-2 Medium Density Residential District:** To establish areas for the development of single- and two- family housing at a maximum density of up to seven (7) units per net acre. To reserve development areas for housing. To restrict encroachment of incompatible uses. To maintain density limitations. To take advantage of municipal utilities. To preserve open space.
- **R-3 High Density Residential District:** To establish areas for development of multiple dwelling structures with a maximum density of twenty (20) units per net acre. To permit the most intensive residential development allowed in the city. To maintain an essentially residential character in areas developed at a more intensive density. To take advantage of municipal utilities. To preserve open space.
- **C1 Neighborhood Commercial District:** To minimize the effects of traffic congestion, noise, odor, glare and similar safety problems. To provide a district which is related to and may reasonably adjoin high density or other residential districts. To meet the shopping and service needs of surrounding neighborhoods and highway users.
- **C2 Regional Commercial District:** To meet retail shopping needs of the regional trade area by providing a district that will accommodate a wide range of retail goods and services. To promote business prosperity by creating an attractive and functional retail center. To provide an integrated retail trade center that groups compatible retail uses. To group compatible retail and service business uses which will tend to draw trade that is naturally interchangeable and so promote business prosperity. To produce a positive visual image by establishing a high standard of design and development. To allow transitional uses that will allow an orderly phasing out of existing uses and development that are not appropriate in a contemporary retail center and a phasing in of uses and development as warranted by market conditions. To encourage grouping of uses that are mutually supportive and have similar requirements for vehicular and pedestrian accessibility and

exposure. To alleviate potential traffic congestion on local streets and adjacent highways by the design of the circulation pattern and arrangement of uses.

- **OS Office Service District:** To accommodate an adequate supply of businesses and services that serve the community and motorists traveling through the community with a broad range of services and goods. To provide locations for uses that may be incompatible with retail centers, thereby keeping the retail centers compact and convenient. To keep services in close proximity to arterial streets or highways in areas that are appropriately designated on the comprehensive plan. To encourage grouping of compatible and mutually supportive business uses and services. To promote business prosperity. To establish a high standard of development and design that produces a positive visual image and minimizes the effects of traffic congestion, noise, odor, and glare. To ensure acceptable traffic operations on local streets. To promote flexibility in land uses and site development standards to achieve the purposes of the district. To encourage open space.
- **I Industry Office District:** To provide an area where more intensive light industrial land uses may locate. To present the least deleterious effect to adjacent, less intensive land uses. To encourage grouping of uses with similar requirements for service provisions. To promote business prosperity by concentrating like uses and promoting business interaction.
- **T Transportation District:** To provide for public roads and rights of way to promote commerce, safety and convenience. To set standards for road use, quality, appearance, and safety. To set standards for railroad right of way adjacent uses, appearance and safety. To provide for walking and other nonmotorized uses and to protect public rights of way for present and future use. To provide for and regulate utility use of the public rights of way for roads, railroads and trails.
- **PB Public Benefit District:**
 - **MC Memorial Park/Cemetery District:** To allow for memorial parks/cemeteries as places to deposit deceased human remains and provide for an area to remember past generations in a pleasurable setting.
 - **CP Community Park District:** To allow the construction and maintenance of community parks which are designed and intended to serve the entire community with a broad range of recreation opportunities.
 - **NP Neighborhood Park District:** To allow for construction and maintenance of neighborhood parks which are designed and intended for limited recreation needs of a neighborhood.
 - **P Preservation District:** To allow the preservation of representative samples of ecologically significant land and the diversity of life it supports.
 - **PU Public Use District:** To allow water treatment and supply and sewer facilities. To reserve and manage public land for future public benefit.
- **SL Shore Land Overlay District:** To provide guidance for the wise development of shore lands of public waters and thus preserve and enhance the quality of surface waters. To preserve the economic and natural environmental values of shore lands. To provide for the wise use of water and related land resources of the state. (Ord. 8, 12-17-1996)

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required

sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
F Commercial Forest District	One Family Dwelling	1 home permitted per 10 acres	All principal structures must be longer than 30 feet and wider than 24 feet.	Approx. 11%
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> No building can be taller than 30 feet. <i>Conditional Uses:</i> <ul style="list-style-type: none"> Single-family residential apartment in an owner occupied single-family dwelling. 				
RS Special Residential/Cluster District	One Family Dwelling	5 acres	All principal structures must be longer than 30 feet and wider than 24 feet.	Approx. 23%
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> No building can be taller than 35 feet. <i>Conditional uses:</i> <ul style="list-style-type: none"> A single-family residential apartment in an owner occupied single-family dwelling Relocation of a previously occupied house within the city 				
R-1 Low Density Residential District	One Family Dwelling; State licensed residential facilities serving 6 or fewer persons	15,000 square feet	All principal structures must be longer than 30 feet and wider than 24 feet.	Approx. 35%
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> No building can be taller than 35 feet. <i>Conditional uses:</i> <ul style="list-style-type: none"> Single-family residential apartment in an owner occupied single-family dwelling Mixed use PUD provided it is on land that is a minimum size of ten (10) acres 				

<ul style="list-style-type: none"> Planned unit developments (PUD) provided it is on land that is a minimum size of five (5) acres 			
R-2 Medium Density Residential District	One-family detached dwelling; Two-family dwelling; Up to four-family dwelling or townhouses	25,000 Sq. Ft.	All principal structures must be longer than 30 feet and wider than 24 feet.
Approx. 2%			
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> No building can be taller than 35 feet. 			
<i>Conditional uses:</i> <ul style="list-style-type: none"> Manufactured home parks as long as the parcel of land is at least ten (10) acres, excluding roads. Planned unit development (PUD) with a minimum size of five (5) acres Rest homes, nursing homes and other dwellings solely designed for senior living (as determined in the sole discretion of the city), subject to restrictions set forth in Title 10, Chapter 3, Article D, Section 10-3D-2. Seasonal recreational camping vehicle park (SRCVP), subject to restrictions set forth in Title 10, Chapter 3, Article D, Section 10-3D-2. Single-family residential apartment in an owner occupied single-family dwelling Relocation of a previously occupied house within the city. 			
R-3 High Density Residential District	Two-family dwelling; Up to four-family dwelling or townhouses; Up to fifty-family dwelling.	25,000 Sq. Ft.; 1,700 Sq. Ft. (Efficiency and one bedroom units); 2,500 Sq. Ft. (2 or more bedroom units)	All principal structures must be longer than 30 feet and wider than 24 feet.
Approx. 2%			
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> No limit shall be placed on height of buildings in the R-3 district, except that buildings over forty five feet (45') in height shall require a conditional use permit. 			
<i>Conditional Uses:</i> <ul style="list-style-type: none"> Rest homes, nursing homes and other dwellings solely designed for senior living Manufactured home parks, as long as the parcel of land is at least ten (10) acres, excluding roads. 			

<ul style="list-style-type: none"> Planned unit development (PUD) with a minimum size of five (5) acres 			
<p>C1 Neighborhood Commercial District; C2 Regional Commercial District; OS Office Service District; I Industry Office District.</p>	No Residential Permitted as of right	20,000 Sq. Ft.	<p>Approx. 1% (C1) Approx. 9% (C2) Approx. 3% (OS) Approx. 6% (I)</p>
<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> C1 - Planned unit development (PUD) C2- Planned unit development (PUD) with a minimum size of ten (10) acres OS - Planned unit development (PUD) with no minimum size 			
PB Public Benefit District	No Residential Permitted as of right	20,000 Sq. Ft.	Approx. 9%
<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Manufactured housing meeting existing codes, with a minimum width of twenty four feet (24') and a roof pitch of at least four feet (4') in twelve feet (12'), connected with a public management purpose. One-family detached dwelling connected with a public management purpose 			
<p>Inclusivity: In Planned Unit Developments, the code allows for greater density if it provides for lower income housing and other amenities:</p> <ul style="list-style-type: none"> An additional bonus density of up to twenty percent (20%) more than that permitted within the underlying zoning district may be granted by the city council for developments of exceptional design, as set forth below. <ul style="list-style-type: none"> Up to a five percent (5%) increase in density may be granted if the application has housing options for low and moderate income persons. More specifically, at least five percent (5%) of the residential units within the entire development must be affordable as defined by the fair housing act of 1999. Up to a five percent (5%) increase in density may be granted if the application has significant natural forested or wetland areas that are preserved from development by a permanent conservation easement. Up to a five percent (5%) increase in density may be granted if the application has privately owned and maintained 			

<p>ball fields, tennis courts, pools, playground equipment or other park facilities that significantly exceed city requirements and reduce city park needs.</p> <ul style="list-style-type: none">o 4. Up to a five percent (5%) increase in density may be granted if the application has landscaping, open space or trails that significantly exceed city requirements and preserve the existing environment.
<p>Manufactured Housing:</p> <ul style="list-style-type: none">• Manufactured housing is allowed as a conditional use in the R-2, R-3 and PB districts constituting approximately 13% of the city. <p>Title 10, Chapter 4, Section 11 of the code sets for the standards for manufactured housing and recreational camping vehicles. It sets forth the following requirements</p> <p>A. Compliance Required:</p> <ol style="list-style-type: none">1. Prohibition: The installation, occupying or habitation of manufactured homes or recreational camping vehicles within the city is prohibited except as hereinafter provided and then only if in compliance with zoning and building ordinances now in force and as shall be enacted or amended hereafter.2. Permit: No permit may be issued as provided under this chapter until proof of state code compliance is provided to the city building official.3. Parked Or Installed: No manufactured home may be parked or installed within the city of Baxter without providing proof of compliance with Minnesota statutes chapter 327 to the city building official. <p>B. Temporary Occupancy During Construction:</p> <ol style="list-style-type: none">1. Residence: Except as provided by this section, recreational camping vehicles shall not serve as a dwelling unit. Using a recreational camping vehicle as a place for guests to stay for a period of less than one week shall not constitute a dwelling unit.2. Permit Required: Temporary occupancy of a manufactured home or recreational camping vehicle may be issued by the city building official if the use is simply during construction of a permanent home. Such permit shall be issued at the same time as the issuance of the building permit.3. Term: Such temporary occupancy permit shall be for ninety (90) days and shall be for installation on the same or an adjacent lot to the location of the permanent home construction.4. Renewal: The permit for temporary occupancy may be renewed for another sixty (60) days upon approval by the city building official and an additional sixty (60) days thereafter only by city council. <p>C. Manufactured Home Parks:</p> <ol style="list-style-type: none">1. Size: No such manufactured homes shall be less than ten feet (10') in width and forty feet (40') in length, exterior measurements of living space, excluding length of drawbar, tongue, or towing apparatus.2. Skirting Required: Manufactured homes must be skirted in such manner as to correspond to the manufactured home

within thirty (30) days of occupancy.

3. Attached Structures: Any attached structures must be built in compliance with the building code and painted or finished to correspond to the manufactured homes within thirty (30) days of construction beginning. Such attached structures must be specified at the time of issuance of the building permit for manufactured home installation, or if not specified, an additional building permit must be secured prior to building of such appurtenant structure.

4. Foundation: The manufactured home shall be affixed to a closed foundation consisting of concrete blocks, concrete or similar materials and the area between the home and the ground shall be skirted with rock, brick or concrete. All running gear and towing apparatus shall be removed. Necessary ventilation and access is allowed.

D. Sanitation:

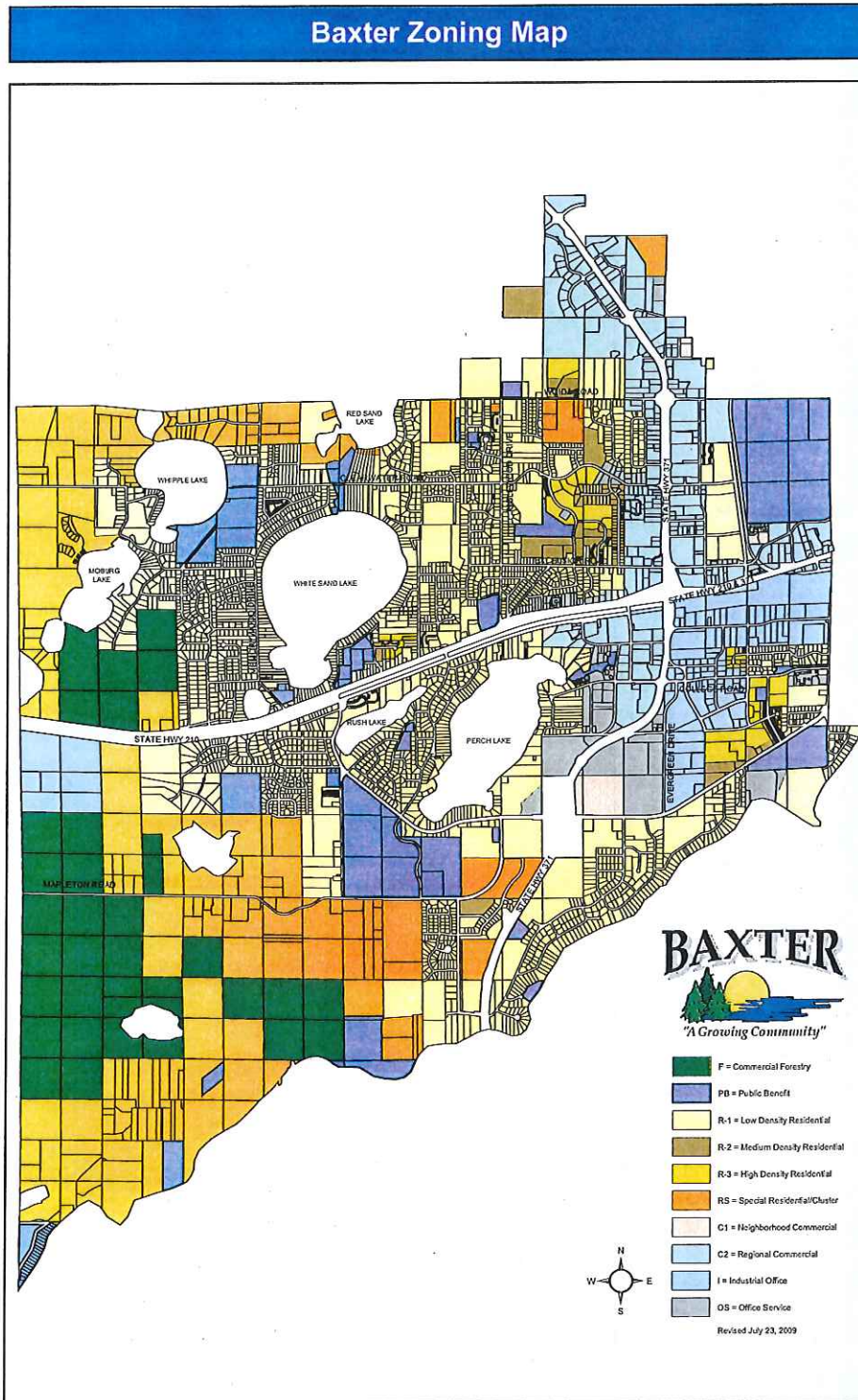
1. Permanent Occupancy: In all cases where manufactured homes are to be used as a dwelling unit the property owner shall install sanitary facilities approved by the city building official. No privies will be allowed.

2. Temporary Occupancy; Transient Parking: In all cases involving temporary occupancy or transient parking of manufactured homes or recreational camping vehicles, the property owner must provide sanitary facilities approved by the city building official. (Ord. 2006-10, 3-21-2006)

Miscellaneous:

- Under Title 10, Chapter 6, Planned Unit Developments are generally limited to the permitted and conditional uses allowed in the underlying zoning district. However, the land in a PUD may be rezoned with the following factors considered:
 - a. The rezoning application must be accompanied by a PUD/CUP application as set forth above to present how the land will be developed. Although a developer may present a rezoning application with the preliminary plat, the rezoning shall not be effective until the final plat and PUD are approved and recorded.
 - b. If the land is currently zoned residential, the PUD mixed use overlay district must consist of at least ten (10) acres.
 - c. No PUD mixed use overlay districts shall be considered within the shore land overlay or I districts.
 - d. The proposed uses within the PUD mixed use overlay district must be consistent with the Baxter comprehensive plan and compatible with adjacent uses.
 - e. The proposed PUD mixed use overlay district must be designed to adequately screen and blend uses that will be adjacent to each other.
 - f. While seeking a rezone to a PUD mixed use overlay district, the developer may, at the same time, consider rezoning the underlying zoning districts since those districts will govern the landscape lot area requirements. In such a case, the rezoning of the underlying zoning district shall also not be effective until the final plat, PUD and PUD mixed use overlay district are all approved. Because the underlying rezoning is tied to a mixed use overlay district, it is not required to amend the comprehensive plan.
 - g. Any construction not specifically set forth in the application and approved by the city as part of the PUD mixed use

<p>overlay district application or any future redevelopment thereof must be preceded by a request to revoke the PUD mixed use overlay district and, upon city approval, the zoning of said land shall revert back to the underlying zoning prior to any zoning changes made to complete the PUD mixed use overlay district.</p>
<p>Affordable housing synopsis:</p> <ul style="list-style-type: none">• The minimum lot size for single family homes in Baxter are larger than most of the cities I reviewed• The minimum home size requirements are among the lowest for cities I reviewed that have a requirement of this type.• The restrictions on manufactured housing are about average for the 12 cities, allowing homes in a significant amount of area in the city.• Baxter has the only true incentive for the creation of affordable housing in the 12 cities that I reviewed by explicitly allowing density bonuses for including it in a development.



Wadena, Wadena County

Wadena has a population of 4,088 people, 1,907 of who are employed, with a median income of \$19,496.

The zoning code creates the following districts and references their intended purposes:

- **R-1 One to Four Family Residence District:** The R-1 District is intended for low density residential development in those areas where such development fits the Land Use Plan and policies, and where municipal utilities are available at reasonable costs.
- **R-2 Multiple Family Residence District:** The R-2 District is intended for apartments, row houses, townhouses, dormitories, and other buildings of three or more dwelling units in those areas where such development fits the Land Use Plan, where properly related to other land uses and thoroughfares, and where adequate municipal utilities are available. A secondary characteristic of this District is to provide areas suitable for administrative buildings and related office uses where there is limited contact with the public, no manufacture or exterior display, and where merchandising is limited to essential land convenience types of goods serving neighborhood needs.
- **CB Central Business District:** The "CB" District is intended for retail stores and offices which are mutually compatible and can benefit from and contribute to a compact shopping area serving the City and surrounding area.
- **C-1 Commercial:** The "C-1" District is intended to provide suitable locations for commercial retail and wholesaling, administrative, servicing, and related activities dealing more in convenience goods and services.
- **I-1 Light Industrial District:** The "I-1" District is intended for conducting a process, fabrication, wholesale operation, manufacturing, providing a service, or assembly of products and materials provided such use will not generate offensive odors, glare, smoke, dust, noise, vibrations, or other objectionable influences that extend beyond the lot on which the use is located and that all development uses are conducted wholly within a building
- **I-2 Heavy Industrial District:** The "I-2" District is intended to provide a district which will allow all manufacture, compounding, processing, packaging, treatment, or assembly of products and materials which due to their size and nature, would not conform in the "I-1" District.

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
R-1 One to Four Family Residence District	One to Four family Dwellings	9,000 Sq. Ft. (One or two unit dwellings) 2,000 additional Sq. Ft. for each additional dwelling from three to eight multiple family dwelling units	Unless located in a Mobile Home Park or a Travel Trailer Park, all residential dwelling structures for living purposes shall be at least 24' wide and at least 30' long and placed on a permanent foundation.	**Uncertain due to the nature of the Wadena zoning map
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Boarding or rental of rooms subject to providing off-street parking for all motor vehicles of tenants No structure shall exceed two and one-half (2-1/2) stories or thirty-five (35) feet in height, whichever is less. <p><i>Conditional uses:</i></p> <ul style="list-style-type: none"> Apartment buildings and multiple dwelling units housing four to eight families with appropriate off-street parking facilities. Boarding or rental of rooms for three to eight persons on a premise. Mobile home park developments, subject to the regulations as established in Section 11.20, Subdivision 13, Minimum Mobile Home Park Requirements. 				
R-2 Multiple Family Residence District	Apartments; row houses; townhouses; dormitories; and other buildings of three or more dwelling units in those areas where such development fits the Land Use Plan; Any use permitted in R-1	11,000 square feet plus 2,000 square feet for each unit in excess of two (multiple dwelling structures)	Unless located in a Mobile Home Park or a Travel Trailer Park, all residential dwelling structures for living purposes shall be at least 24' wide and at least 30' long and placed on a permanent foundation.	

	as regulated in that district.			
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Structures shall not exceed two and one-half (2.5) stories or thirty-five (35) feet in height <p><i>Conditional uses:</i></p> <ul style="list-style-type: none"> Any conditional use permitted in R-1 Mobile home park developments only, subject to the special conditions and Structures shall not exceed two and one-half (2.5) stories or thirty-five (35) feet in height requirements set forth in Section 11.20, Subdivision 13, Minimum Mobile Home Park Requirements. 				
<p>CB Central Business District</p> <p>No residential permitted as of right</p>				
<p><i>Conditional use:</i></p> <ul style="list-style-type: none"> Multiple dwellings if part of a planned concept in accordance with the Comprehensive Plan 				
<p>C-1 Commercial</p> <p>No residential permitted as of right; Replacement of residential already existing is allowed if there is no expansion</p>				
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> No structure shall exceed four (4) stories or forty-five (45) feet whichever is less in height <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Multiple dwelling units and complexes if part of a planned concept in accord with the approved Comprehensive Plan. Mobile home park developments, subject to the regulations as established in Section 11.20, Subdivision 13, Minimum Mobile Home Park Requirements. 				

<p>I-1 Light Industrial District</p>	<p>No residential permitted as of right, replacement of residential already existing is allowed if there is no expansion</p>			<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • No structure shall exceed four (4) stories or forty-five (45) feet in height whichever is less <p>**Manufactured homes are not permitted by conditional use permit even though they are permitted as a conditional use in I-2 Heavy Industrial District</p>
<p>I-2 Heavy Industrial District</p>	<p>No residential permitted as of right, replacement of residential already existing is allowed if there is no expansion</p>			<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Height Regulations. No structure shall exceed four (4) stories or forty-five (45) feet in height whichever is less. <p><i>Conditional Use:</i></p> <ul style="list-style-type: none"> • Mobile home park development, subject to the regulations as established in Section 11.20, Subdivision 13, Minimum Mobile Home Park Requirements. <p>Inclusivity: Nothing in the code specifically encourages construction or development of affordable housing.</p>

Manufactured Housing:

Subdivision 13 of the code sets forth the minimum requirements for manufactured housing:

Subd. 13. Minimum Mobile Home Park Requirements.

A. Minimum Density and Area Requirements. Lot areas and density as hereby established shall be considered the minimum requirements within a mobile home park.

1. Minimum area requirements for a mobile home park shall be five (5) acres and shall not be less than one hundred fifty (150) feet in width.

2. A minimum of five hundred (500) square feet per mobile home shall be provided for definable play areas and open space within the mobile home park. Such areas of open space and/or play area shall not be areas included within any setback nor shall they include any areas of less than twenty (20) feet in length or width.

B. Lot Coverage and Setback Requirements.

1. Maximum lot coverage for mobile home parks shall be twenty-five (25) percent.

2. Minimum distance between units shall be not less than twenty (20) feet, or the sum of the heights of the two units, whichever is greater; the point of measurement being a straight line between the closest point of the units being measured

3. When a mobile home park abuts a single family residential use area, there shall be a minimum setback on that side of fifty (50) feet between the street right-of-way line and any mobile home park use; which setback area shall act

C. General Internal Park Development Requirements.

1. There shall be a minimum front yard setback from the mobile home unit to the street line of fifteen (15) feet.

2. The mobile home stand shall be at such elevation, distance and angle relative to the street and driveway that placement and removal of the mobile home with a car, tow truck, or other customary moving equipment is practical. The mobile home stand shall have a longitudinal grade of less than four (4) percent and transverse crown or grade to provide adequate surface drainage. The stand shall be compacted and surfaced with a material which will prevent the growth of vegetation while supporting the maximum anticipated loads during all seasons.

3. The entire mobile home park shall be landscaped (excluding hard surfaced areas) and there shall be planted, or otherwise located, one shade tree placed and maintained near each unit pad.

D. Parking and Street Requirements.

1. Parking.

a. Off-street parking areas shall be surfaced in accordance with the street surface standards below.

b. All required off-street parking space shall be located not further than two hundred (200) feet from

the unit or units for which they are designed.

c. A minimum of one and one-fourth (1.25) spaces of parking must be provided for each mobile home unit space provided within the park. The one unit space for occupant use must be within the distance from the unit established above. The remaining spaces equivalent to one-fourth (.25) spaces must be in the group compounds at an appropriate location within the park.

2. Streets.

a. Streets shall be of sufficient width so as to permit ease of access to the mobile home parking stands and the placement and removal of mobile homes without causing damage to or otherwise jeopardizing the safety of any occupants or mobile homes in the park.

b. Streets shall have a minimum width so as to permit two (2) moving lanes of traffic. Minimum lane width shall be fifteen (15) feet.

c. Public access to a mobile home park shall be so designed as to permit a minimum number of ingress and egress points to control traffic movement, and to keep undesirable traffic out of the park.

d. Streets shall be graded to their full width to provide proper grades for pavement and sidewalks to have adequate surface drainage to the storm sewer system. The improvements shall extend continuously from existing improved streets to provide access to each lot and to provide connections to existing or future streets at the boundaries of the mobile home park.

e. Streets and parking areas shall be surfaced for all weather travel with not less than four (4) inches of crushed stone, gravel, or other suitable base material topped with not less than one and one-half (1.5) inches of bituminous concrete, or four (4) inches Portland cement concrete. The surface shall be limited at the edge by a Portland cement curb not less than four (4) inches high.

E. Storage. Enclosed storage lockers when provided, shall be located either adjacent to the mobile home in a mobile home park or at such other place in the park as to be convenient to the unit for which it is provided. Storage of large items such as boats, boat trailers, etc., shall not be accomplished at the site of the mobile home unit, but rather shall be provided in a separate screened area of the park.

F. Registration.

1. It shall be the duty of the operator of the mobile home park to keep a register containing a record of all mobile home owners and occupants located within the park. The register shall contain the following information:

- a. The name and address of each mobile home occupant.
- b. The name and address of the owner of each mobile home.
- c. The make, model, year and license and number of each mobile home.
- d. The state, territory or county issuing such license.

e. The date of arrival and departure of each mobile home.
f. The number and type of motor vehicles of residents in the park.
2. The park shall keep the register available for inspection at all times by City and County law enforcement officers, public health officials and other public offices whose duty necessitates acquisition of the information contained in the register. The register record for each occupant and/or mobile home registered shall not be destroyed until after a period of three (3) years following the date of departure of the registrant from the park.
G. Maintenance. The operator of any mobile home park, or a duly authorized attendant or caretaker, shall be in charge at all times to keep the mobile home park, its facilities and equipment, in a clean, orderly and sanitary condition. The attendant or caretaker shall be answerable, with said operator, for the violation of any provisions of these regulations to which said operator is subject.
H. Relocated Structures. Before any house or other structure is moved onto a vacant lot, a Special Use Permit must be secured. The Planning Department shall submit a report concerning type of building and improvements that should be made if the building is relocated. The applicant shall submit photographs taken from two (2) or more angles of the structure to be moved and photos of the lot on which the structure is to be located together with adjacent lots and structures. Notice shall be given by mail at least ten (10) days prior to the meeting, to the property owners within one hundred fifty (150) feet of the subject property. The Planning Commission shall report to the Council whether the structure will be compatible with other development in the area. If the Council concurs with the decision of the Planning Commission that a structure would depreciate the area into which it is to be moved, the Council may withhold issuance of a permit for such relocation. These requirements do not apply to construction sheds or other temporary structures to be located on a lot for twelve (12) months or less.

Miscellaneous:

- In any district, more than one structure housing a permitted or permissible principal use may be erected on a single lot, provided that yard and other requirements of this Chapter shall be met for each structure as though it were on an individual lot.

- Code places restrictions on "Travel trailers and travel vehicles"

Subd. 12. Travel Trailers and Travel Vehicles.

Travel trailers and travel vehicles that do not meet the exemption criteria specified in Subparagraph A, below, shall be subject to the provisions of this Section and as specifically spelled out in Subparagraphs C and D, below.

A. Travel trailers and travel vehicles are exempt from the provisions of this Section if they are placed in any of the areas listed in Subparagraph B, below, and further they meet the following criteria:

1. Have current licenses required for highway use.
2. Are highway ready, meaning on wheels or the internal jacking system, are attached to the site only by quick

disconnect type utilities commonly used in campgrounds and trailer parks and the travel trailer/travel vehicle has no permanent structural type additions attached to it.

3. The travel trailer or travel vehicle and associated use must be permissible in any pre-existing, underlying zoning use district.

B. Areas Exempted for Placement of Travel/ Recreational Vehicles:

1. Individual lots or parcels of record.
2. Existing commercial recreational vehicle parks or campgrounds.
3. Existing condominium type associations.

C. Travel trailers and travel vehicles exempted in Subparagraph A, above, lose this exemption when development occurs on the parcel exceeding \$500,00 for a structural addition to the travel trailer/travel vehicle or an accessory structure such as a garage or storage building. The travel trailer/travel vehicle and all additions and accessory structures will then be treated as a new structure and shall be subject to the elevation requirements and the use of land restrictions specified in Subdivision 4 of this Section.

D. Travel trailers/travel vehicles (including replacements and new commercial type uses and residential type subdivisions) are not permissible in the flood plain.

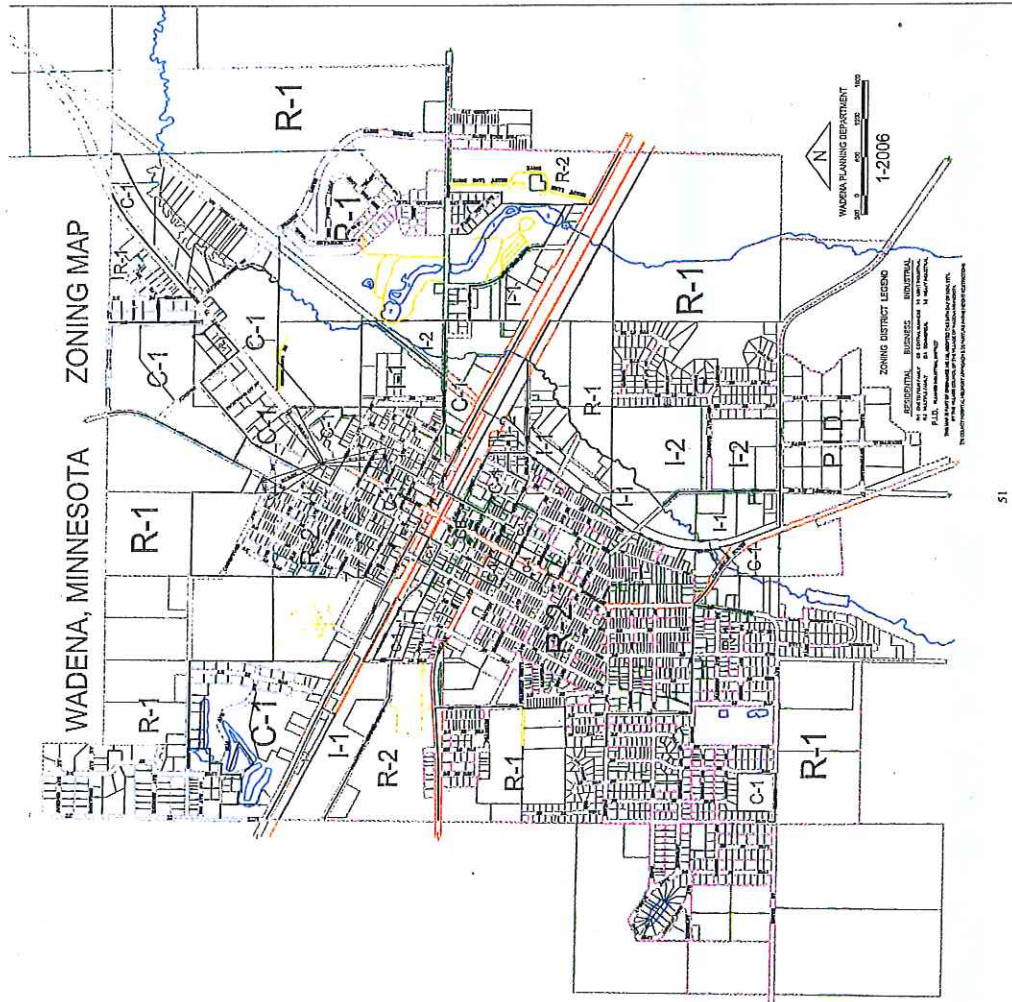
E. New commercial travel trailer or travel vehicle parks or campgrounds and new residential type subdivisions and condominium associations and the expansion of any existing similar use exceeding five (5) units or dwelling sites shall be subject to the following:

1. Any new or replacement travel trailer or travel vehicle will be allowed in the Floodway or Flood Fringe Districts provided said trailer or vehicle and its contents are placed on fill above the Regulatory Flood Protection Elevation determined in accordance with the provisions of Subdivision 4, Subparagraph C of this Section and proper elevated road access to the site exists in accordance with Subdivision 4. No fill placed in the floodway to meet the requirements of this Subdivision shall increase flood stages of the 100-year or regional flood.
 2. All new or replacement travel trailers or travel vehicles not meeting the criteria of Item 1, above, may, as an alternative, be allowed if in accordance with the following provisions. The applicant must submit an emergency plan for the safe evacuation of all vehicles and people during the 100-year flood. Said plan shall be prepared by a registered engineer or other qualified individual and shall demonstrate that adequate time and personnel exist to carry out the evacuation. All attendant sewage and water facilities for new or replacement travel trailers or other recreational vehicles must be protected or constructed so as to not be impaired or contaminated during times of flooding in accordance with Subdivision 4, Subparagraph B, 7, of this Section.
- Section 12.05 of the city code creates a minimum size for new subdivision lots as follows: No residential lot shall be less than 9,000 square feet in area, 75 feet in widths at the building line, and 120 feet in depth. A corner lot shall have extra width for

setback of a building adequately from both streets. No residential lot not served by public sewer and public water supply shall be less than 22,000 square feet in area, provided that a lot served by public water supply but not public sewer may have a minimum area of 11,000 square feet.

Affordable Housing Synopsis:

- Wadena has the 4th smallest minimum lot size in its R-1 District of the 12 cities I reviewed.
- Wadena's minimum floor area standards are average for the 12 cities I reviewed.
- Manufactured housing is allowed as a conditional use in every district except for I-1 and CB. It is unclear why it is allowed in I-2 Heavy Industrial District, but not I-1 Light Industrial District.
- Wadena's zoning code is relatively simplistic due to the small number of districts. Multi-family housing is permitted in the R-1 district, whereas many of the codes only permit single family housing in R-1.



Long Prairie, Todd County

Long Prairie has a population of 3,458 people, 1,273 of who are employed, with a median income of \$23,171.

The zoning code creates the following districts and references their intended purposes:

- **A-O Agricultural District:** The Agricultural District (A-O) is intended to provide a general agricultural district of low density that shall act as a transition between kinds and intensity of residential and non-residential use as well as to provide a district wherein land may be preserved as agricultural in lieu of the installation of community facilities.
- **R-1 General Residential District:** The Residential District (R-1) is intended to provide a general residential district of low to average density, wherein single and two-family dwellings will predominate.
- **R-2 Multi Dwelling District:** This district is intended to establish an area of medium to high density residential uses.
- **MH Mobile Home Residential District:** The Mobile Home Residential District (MH) is intended to provide for the planned development and use of mobile homes.
- **C-1 General Commercial District:** The Commercial District (C-1) is intended to provide a high density shopping, business and service environment for the citizens of Long Prairie.
- **C-2 Highway Commercial District:** The Highway Commercial District (C-2) is intended to provide a district to promote the development of uses which require large concentrations of automobile traffic.
- **I-1 Light Industrial District:** The Light Industrial District (I-1) is intended to provide a district of light industrial activity and intensity that will be compatible with the surrounding residential and commercial districts.
- **I-2 General Industrial District:** The General Industrial District (I-2) is intended to provide a district that will allow compact, highway-oriented industry at standards that will be compatible with surrounding and abutting districts.
- **I-3 Heavy Industrial District:** The Heavy Industrial District (I-3) is intended to provide an area where heavy, intensive land use uses may locate with minimal to adjacent land uses.

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
A-O Agricultural District	No Residential Permitted as of right	Unspecified	Unspecified	Unclear – zoning map is unavailable
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> • Height requirement of 2 and ½ stories or thirty-five feet <i>Conditional Uses:</i> <ul style="list-style-type: none"> • One-family detached dwellings which are nonagricultural in nature or purpose 				
R-1 General Residential District	Single-family detached dwellings; Licensed child care facilities, licensed foster care facilities and licensed adult foster care facilities as specified by state statute.	12,000 Sq. Ft. (Single Family) 15,000 Sq. Ft. (Two-Family) 15,000 Sq. Ft. plus 2,000 Sq. Ft. (for each dwelling unit over two units)	All new dwellings shall have a minimum building width of at least twenty-four (24) feet.	
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> • Height requirement of 2 and ½ stories or thirty-five feet <i>Conditional Uses:</i> <ul style="list-style-type: none"> • Rest homes and boarding houses with two or more boarders • Multiple dwellings 				

<p>R-2 Multi Dwelling District</p>	<p>Two family dwellings Multiple family dwellings (8 units or less).</p>	<p>15,000 Sq. Ft. with an additional 2,000 Sq. Ft. per unit over 2 units</p>	<p>Unspecified</p>	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum building height of 45 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Multiple family dwellings (9 units or more) and dwelling groups • Planned Development • Single-family detached dwelling 				
<p>MH Mobile Home Residential District</p>	<p>Mobile Home Park development.</p>	<p>The Mobile Home Park shall have a minimum area requirement of ten (10) acres with a minimum width of three hundred (300) feet; six (6) mobile homes per gross acre</p>	<p>Unspecified</p>	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • No mobile home or accessory structure located on a mobile home space shall exceed sixteen (16) feet in height • See additional regulations pertaining to manufactured homes below 				
<p>C-1 General Commercial District</p>	<p>Residential units of two or fewer provided the units do not change the original use of the property/building.</p>	<p>10,000 sq. ft.</p>	<p>Unspecified</p>	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum height of three stories or 40 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Nursing homes, rest homes, retirement homes • Multiple dwellings of three or more units 				

<p>C-2 Highway Commercial District</p>	<p>Residential units of two or fewer provided the units do not change the original use of the property/building.</p>	<p>15,000 sq. ft.</p>	<p>Unspecified</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum height of three stories or 40 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Nursing homes, rest homes, retirement homes • Multiple dwellings of three or more units 			
<p>I-1 Light Industrial District</p>	<p>30,000 sq. ft.</p>	<p>Unspecified</p>	<p>Unspecified</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum height of three stories or 40 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Nursing homes, rest homes, retirement homes • Multiple dwellings of three or more units 			
<p>I-2 General Industrial District</p>	<p>1 acre</p>	<p>Unspecified</p>	<p>Unspecified</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum height of three stories or 40 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Nursing homes, rest homes, retirement homes • Multiple dwellings of three or more units 			
<p>I-3 Heavy Industrial District</p>	<p>5 acres</p>	<p>Unspecified</p>	<p>Unspecified</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p>			

<ul style="list-style-type: none">• Maximum height of three stories or 40 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none">• Nursing homes, rest homes, retirement homes• Multiple dwellings of three or more units
<p>Inclusivity: Nothing in the code specifically encourages construction or development of affordable housing.</p>
<p>Manufactured Housing:</p> <ul style="list-style-type: none">• Manufactured housing is only permitted in the MH district. <p>The code sets forth the following additional restrictions on manufactured housing:</p> <ul style="list-style-type: none">• MOBILE HOME RESIDENTIAL DISTRICT (MH)<ul style="list-style-type: none">○ 16.330. Purpose. The Mobile Home Residential District (MH) is intended to provide for the planned development and use of mobile homes.○ 16.331. Permitted Uses.<ul style="list-style-type: none">(1) Mobile Home Park development.○ 16.332. Conditional use/interim uses(Require a Conditional use/interim use Permit).<ul style="list-style-type: none">(1) Mobile Home sales.(2) Retail and service outlets to serve the occupants of the permitted uses.○ 16.333. Accessory Uses.<ul style="list-style-type: none">(1) Administrative office, recreation buildings and utilities, laundry and other uses of a supporting nature to the mobile home.(2) On a mobile home space, the following uses accessory to the mobile home shall be permitted:<ul style="list-style-type: none">a. Sheds or storage-type facility not exceeding 150 square feet in area.b. Steps, utility enclosures, awnings, patio covers car cabanas, screened porches and expandable rooms.c. Garages. <p>In no event shall there be more than one shed, storage-type facility or utility enclosure on the space. In no event shall there be more than one patio cover, cabana, screened porch or expandable room on the space. In no event shall there be more than one garage or car port on the space.</p> <ul style="list-style-type: none">○ 16.334. Design Requirements.<ul style="list-style-type: none">(1) The Mobile Home Park shall have a minimum area requirement of ten (10) acres with a minimum width of three hundred (300) feet.(2) There shall be a maximum of six (6) mobile homes per gross acre of land within the park.

- (3) Minimum space size and setback requirements for spaces within the park:
- a. Mobile Home Space Depth 100 feet
 - b. Mobile Home Space Width 45 feet corner space (60) feet wide
 - c. Front Yard Setback 25 feet
 - d. Side yard setback for Mobile Home 10 feet
 - e. Side yard setback for accessory use 2 ½ feet
 - f. Rear yard setback for Mobile Home 10 feet
 - g. Rear yard setback for accessory use 2 ½ feet
- (4) All streets and roadways and parking areas located within the Mobile Home Park shall have hard surfaced concrete or blacktop. All streets and roadways and parking areas located within the Mobile Home Park shall have concrete curb and gutters. The minimum width for any street or roadway is 24 feet. Street grades shall be the same as those in Section 16.379 of the City Code. Off-street parking shall be provided on the formula of at least two (2) off-street parking spaces for each mobile home space. Additional off-street parking shall be provided within the park based on the formula of one (1) off-street parking space per every (4) mobile home spaces. On-street parking shall be prohibited. A maximum of ten (10) miles/hour speed limit shall be set on all streets and roadways within the Mobile Home Park.
- (5) The Mobile Home Park and each lot within the park shall be serviced by the municipal sanitary sewer system and municipal water system.
- (6) Each mobile home space shall be graded so as to prevent accumulation of storm or other waters.
- (7) Such utilities as electricity, natural gas, oil, telephone and cable TV shall be installed underground.
- (8) A twenty (20) foot buffer zone shall be provided in the Mobile Home Park in those locations where the Mobile Home Park is adjacent to residential areas and abutting a public street. Such buffer zone shall be planted with a dense combination of trees, shrubs and bushes so as to form a screen from adjacent properties. In addition to the buffer zone, there shall be planted or otherwise located, one shade tree near each mobile home space. All shade trees shall have a minimum diameter of 1 ½ inches.
- (9) All mobile home parks shall have a suitable recreation area: said recreational area shall not be less than 8% of the gross area within the Mobile Home Park.
- (10) Refuse and garbage collection shall be made at least once each week.
- (11) Each mobile home space shall be sodded in all areas not actually used for the mobile home or for patios, storage, parking or gardening. Each space shall have a bituminous or cement sidewalk from the front door to the street or off-street parking area.
- (12) Each Mobile Home Park shall have a lighting system that will adequately illuminate the streets, roadways, storage areas and separate off-street parking within the Mobile Home Park.

- (13) Advertising of the Mobile Home Park shall be limited to one sign not to exceed 32 square feet, within lighting height and location as approved by the city. A map of the Mobile Home Park shall be displayed near each entrance to the court and be illuminated during all hours of darkness.
- (14) Each Mobile Home Park shall have an office which is distinctly marked. Provisions shall be made for an adult caretaker to be on duty at the park at all times. The caretaker or operator of the Mobile Home Park shall maintain a registry of the Mobile Home Park showing:
 - a. Name and address of each resident mobile home owner and/or renter.
 - b. The make, type and license number of each mobile home and automobile.
 - c. Forwarding address of all mobile units leaving park.
 - d. Date of arrival and departure of each mobile home.
 - e. The type of accessory building located on each mobile home space and who owns it.
- (15) Each Mobile Home Park shall provide a storm shelter building capable of accommodating all the inhabitants of the Mobile Home Park.
 - o 16.335. General Provisions.
 - (1) All mobile homes within the Mobile Home Park shall be provided tiedown spots which shall be utilized by each mobile home.
 - (2) All structures listed as conditional use/interim uses (16.332) and accessory uses (16.333) shall require a temporary structure permit from the Planning and Zoning Commission. The temporary structure permit will use the same fee schedule as 15.105 of the City Code.
 - (3) Skirting around the bottom of the mobile home are required. The construction, design and decor shall be compatible with that of the mobile home and constructed to allow access under the mobile home.
 - (4) Each mobile home space shall be identified by number with digits at least three (3) inches in height which will not rust, tarnish or change color and shall be conspicuously posted.
 - (5) The corners of each mobile home space shall be marked on a permanent basis with metal corner markers encased in cement.
 - (6) No mobile home or accessory structure located on a mobile home space shall exceed sixteen (16) feet in height.
 - o 16.336. Application For Mobile Home Development.
 - (1) The property owner shall apply to the City Administrator/Clerk on a form and such application shall include the development plan and plat plan showing the following:
 - a. Location and legal description of the park.
 - b. All streets, lights, driveways, parking areas and side-walks.
 - c. A drawing of the proposed foundation, supposed system and tie downs for individual mobile homes.

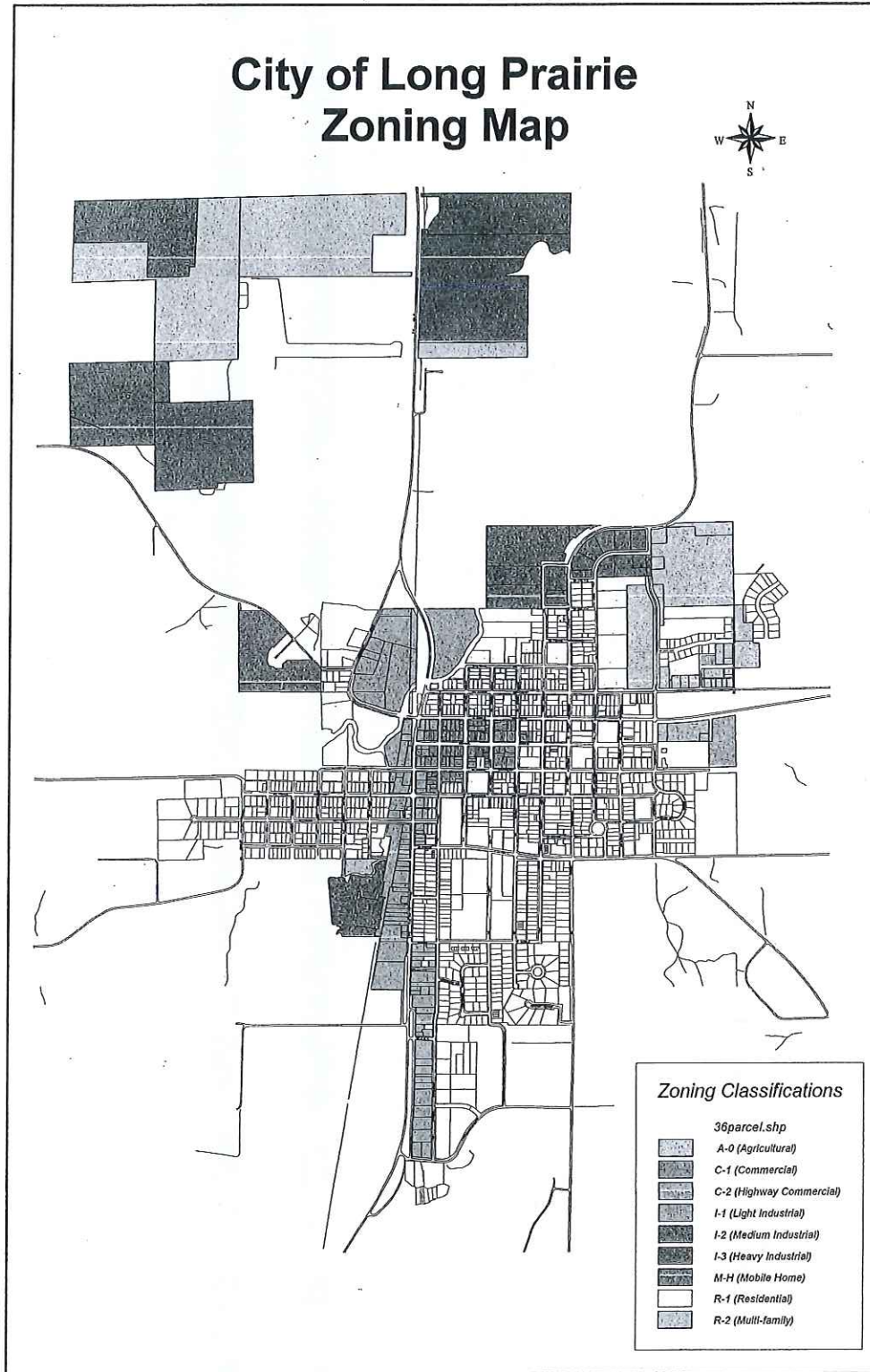
- d. The size and arrangement of mobile home spaces and the location of all accessory buildings.
- e. The topography by two (2) foot contour intervals and a grading plan.
- f. Open space areas.
 - g. All gas, sewer, water, telephone and electric lines.
 - h. A typical Mobile Home space plan.
- (2) The application is subject to approval by the Planning and Zoning Commission, which may require changes in the design requirements, general provisions and/or the application standards for Mobile Home Parks as specified in this Ordinance.
 - o 16.337. Construction.
 - (1) No construction of a Mobile Home Park shall begin until the land has been rezoned to Mobile Home Park District and until the Planning and Zoning Commission approved the design drawings for the Mobile Home Park.
 - (2) Prior to construction of a Mobile Home Park, the owner shall file with the City Engineer, for his approval, a detailed set of plans and specifications concerning those design features set forth in Section 16.336. The detailed construction plans and specifications shall be in accordance with the design drawings as approved by the Planning and Zoning Commission and in accordance with the design requirements of Section 16.336.
 - (3) Bond. Prior to actual construction of a Mobile Home Park the owner shall file with the City, a bond or cash deposit of 100% of the cost of the improvements for landscaping, streets, street lighting, recreational areas, sewer and water for the total park development or any section thereof that is planned to be developed under the rezoning application, and as determined and set by the City Engineer for the purpose of insuring compliance by the applicant with the design drawings as approved by the Planning and Zoning Commission.
 - (4) No mobile home(s) shall be located on any mobile home space within the Mobile Home Park until construction of all the mobile home spaces, parking areas, streets and roadways, landscaping and utilities have been completed and approved by the City Engineer.
 - o 16.338. Mobile Home Prior To Ordinance.
 - (1) All mobile home parks established prior to the effective date of this Ordinance shall be exempt from the provisions of this Ordinance until such time as a physical change, such as reorganization, remodeling, expansion or upgrading is planned, at which time the provisions of the Ordinance shall apply to those mobile home spaces where a physical change is planned.
 - o 16.339. Payment Of Improvements.
 - (1) The required improvements and costs associated with the Mobile Home Park development which are approved in This Article are to be furnished and installed at the sole expense of the developer and at no expense to the City of Long Prairie.
 - (2) All costs and expenses (legal fees, engineering fees, notices, etc.) incurred by the City shall be reimbursed by the developer regardless of final approval of the proposed Mobile Home Park development.

<ul style="list-style-type: none">o 16.339 (2) Access To Park. (1) The owner of the Mobile Home District shall permit access to any and all premises and buildings in the Mobile Home Park by administrative officers and enforcement officials at any time in performance of their duties.o 16.339 (3) Violations. (1) Violations of This Article shall be a misdemeanor and upon conviction thereof shall be punishable by a fine of not to exceed \$500.00 and/or imprisonment for a period not to exceed ninety days for each offense. Each day a violation is permitted to exist shall constitute a separate offense.	<p>Miscellaneous:</p> <ul style="list-style-type: none">• The code references additional requirements depending on a shore land classification system set forth in Section 16.9401• The code sets forth the following definition of a “habitable room”<ul style="list-style-type: none">o Habitable Room - A room or enclosed floor space used or intended to be used for living, sleeping, cooking, or eating purposes, excluding bathrooms, water closet compartments, laundries, furnace rooms, unfinished basements (those without required ventilation, required electric outlets, and required exit facilities), pantries, utility rooms with less than 50 square feet of floor space, foyers, communicating corridors, stairways, closets, storage space, workshops, hobby and recreation areas, and parts of the structure below ground level or in attics.• 15.210 Minimum Requirements for Dwellings and Dwelling Units. No person shall occupy or permit another person to occupy, any dwelling or dwelling unit for the purpose of living therein which does not comply with the following requirements:<ul style="list-style-type: none">(1) Permissible Occupancy of Rental Dwelling Unit. Except for families as defined by Section 15.204 (9) (a), the number of occupants of a rental dwelling unit shall not exceed two times the number of bedrooms in the dwelling unit.(2) One family per dwelling unit. No more than one family shall occupy a dwelling unit for the purpose of living therein.(3) Minimum Ceiling Height. In order to qualify as habitable, rooms shall have a clear ceiling height of not less than seven feet six inches, except that in attics or top half stories used for sleeping, study, or similar activities, the ceiling height shall be not less than seven feet six inches over at least one half of the floor area. In calculating the floor area of such rooms and attics or top half stories, only those portions of the floor area of the room having a clear ceiling height of five feet or more shall be included.(4) Access through Bedrooms and Bathrooms. No dwelling unit containing two or more bedrooms shall have a room arrangement such that access to a bathroom or water closet compartment intended for use by occupants of more than one bedroom can be gained only by going through one bedroom, nor shall the room arrangement be such that access to a bedroom can be gained only by going through another bedroom. A bathroom or water closet compartment shall not
---	---

be used as the only passage way to any habitable room, hall, basement, or cellar or to the exterior of the dwelling unit.

Affordable Housing Synopsis:

- The minimum lot size in Long Prairie is average for the 12 cities I reviewed
- The code references a minimum building width, but does not reference a depth. This means that under the zoning code, residences in Long Prairie can have very small floor areas. There may be building code regulations with additional requirements.



Staples, Todd and Wadena Counties

Staples has a population of 2,981 people, 1,322 of who are employed, with a median income of \$25,175.

The zoning code creates the following districts and references their intended purposes:

- **R-1 Residential:** This district is established to maintain and promote residential development in designated areas.
- **R-3 Multi-family Residential:** This district is created to allow multi-family dwellings including apartments and townhouses in appropriate areas of the City.
- **R-4 Mobile/Manufactured Homes:** This district is created to allow mobile/manufactured home parks in areas of the City. All mobile/manufactured homes shall be located in these parks only. mobile/manufactured home parks shall provide ingress and egress roadways, storm shelters, open space for playgrounds, recreation and park purposes, necessary sewer, water, electricity, and refuse services.
- **B-1 Business District:** The purpose of this district is to foster business growth and development
- **I-2 General Industry:** This district is created to allow general industry which due to their nature and size do not conform to the standards and criteria of limited industry.
- **A-1 Agricultural:** This district is established to allow agricultural use within the City limits.

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
R-1 Residential	Single family dwelling; Manufactured/ Mobile homes	9,000 sq. ft. (with public sewer and water) 11,000 sq. ft. (with public sewer or water) 22,000 sq. ft. (no public sewer) For more than two units add 4,000 sq. ft. per each additional unit	800 sq. ft. (One story with basement) 1,000 sq. ft. (One story without basement) 960 sq. ft. (Split level) 816 sq. ft. (Split entry)	Approx 27%

<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Buildings have a maximum height of 2-1/2 stories or 35 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Two family dwellings Planned Unit Development 		<p>9,000 sq. ft. (Single family, Duplex, Multi-family)</p> <p>For more than two units add 3,000 sq. ft. for each additional unit.</p>	<p><u>Single Family dwellings:</u> 800 Sq. Ft. (One Story w/basement) 1,000 Sq. Ft. (One story without basement) 960 Sq. Ft. (Split Level) 816 Sq. Ft. (Split entry)</p> <p><u>Multi-family dwellings (3 or more):</u> 500 Sq. Ft. (Efficiency) 600 Sq. Ft. (One bedroom) 750 Sq. Ft. (Two bedroom) 1,000 Sq. Ft. (Three bedroom)</p> <p>Each additional bedroom shall require 250 sq. ft. of additional minimum floor area.</p>	Approx. 20%
<p>R-3 Multi-family Residential</p> <p>Apartments; Residential Condominiums; Two-family dwellings; All uses permitted in the R-1 District (according to 712, manufactured homes are allowed – this is unclear)</p>	<p>Other requirements that may affect affordable housing specific to this district:</p> <ul style="list-style-type: none"> Buildings have a maximum height of 3 stories or 40 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Rest homes Two family dwellings Planned Unit Development 	<p>5,000 sq. ft.</p>	<p>800 square feet</p>	Approx. 1%
<p>R-4 Mobile/Manufactured Homes</p>	<p>Mobile/manufactured homes</p>	<p>5,000 sq. ft.</p>	<p>800 square feet</p>	Approx. 1%

<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> This district is created to allow mobile/manufactured home parks in areas of the City. The purpose states that all mobile/manufactured homes shall be located in these parks only. This clause conflicts with Section 712 which says that they will be permitted in R-1 and R-3. 				Approx 14%
B-1 Business District	Apartments and condominiums, provided they are located above the first floor	2,000 Sq. ft.		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Buildings have a maximum height of 60 feet 				
I-1 Limited Industry	No residential	10,000 Sq. Ft.		Approx. 16%
I-2 General Industry	No residential	10,000 Sq. Ft.		Approx. 11%
A-1 Agricultural	Single-family residential structures.	2 and ½ acres		Approx. 10%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Buildings have a maximum height of 2½ stories or 35 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Mobile home parks Nursing homes 				
Park				Approx. 0.5%
<ul style="list-style-type: none"> This zone is referenced on the zoning map, but not in the zoning code. 				

<p>Inclusivity: Nothing in the code specifically encourages construction or development of affordable housing.</p>
<p>Manufactured Housing:</p> <ul style="list-style-type: none">• Manufactured housing is permitted in R-1, R-3 and R-4 districts. These zones constitute approximately 48% of the city. <p>Sections 712 and 713 of the zoning code sets forth restrictions on manufactured housing:</p> <ul style="list-style-type: none">• 712.1 Standards. Mobile/Manufactured homes shall be permitted in the R-1 and R-3 Districts provided they meet the following minimum standards:<ul style="list-style-type: none">A. Width is twenty-four (24) feet or more.B. Has a minimum floor area of eight hundred (800) square feet.C. The dwelling is placed on a permanent continuous foundation.D. The mobile home shall be similar to existing homes. The longest dimension of this structure shall be placed parallel to the narrowest dimension of the lot, and the architectural design, color, roof pitch or lack of it, roof overhang or lack of it, and exterior material of all buildings and structures shall not be so inconsistent with surrounding buildings and areas as to constitute a blighting influence.E. The dwelling shall be connected to City sewer and water system if available.F. All other requirements of State law and City codes are met.G. Existing mobile/manufactured homes shall only be replaced with mobile/manufactured homes which meet the above minimum standards.• 713.1 Performance Standards.<ul style="list-style-type: none">A. Public Health.<ul style="list-style-type: none">(1) Soils and Topography - Condition of soil, groundwater level, drainage, and topography shall not create hazards to the property or to the health and safety of the occupants. The site should not be exposed to objectionable smoke, noise, odors, or other adverse influences, and no portion shall be subject to unpredictable and/or sudden flooding.(2) Sewage Disposal and Water Supply - All mobile homes shall be properly connected to a central water supply and a central sanitary sewer system. All water and sewer systems shall be constructed in accordance with plans and specifications approved by the City and State Department of Health.(3) Refuse - The storage, collection, and disposal of refuse in the mobile home park shall be so conducted as to

create no health hazards, rodent harborage, insect breeding, accident or fire hazards, or air pollution.

B. Fire Protection

(1) Mobile Home Parks shall be kept free of litter, rubbish, and other flammable material.

(2) Fire hydrants shall be installed if the park water supply system is capable to serve them in accordance with the following requirements: fire hydrants, if provided, shall be located within five hundred (500) feet of any mobile home, service building or other structure in the park. Fire hydrant location and water main size shall be approved by the engineer.

- 713.2 Manufactured/Mobile Home Park Lots.

A. Lot Requirements.

(1) Each mobile home site shall contain at least five thousand (5,000) square feet of land area for the exclusive use of the occupant and shall be at least fifty (50) feet wide.

(2) Mobile homes shall be placed upon lots so that there shall be at least ten (10) feet from the side lot line, twenty (20) feet between the front of the mobile home and front lot line, and twenty-five (25) feet between the rear of the mobile home and the rear lot line.

(3) The area occupied by a mobile home shall not exceed sixty percent (60%) of the total area of a mobile home site; and may be occupied by a mobile home, a vehicle, a utility shed or building, a carport, an awning or other structures.
- 713.3 Mobile Home Park Design.

A. Streets.

(1) All mobile home parks shall be provided with safe and convenient vehicular access from abutting public streets or roads to each mobile home lot. Such access shall be provided by streets, driveways, or other means.

(2) Entrances to mobile home parks shall be designed to minimize congestion and hazards and to allow free movement of traffic on adjacent streets. No parking shall be permitted on the park entrance street for a distance of thirty (30) feet from its point of beginning.

(3) Surfaced roadways shall be of adequate width to accommodate anticipated traffic, and in any case shall meet the following minimum requirements:

All streets except minor streets shall be at least twenty-four (24) feet in width. Dead end streets shall be limited in length to five hundred (500) feet and shall be provided at the closed end with a turn-around having an outside roadway diameter of at least ninety (90) feet. All dead end streets shall be marked with approved signs at the entrance to the dead end street. Minor streets shall be a minimum of twenty (20) feet in width (acceptable only if less than five hundred [500] feet long and serving less than twenty-five [25] mobile homes of any length if mobile home lots abut on one side only) and shall have one way traffic or parking on one side only.

(4) All streets shall be provided with a paved, concrete or bituminous surface. Pavement edges shall be protected with Class 5 gravel or equal to prevent raveling of the wearing surface and shifting of the pavement base. Street surfaces shall be maintained in a satisfactory condition.

(5) Longitudinal grades of all streets shall range between 0.40% and 8.00%. Transverse grades of all streets shall be sufficient to insure adequate transverse drainage.

(6) Streets within fifty (50) feet of an intersection shall be at right angles.

(7) A distance of at least eighty-five (85) feet shall be maintained between the centerlines of offset intersecting streets within the park. Intersections of two (2) or more streets at one point shall be avoided.

(8) All parts of the park street system shall be adequately lighted to insure safe and efficient traffic movement. Potentially hazardous locations such as major street intersections, steps or pedestrian ramps shall be individually illuminated with adequate lighting.

B. Walkways

(1) All parks shall be provided with safe, convenient, all season pedestrian access of adequate width for intended use, durable and convenient to maintain, between individual mobile homes and park streets and all community facilities provided for park residents. Sudden changes in alignment and gradient shall be avoided.

(2) A common walk system shall be provided and maintained between locations where pedestrian traffic is concentrated. Such common walks have a minimum width of five (5) feet.

(3) All mobile homes shall be connected to common walks, to paved streets or to paved driveways or parking spaces connecting to a paved street. Such individual walks shall have a minimum width of two (2) feet.

C. Parking

Each mobile home lot shall have off street parking space for at least two (2) automobiles. Each space shall be ten (10) feet by twenty (20) feet minimum.

D. Parks and Recreation Areas

A minimum of twelve percent (12%) of the total mobile home park shall be dedicated and developed for parks and recreation areas for the benefit of the mobile home park.

E. Landscaping and Screening

A properly landscaped area shall be adequately maintained around each mobile home park. Exposed ground surfaces in all parts of every mobile home park shall be paved, or covered with stone screening or other solid material, or protected with a vegetative growth that is capable of preventing soil erosion and of eliminating objectionable dust. All mobile home parks adjacent to industrial, commercial, or residential land uses shall be provided with screening such as fences or natural growth along the property boundary lines separating the park from such adjacent use.

F. Mobile/Manufactured Home Stands

(1) The area of the mobile home stand shall be improved to provide adequate support for the placement of the mobile home.

(2) The mobile home stands shall not heave, shift or settle unevenly under the weight of the mobile home due to frost action, inadequate drainage, vibration, or other forces acting upon the structure.

(3) Each park shall have a minimum area of five (5) acres.

G. Structures.

(1) Every structure in the mobile home park shall be developed and maintained in a safe, approved, and substantial manner. A building permit shall be required for all structures. The exterior of every such structure shall be kept in good repair. Portable fire extinguishers rated for electrical and liquid fires shall be kept in all service buildings and other locations conveniently and readily accessible for use by all occupants. All structures shall also require a smoke detector.

(2) The area beneath all mobile homes shall be enclosed with a material that shall be generally compatible with the condition and constructions of the home, except that such enclosure must be so constructed that it is subject to reasonable inspection. No obstruction shall be permitted that impedes the inspection of plumbing and electrical facilities.

- 713.4 Park Management.
 - A. The operator of a mobile home park shall operate the park in compliance with this Ordinance and shall provide adequate supervision to maintain the park, its facilities and equipment in good repair and in a clean and sanitary condition.
 - B. The operator shall notify park occupants of all applicable provisions of this Ordinance and shall inform them of their duties and responsibilities under this Ordinance.
 - C. An adult caretaker must be accessible at all times and is responsible for the maintenance of the park at all times.
 - D. Each park shall have an illuminated sign with the park name and telephone number of the park operator.
 - E. The operator at every mobile home park shall maintain a registry in the office of the mobile home park indicating the name and address of each permanent resident. Each mobile home site shall be identified by either number, letter, or both.
 - F. A map of the mobile home park shall be displayed at the mobile home park office and individual lot numbers displayed at each site.
 - G. No public address or loudspeaker system shall be permitted.
 - H. No person shall erect, construct, reconstruct, relocate, alter, maintain, use or occupy a cabana or structure in a mobile home park without the written consent of the owner or operator of the mobile home park.
 - I. Signs located on the park to advertise the location and role of mobile homes are limited to one location on the park and must conform to the sign requirements of this code.

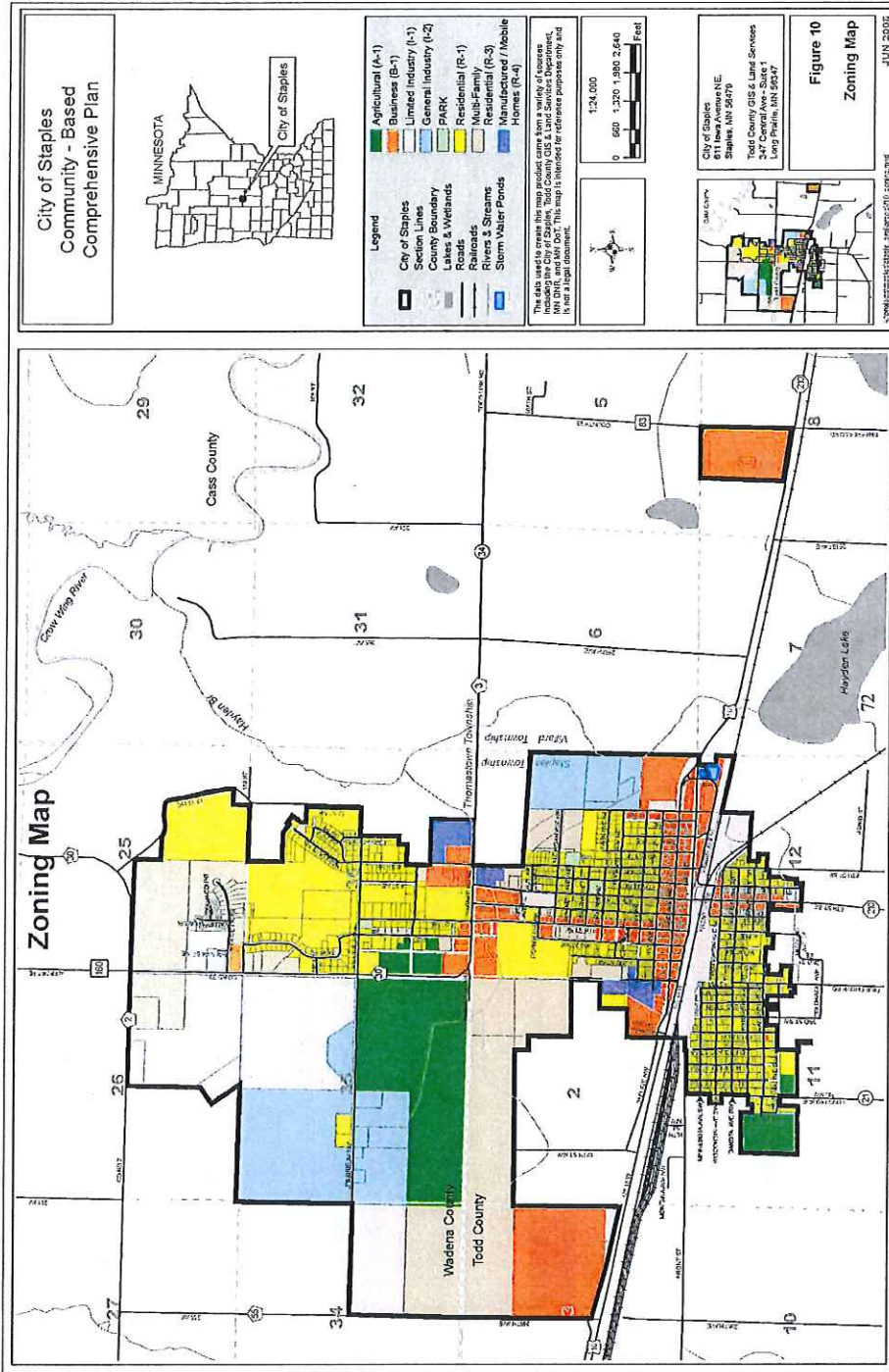
- 713.5 Inspection of Mobile Home Parks.

- A. The Permit Issuing Authority is hereby authorized and directed to make such inspections as are necessary to determine satisfactory compliance with this Ordinance.
- B. The Permit Issuing Authority shall have the power to enter at reasonable times upon any private or public property for the purpose of inspecting and investigating conditions related to the enforcement of this Ordinance.
- C. The Permit Issuing Authority shall have the power to inspect the register containing a record of all residents of the mobile home park.
- D. It shall be the duty of the park management to give the Permit Issuing Authority free access to all lots at reasonable times for the purpose of inspection.
- E. It shall be the duty of every occupant of a mobile home park to give the owner thereof or his agent or employee access to any part of such mobile home park at reasonable times for the purpose of making such repairs or alterations as are necessary to effect compliance with this Ordinance.
- F. Whenever, upon inspection of any mobile home park, the Permit Issuing Authority finds that conditions or practices exist which are in violation of any provision of this Ordinance, the Permit Issuing Authority shall give notice in writing to the mobile home park management that conditions or practices shall be corrected within a thirty (30) day period of time specified in the notice of the Permit Issuing Authority. At the end of such period, the Permit Issuing Authority shall reinspect such mobile home park and, if such conditions or practices have not been corrected, the mobile home park management shall be deemed to be in violation of this Ordinance.

Miscellaneous:

- 401.3 No part of the yard or open space required for a given building shall be included as part of the yard or other space required for another building, and no lot shall be used for more than one principal building.
- Any land which may be annexed to the City in the future shall be placed in the R-1 Urban Residential District until such time that the City Council amends the Zoning District, provided the City Council does not designate the Zoning Districts for said parcel at the time of annexation.
- 709 No garage, tent, trailer, recreational vehicle or accessory building shall at any time be used as a residence.
- 715.1 All multi-family structures allowed in the R-3 District shall be subject to the following standards:
 - o All requests for Building Permits or Conditional Use Permit shall be accompanied by site plans and data showing:
 - A. Building locations and dimensions, all sign structures, entry areas, storage sites and other structural improvements to the site.
 - B. Circulation plans for both pedestrian and vehicular traffic.
 - C. Fences and screening devices.
 - D. Solid waste disposal provisions and facilities.

<p>E. Storm drainage plans.</p> <p>F. Firefighting and other public safety facilities and provisions such as hydrant locations and fire lanes.</p> <p>G. Data pertaining to numbers of dwelling units, size, lot area, ratios, etc.</p> <p>H. Exterior wall materials and design information.</p>
<p>Affordable Housing Synopsis:</p> <ul style="list-style-type: none">• The minimum lot size in Staples' R-1 District is smaller than average in the 12 cities I reviewed.• The minimum floor size in Staples is complex in that it varies based on zone and type of housing, however, it is possible to build relatively small homes.• Manufactured housing is allowed in multiple districts making this housing option more available in Staples than in other cities provided it meets the standards referenced in the zoning code.



Crosby, Crow Wing County

Crosby has a population of 2,386 people, 833 of who are employed, with a median income of \$24,935.

The zoning code creates the following districts and references their intended purposes:

- **R-1 single- and two-family residential district.** It is the intent of the R-1 district to: Permit the development of single-family and two-family dwellings in the community; Provide reasonable standards for such development; Avoid overcrowding; Preserve the historic residential character of the existing residential neighborhoods; And Prohibit the use of land which would be incompatible with or detrimental to the essential residential character of such district.
- **R-2 multiple-family residential district.** It is the intent of the R-2 district to provide for single-family and multiple-family dwelling unit structures and directly related complimentary uses.
- **R-3 manufactured home residential district.** It is the intent of the R-3 district to: Permit the development of manufactured home parks in the community; Supplement applicable state laws pertaining to manufactured homes; Provide reasonable standards for site development of such parks; Avoid overcrowding; Provide setbacks and other development standards which will make such developments more attractive, safe and pleasant to live in, and compatible with other land uses and developments in the community. All statutes of the state pertaining to the regulation of manufactured homes and manufactured home parks are adopted by reference and are declared to be an integral part of this chapter as if they were reproduced in their entirety; however, where standards of this chapter are higher or more restrictive than such statutes, this chapter shall govern.
- **B-1 central business district.** It is the intent of the B-1 district to provide for the establishment of commercial and service activities which draw from and serve customers from the entire community or region. The uses and structures within this district shall be designed for effective pedestrian movement. Efforts should be made by both the city and developers to protect the historic character of the downtown area.
- **B-2 highway commercial district.** It is the intent of the B-2 district to provide for and limit the establishment of commercial and service activities which are oriented to automobile traffic, particularly tourists.
- **I Industrial district.** It is the intent of the I district to provide for the establishment of industrial warehousing and manufacturing development.
- **P public and parks and recreation district.** It is the intent to establish a public and parks zoning district that allows public facilities, parks and open spaces and other locations for public or semipublic uses. That part of the Cuyuna Range Recreation Area under public ownership shall be designated as public space.

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required

sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:			
District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area
R-1 – One and Two family Residential	Single family Duplex	5,000 square Sq. Ft. (Single Family) 10,000 Sq. Ft. (Duplex)	Approx. 20%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • 59.1 Basements and cellars may be used as living quarters or rooms as a portion of the principal residential dwelling. • 59.3 Except in the case of planned unit developments, not more than one principal building shall be located on a lot. • Building height feet 35 <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling Manufactured Housing • PUD Residential 			
R-2 – Multiple-family residential district	Single Family; Duplex; Triplex; Quad; Additional units	5,000 Sq. Ft. (Single Family) 7500 Sq. Ft. (Duplex) 7500 Sq. Ft. (Triplex) 10,000 Sq. Ft. (Quad) 2,500 Sq. Ft. per additional unit.	Approx. 13%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • 59.1 Basements and cellars may be used as living quarters or rooms as a portion of the principal residential dwelling. • 59.3 Except in the case of planned unit developments, not more than one principal building shall be located on a lot. • Building height 45ft. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling Manufactured Housing • Multi-Family Dwellings • PUD Residential 			

R-3 –manufactured home residential district	Single family manufactured homes	5000 Sq. Ft.	720 Sq. Ft.	Approx. 0.3%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Manufactured homes are regulated under section 21 R3, referenced below. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Single Family Dwellings • Duplex Dwellings • Triplex or Quad Dwelling • Multifamily Dwelling • PUD Residential • Manufactured home parks 				
P- Public and park and recreation district	No residential Permitted	Approx. 34%		
<hr style="border: 2px solid blue;"/>				
B-1 Central business district	No residential Permitted	Approx. 2%		
<hr style="border: 2px solid blue;"/> <p>B-2 highway commercial district</p> <p>Single Family; Duplex; Lot Width of 100 feet Unspecified</p> <p>Approx. 2%</p> <p><i>Conditional Uses</i></p> <ul style="list-style-type: none"> • Building Height of 35 feet • Manufactured Housing • Multifamily Dwellings 				

<p>I-1 Industrial District</p>	<p>No Residential Permitted as of right</p>	<p>Lot Width of 100 feet</p>	<p>Approx. 29%</p>
<ul style="list-style-type: none"> • Building Height of 35 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Single Family 			
<p>Inclusivity: The portion of the code concerning Planned Unit Developments allows for density increases under Section 40.5:</p> <ul style="list-style-type: none"> • 40.5 Density increases. The number of residential units or structures within the planned unit development may be increased under provisions within this section if the city council finds that the project meets the criteria established for granting conditional use permits and if the amount of permanent open space within the project area is at least 25 percent of the project area. As a consequence of all planned unit developments' planned and integrated character, the number of dwelling units allowed within the respective zoning district may be increased by 25 percent. The building, parking and similar requirements for these extra units shall be observed in compliance with this chapter. 			
<p>Manufactured Housing: The code sets forth numerous requirements and restrictions on manufactured housing. The relevant portions for the purposes of this memorandum are as follows:</p> <ul style="list-style-type: none"> • Manufactured homes are allowed as conditional uses in R-1, R-2 and B-2. They are permitted in R-3. Together these districts constitute approximately 35.3% of the city. • 21.2 All statutes of the state pertaining to the regulation of manufactured homes and manufactured home parks are adopted by reference and are declared to be an integral part of this chapter as if they were reproduced in their entirety; however, where standards of this chapter are higher or more restrictive than such statutes, this chapter shall govern. • 22.1 Manufactured home developments; special provisions. <ul style="list-style-type: none"> o 22.1.1 Common open space. At least ten percent of the total site of a manufactured home park shall be reserved for common, usable open space, for the exclusive use of residents, and to be maintained by the proprietor or operator of the manufactured home park. Such open space and its improvements shall be completed before any manufactured home site is offered for occupancy. o 22.1.2 Application. An application for a manufactured home park shall be accompanied by the same data, map and information required for other plats of subdivisions within the city. o 22.1.3 Additional data. Any additional data required by the state board of health for licensing of manufactured home parks shall also be submitted to the city planning commission prior to or concurrently with its submittal to the state board of health. 			

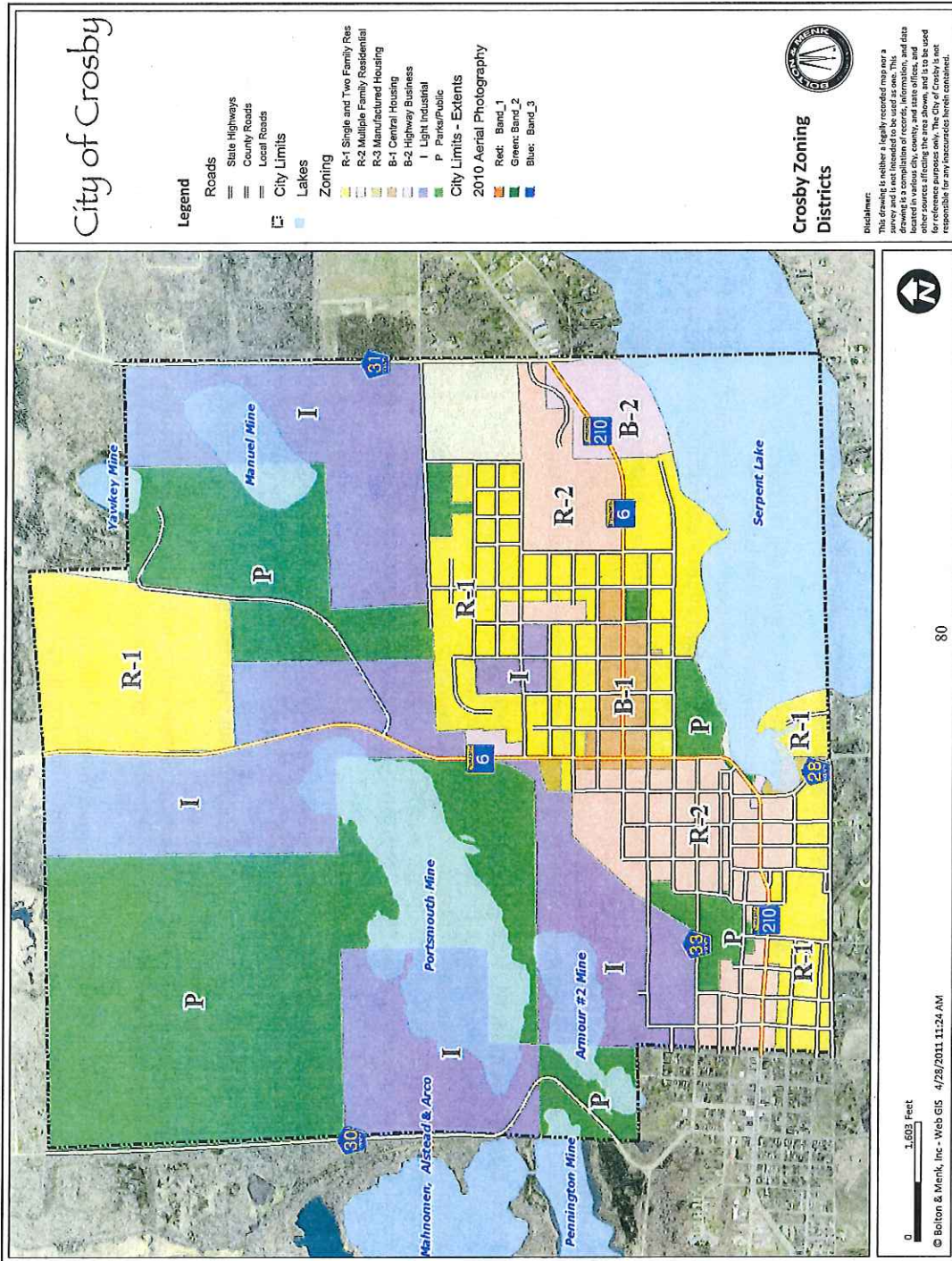
- 22.1.4 Landscaping. Landscaping is required as follows:
 - a. Each manufactured home park shall, in addition to maintaining a 20-foot landscaped strip around the perimeter of the property, also provide a 20-foot greenbelt separating the manufactured home park from arterials listed in the city's comprehensive plan and from any adjoining zoning district.
 - b. Each manufactured home site shall be provided with a tree no less than four inches in diameter at a six-foot height, and all unpaved areas shall be suitably sodded. The trees and sod will be provided by the developer.
 - 22.1.5 Sales or storage prohibited. Sales or storage of manufactured homes shall be prohibited in a manufactured home park.
 - 22.1.6 Width of paved streets. Paved private streets serving the manufactured home park shall be of sufficient width to provide for two lanes of traffic and for parking on each side of the street.
 - 22.1.7 Anchoring. Each manufactured home site shall be provided with tiedown or other acceptable method of anchoring the manufactured home.
 - 22.1.8 Storm shelter designation. Each manufactured home park shall provide and designate one of its permanent buildings which is structurally suitable to serve as a storm shelter, which shall meet the requirements of Minn. Stats. ch. 327 and Minn. Rules ch. 4625, and shall be inspected by the city building inspector.
 - 22.1.9 Skirting. Each manufactured home within a manufactured home park shall be properly and completely skirted.
 - 22.1.10 Shelters for refuse collection. Shelters for common refuse collection shall be provided by the developer.
 - 22.1.11 Separation between units. There shall be a minimum 20 feet of separation between each manufactured home within a manufactured home park.
 - 22.2 Differences in setback requirements. If the residential setback requirements for an underlying zoning district differ from that of the shoreland or floodplain overlay district, the greater of the distances shall apply.
- Sections 89 to 92 states that Manufactured Housing Dwellings are permitted in R-1, R-2, R-3 and as a conditional use in P if they meet the following conditions:
- 90.1 Manufactured homes shall comply with all zoning regulations for the zone in which they are located.
 - 90.2 A building permit and any other required permits shall be obtained for manufactured homes.
 - 90.3 No manufactured home located within an area platted after 1950 or located within an R-1 zoning district shall have a Building Width of less than twenty (20) feet at its narrowest point.
 - 90.4 No manufactured home located within an area platted before 1950 or located within an R-2 zoning district shall have a Building Width of less than fourteen (14) feet at its narrowest point.
 - 90.5 Additionally, as to foundations, the following shall apply:
 - 90.5.1 Manufactured homes shall be placed on permanent foundations,

- 90.5.2 Consisting of a cement slab or cement exterior foundations walls,
- 90.5.3 Which otherwise comply with the Uniform Building Code (as between the Crosby Zoning Ordinance and the Uniform Building Code, the more restrictive shall apply),
- 90.5.4 Which are solid for the complete perimeter of the house and
- 90.5.5 Consist of stone or block with wet joint mortar or interlocking blocks.
- 90.5.6 Plans and specifications must be those supplied by the manufacturer of the home and
- 90.5.7 Must be submitted to the City for approval prior to commencing construction.
- 90.6 As to roofs, Manufactured homes shall have a roof which is
 - 90.6.1 Manufacturer-engineered,
 - 90.6.2 Manufacturer-approved,
 - 90.6.3 Pitched,
 - 90.6.4 And have eaves of not less than Six (6) inches.
- 90.7 Manufactured homes shall have a minimum floor area of 720 square feet.
- 90.8 All hitches and wheels must be removed.
- 91 Building Width. The smallest horizontal dimension of the major portion of a dwelling which does not include decks or patios.
- 96.6 Any such manufactured house shall have exterior siding extending from within six inches (6") of the dirt or two inches (2") of concrete which siding shall be of a conventional exterior dwelling-type material.
- 96.7 Any such manufactured house shall have a pitched roof covered with shingles or tile and have eaves of not less than six inches (6").
- 96.8 All such manufactured houses shall be built in compliance with Minnesota Statutes: 327.31 – 3278.35.

Section 93 restricts the use of "mobile homes":

- 93 In general. It shall be unlawful for any person to construct on, move onto or place on any lot or tract of land in the platted portion of the City of Crosby, Minnesota, any so-called trailer house or mobile home for human habitation, commercial or dwelling purposes except at such place or places as the City of Crosby, Minnesota, may establish as and for a trailer park, which trailer park when established shall be equipped with all necessary water, sewer, power and light facilities. Provided, however, that the before reservations and restrictions shall not apply to manufactured modular homes provided the same shall have at least 600 square feet of floor space, with all hinges and wheels removed, be placed on a permanent foundation sunk below the frost line and be connected with the City sewer and water and otherwise comply with the housing and building codes of the City of Crosby and thereafter assessed and taxed as real estate.

<p>Miscellaneous:</p> <ul style="list-style-type: none">• 14.2 All land which may hereafter become a part of the city through annexation shall be automatically classified in the R-1 single- and two-family residential district until otherwise changed by amendment procedure as prescribed by sections 6 – 12.• 59.2 No garage, recreational vehicle, tent or accessory building shall at any time be used as a residence or dwelling unit, temporarily or permanently.
<p>Affordability Synopsis:</p> <ul style="list-style-type: none">• Crosby has the smallest minimum lot size in its R-1 district of the 12 cities I reviewed• Crosby does not have a required floor or foundation size for any residential besides manufactured housing• Crosby allows manufactured housing in R1 and R2 as a conditional use.• Crosby has a provision which allows for a 25% increase in density.



Breezy Point, Crow Wing County

Breezy Point has a population of 2,346 people, 787 of who are employed, with a median income of \$28,958.

The zoning code creates the following districts and references their intended purposes:

- **Low Density Residential, R1:** It is the intent of this district to establish and maintain an off lake shore land or similar land use district, with density controlled either by the lake classification or quasi rural standards.
- **Medium Density Residential, R2:** It is the intent of this district to establish and maintain a land use district consisting of shoreline and non-shoreline property controlled by lake classification that is recreational-residential in character and compatible with natural resources of lakes and streams.
- **Original Neighborhoods, R3:** It is the purpose of this district to establish and maintain an off lake urban shore land or similar land use district with density controlled by lake classification in shore land, for one- and two-family dwelling units.
- **Multifamily Residential, R4:** It is the purpose of this district to establish and maintain a residential land use containing multi-family structures, sewerd by public sewer, developed by PUD and compatible with the natural resources of General Development lakes where applicable.
- **Estate Lots Residential, EL-R:** It is the purpose of this district to establish and maintain a single-family residential district which limits densities in outlying areas through the use of intermediate lot size requirements, therefore preventing scattered urban development, while also ensuring that the character of certain existing developments and undeveloped areas are maintained.
- **Wooded Residential, WR:** It is the purpose of this section to establish and maintain a Low Density Wooded District, preserving the character of the city, serving as a buffer between urban reserve/forestry and residential uses and providing a rural single-family setting with limited agricultural/forestry uses.
- **Urban Reserve, UR:** It is the purpose of this district to establish and maintain a land use district that allows for long-term urban growth of the City, while effectively planning for growth by using larger lot size requirements to prevent the occurrence of premature scattered urban development while, in the meantime allowing very low density residential and agricultural uses and land uses which promote or foster forestry.
- **Public, P:** It is the purpose of this district to establish and maintain a land use district that is publicly owned for public buildings and public facilities including parks and open spaces.
- **Conservation Open Space, CO:** It is the purpose of this district to establish and maintain a land use district to prevent development from occurring in the environmentally sensitive wetlands and green space whether publicly or privately owned, to enhance wildlife and passive recreation.
- **Waterfront Commercial, WC:** It is the purpose of this district to establish and maintain a land use district consisting of water oriented businesses including marinas, resorts, restaurants, bars rental units, recreational vehicle parks, rental condominiums, timeshare resort units and related uses including convention facilities and gift shops.

- **Resort Commercial, RC:** It is the purpose of this district to establish and maintain a district consisting of water oriented businesses (G.D. and R.D. Lakes only) both resort related and non-resort related including resorts, retail, rental units, condominiums, timeshare units, marinas, and mixed use buildings, along with other recreational oriented uses such as golf courses and recreational vehicle parks while also ensuring protection of the natural resources that allow the community to thrive. Commercial zoning is deemed inappropriate abutting Natural Environment Lakes as described by the Shoreland Management Act, and therefore is not allowed.
- **Limited Commercial, LC:** It is the purpose of this district to establish and maintain a district consisting of certain residences, offices, stores, restaurants, bars, repair shops and other commercial businesses needed to support the community and located where particular care must be taken to retain the character of the community.
- **Commercial, C:** It is the purpose of this district to establish and maintain a district consisting of offices, stores, retail, fuel sales, restaurants, bars, storage facilities, repair shops and other commercial businesses needed to support the community and provide for the general commerce.
- **Business Park, BP:** It is the purpose of this district to establish and maintain a district consisting of manufacturing, repair facilities, business or light industrial provided that they produce no environmental emissions or wastes in excess of statewide standards, within which district are available recreational park, social and related uses.
- **Recreational; Utility; Airport, RUA:** It is the purpose of this district to establish and maintain a district consisting of recreational, utility or airport usages which serve to retain the green space character of the area or provide the necessary utility infrastructure for the community.

Certain provisions of the zoning code vary depending on the lake and stream classification. The lakes and streams in the city have been classified as follows:

- **General Development (GD).**
 - Pelican; Ossawinnamakee
- **Recreational Development (RD).**
 - Fawn; Pelican Brook
- **Natural Environment (NE).**
 - Unnamed (2); Unnamed; Lynch; Shaffer; Cullen Brook; Rat

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
Low Density Residential, R1	Single Family;	<p>Existing Subdivisions: 40,000 Sq. Ft. (Single Family) 80,000 Sq. Ft. (Single family with guest dwelling) 120,000 Sq. Ft. (PUD)</p> <p>New Subdivisions: 2.5 acres (Single Family) 5 acres (Single Family with guest dwelling) 120,000 Sq. Ft. (PUD)</p>	Residential structures must have a minimum foundation square footage of 1,296, with a minimum 6/12 average roof pitch, or a minimum foundation square footage of 975 with a minimum 22 feet by 22 feet attached garage and a minimum 6/12 average roof pitch	Approx 20%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum building height of 35 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling with guest quarters • Residential Single family PUD 				
Medium Density Residential, R2	Single Family;	<p>Existing Subdivisions: 15,000 Sq. Ft. (Single family sewered) 20,000 Sq. Ft. (unsewered) 26,000 Sq. Ft. (Single Family with Guest Dwelling Sewered) 30,000 Sq. Ft. (Duplex sewered) 40,000 Sq. Ft. (Single family with guest dwelling unsewered; Duplex unsewered; PUD sewered) 80,000 Sq. Ft. (PUD unsewered)</p>	Residential structures must have a minimum foundation square footage of 1,296, with a minimum 6/12 average roof pitch, or a minimum foundation square footage of 975 with a minimum 22 feet by 22 feet attached garage and a minimum 6/12 average roof pitch	Approx 17%

		<p><u>New Subdivisions:</u> 2 acres (Single family sewerer) 2.5 acres (Single family unsewerer) 4 acres (Single family with guest dwelling sewerer; Duplex sewerer) 5 acres (Single family with guest dwelling unsewerer; Duplex unsewerer) 40,000 Sq. Ft. (PUD unsewerer) 80,000 Sq. Ft. (PUD sewerer)</p>		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum building height of 35 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling with guest quarters • Duplex with subdivision • Residential Single family PUD • Residential single and two family PUD 				
<p>Original Neighborhoods, R3</p>	<p>Single Family; PUD</p>	<p><u>Existing Subdivision:</u> 10,000 Sq. Ft. (Single Family sewerer) 17,500 Sq. Ft. (Single family with guest dwelling sewerer) 20,000 Sq. Ft. (Single family unsewerer; Duplex sewerer) 35,000 Sq. Ft. (Single family with guest dwelling unsewerer) 40,000 Sq. Ft. (Duplex unsewerer; PUD sewerer) 80,000 Sq. Ft. (PUD unsewerer)</p>	<p>All residential structures shall meet a minimum dimension of 26 feet by 26 feet</p>	<p>Approx 10%</p>

		<p><u>New Subdivisions:</u> 2 acres (Single family sewerer) 2.5 acres (Single family unsewered) 4 acres (Single family with guest dwelling sewerer; Duplex sewerer) 5 acres (Single family with guest dwelling unsewered; Duplex unsewered) 40,000 Sq. Ft. (PUD unsewered) 80,000 Sq. Ft. (PUD sewerer)</p>		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum building height of 35 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling with guest quarters • Duplex with subdivision • Manufactured home development • Single family residential PUD • Single family and two-family residential PUD 				
<p>Multifamily Residential, R4</p>	<p>Single Family;</p>	<p><u>Existing Subdivision:</u> 10,000 Sq. Ft. (Single Family) 17,500 Sq. Ft. (Single family with guest dwelling) 20,000 Sq. Ft. (Duplex) 30,000 Sq. Ft. (PUD) <u>New Subdivisions:</u> 2 acres (Single Family) 4 acres (Single Family with guest dwelling; Duplex) 30,000 Sq. Ft. (PUD)</p>	<p>All residential structures shall meet a minimum dimension of 26 feet by 26 feet</p>	<p>Approx 1%</p>

<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum building height of 35 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling with guest quarters • Duplex with subdivision • Triplex and quad dwellings • Manufactured home development • Single family residential PUD • Single family and two-family residential PUD • Residential “over-family” PUD • Mixed use PUD • Rental units (apartments) 				2.5 acres	All residential structures shall meet a minimum dimension of 26 feet by 26 feet
Estate Lots Residential, EL-R	Dwelling; single-family				
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum building height of 35 feet or 25 feet if adjacent to public water <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling; Guest Quarters 					
Resort Commercial, RC	No residential permitted as of right	20,000 Sq. Ft. (If located in G.D. Lake or non-Shoreland and sewerer) 40,000 Sq. Ft. (If located R.D. Lake or unsewered)	All residential structures shall meet a minimum dimension of 26 feet by 26 feet		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum building height determined by C.U.P criteria or 25’ if adjacent to public water <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Apartments • Mixed Use Buildings (not to exceed 50% residential) • Planned Unit Development 					

<p>Wooded Residential, WR</p>	<p>Single Family</p>	<p>5 acres</p>	<p>Residential structures must have a minimum foundation square footage of 1,296, with a minimum 6/12 average roof pitch, or a minimum foundation square footage of 975 with a minimum 22 feet by 22 feet attached garage and a minimum 6/12 average roof pitch</p>	<p>Approx 12%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height of 35 Feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling with guest quarters 				
<p>Urban Reserve, UR</p>	<p>Single Family dwelling</p>	<p>10 acres</p>	<p>Not Referenced on Zoning Map</p>	<p></p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • In UR, single family dwellings may be less than 26 feet wide. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling with guest quarters 				
<p>Public, P</p>	<p>No residential permitted</p>	<p>20,000 Sq. Ft.</p>	<p>Approx. 6%</p>	<p></p>
<p>Conservation Open Space, CO</p>	<p>No residential permitted</p>	<p></p>	<p></p>	<p></p>

Waterfront Commercial, WC	No residential permitted as of right	2.5 acres	All residential structures shall meet a minimum dimension of 26 feet by 26 feet	Approx 1%
<i>Conditional Uses:</i>				
<ul style="list-style-type: none"> Boarding House 				
Limited Commercial, LC	No residential permitted as of right	20,000 Sq. Ft. (Sewered) 40,000 Sq. Ft. (unsewered) 80,000 Sq. Ft. (PUD)	All residential structures shall meet a minimum dimension of 26 feet by 26 feet	Approx 3%
<i>Other requirements that may affect affordable housing specific to this district:</i>				
<ul style="list-style-type: none"> Maximum building height of 35 feet or 25 feet if adjacent to public water 				
<i>Conditional Uses:</i>				
<ul style="list-style-type: none"> Boarding House Mixed Use PUD 				
Commercial, C	No residential permitted as of right	10,000 Sq. Ft. (sewered) 20,000 Sq. Ft. (unsewered) 80,000 Sq. Ft. (PUD)	All residential structures shall meet a minimum dimension of 26 feet by 26 feet	Approx 1%
<i>Other requirements that may affect affordable housing specific to this district:</i>				
<ul style="list-style-type: none"> Maximum building height of 35 feet or 25 feet if adjacent to public water 				
<i>Conditional Uses:</i>				
<ul style="list-style-type: none"> Boarding House Mixed Use PUD 				
Business Park, BP	No residential permitted as of right	40,000 Sq. Ft.	All residential structures shall meet a minimum dimension of 26 feet by 26 feet	Not referenced on zoning map
<i>Conditional Uses:</i>				
<ul style="list-style-type: none"> Boarding House 				

Recreational; Utility; Airport, RUA	No Residential Permitted	11,250 Sq. Ft.	Approx 4%
Agriculture, A	Unspecified	All residential structures shall meet a minimum dimension of 26 feet by 26 feet	Approx 26%
<ul style="list-style-type: none"> This zone is referenced on the zoning map but not in the zoning code 			
Inclusivity:			
<ul style="list-style-type: none"> Under Planned Unit Developments densities higher than normal are often allowed, they must be justified by the preservation and consolidation of green space, increased screening and landscaping, increased recreational amenities and other significant improvements and design features beneficial to the residents, neighbors and the general public. Mixed-use PUD where appropriate, may be allowed by the city, provided the use not normally allowed in the zoning district does not exceed 35% of the building floor area. Shore Land Residential Planned Unit Development density evaluation steps and design criteria. The density evaluation steps and design criteria for Residential Planned Unit Developments are as follows: <ol style="list-style-type: none"> Density. The suitable area within each tier is divided by the single residential lot size standard for existing lots for lakes, which shall then be used to yield a base density of dwelling units or sites for each tier. The city may allow some dwelling unit or site density increases for Residential Planned Unit Developments above the densities determined in the evaluation if all dimensional standards for the zoning district are met or exceeded. Maximum density increases may only be allowed if all design criteria in division (D)(2) below are also met or exceeded. Increases in dwelling unit or site densities must not exceed the maximums in the following table. Allowable densities may be transferred from any tier to any other tier further from the shore land water body or watercourse, but must not be transferred to any other tier closer. In Residential PUDS, maximum density increases may only be allowed if structure setbacks from the ordinary high water level are increased to at least 50% greater than the minimum setback, or the impact on the water body is reduced an equivalent amount through vegetative management, topography or additional means acceptable to the Planning Commission and the setback is at least 25% greater than the minimum setback. 			
Manufactured Housing:			
<ul style="list-style-type: none"> Manufactured housing is allowed only as a conditional uses in the R3 and R4 districts. These districts constitute approximately 11% of the city. The definition in the code of a manufactured creates the following requirements: A structure, transportable in one or more sections, which in the traveling mode, is eight body feet or more in width or 40 body feet or more in length, or when erected 			

on-site, is 320 or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning and electrical systems contained therein; except that the term includes any structure which meets all the requirements and with respect to which the manufacturer voluntarily files a certification required by the secretary and complies with the standards established under M.S. Chapter 327, as it may be amended from time to time.

The Code sets forth the following additional regulations on manufactured housing developments:

- MANUFACTURED HOUSING DEVELOPMENT. A form of Planned Unit Development designed for mobile homes and/or manufactured housing and including two possible types of ownership: single ownership with site rentals or individual site ownership with a homeowner's association owning common property.
- § 153.091 MANUFACTURED HOUSING DEVELOPMENT.

- (A) Intent. The intent of this section is to ensure quality development compatible with that occurring throughout the city, while also ensuring the safety and well-being of residents and their guests.
- (B) General. Manufactured home developments shall be considered a conditional use in all districts where such uses are allowed. No person shall develop or operate a manufactured home without obtaining and maintaining required licenses from the Minnesota Department of Health.
- (C) Requirements. All new manufactured home developments within the city shall meet the following standards:

- (1) All new manufactured home developments shall require a minimum of five acres of land area and a minimum width of 400 feet.
- (2) Manufactured home developments shall comply with all requirements (including density) of a Planned Unit Development for the zoning district in which it is located, unless specified in this section.
- (3) No individual lot shall be located within 35 feet of the exterior of the development adjacent to another property or public right-of-way. A landscaped area providing a minimum 25% screening shall be provided within this area.
- (4) The minimum lot size for each dwelling unit shall be 6,000 square feet, with a minimum 50-foot lot width.
- (5) All structures, including common buildings and recreational structures, shall maintain the following setbacks:
 Front/right-of-way.....25 feet
 Corner side.....15 feet
 Rear.....15 feet
 Side.....10 feet
- (6) A minimum of 50% of the land within the development must be kept in common or association ownership.
- (7) All manufactured home developments must be served by municipal sewer, and a centralized water system. All sewer, water and electrical connections must be winterized to allow for year-round use.
- (8) A permanent storm safety shelter shall be provided, which meets all requirements of Minnesota State Statutes. The shelter must be accessible to residents of the development at all times.

(9) Covenants. The developer shall record covenants with the plat that conform to § 152.52 of the Subdivision Ordinance. Also, covenants shall address provisions for snow and trash removal, and private road maintenance by the association.

(10) Private streets within the development shall be constructed from a paved or bituminous surface and have a minimum 20-foot surface within a 40-foot corridor.

(a) All roads (private or public) shall have a minimum of a 48-inch sidewalk on at least one side of the road surface, at a minimum of five feet from the surface of the road surface, or separated from the road surface by curb.

(b) Where possible, roads should be designed to limit traffic speeds.

(c) To be accepted by the city, roads must comply with all standards set forth in § 152.53 of the Subdivision Ordinance.

(11) Maximum speed limits within the development shall be posted at 15 mph.

(12) No on-street parking shall be allowed within the development, and "No Parking" signs shall be posted within the development.

(13) Additional off-street parking shall be provided for guests of occupants. One ten-foot-by-20-foot space per each three units in the development shall be provided in clustered locations throughout the development, to the satisfaction of the Planning Commission. Overflow parking shall not be located within street corridors.

(14) Recreational amenities shall be provided on site for use by owners/renters within the development, and may satisfy park dedication requirements if satisfactory to the city.

(15) Developments may include garage spaces for rent or purchase by lot owners of units in the development. Garage spaces and drives shall be excluded from greenspace calculations as required for the Planned Unit Development, but may be located in common areas. Garages and other accessory structures shall comply with height restrictions for the zoning district in which the development is located.

(16) The city may impose additional requirements in order to comply with criteria for issuance of a conditional use permit.

(17) Individual lots shall also provide for the following:

(a) A manufactured home shall not occupy more than 50% of the total area of the lot.

(b) All manufactured homes shall be anchored in compliance with the State Building Code.

(c) A continuous foundation that supports the bearing load of the structure and is constructed to a depth of 60 inches shall be required. An alternatively engineered foundation may be allowed where it can be shown that soils or water table prevent 60-inch footings. In the case of an engineered foundation, masonry skirting, including but not limited to, concrete block, rock-faced block, brick, stone or simulated stone shall fully enclose the perimeter of the dwelling, to prevent habitation by animals and provide protection from the weather.

- (d) Placement of a manufactured home shall require a building permit. Each unit shall meet requirements of State Building Code relative to manufactured homes. No manufactured home shall be occupied prior to issuance of a certificate of occupancy.
- (e) Each lot shall have a minimum of two ten-foot-by-20-foot, off-street, paved parking spaces located in the front of the home. Parking of vehicles or boats in lawn or rear-yard areas shall be prohibited.
- (f) Each lot shall be required to have a minimum ten-foot-by-12-foot storage shed, which shall not exceed 12 feet in height. Only one storage shed, not to exceed 250 square feet, shall be allowed per lot.
- (g) A minimum of two trees shall be maintained on each lot at all times.
- (h) All manufactured homes shall be provided with a landing and steps at each doorway. Such landing and steps shall comply with Minnesota State Building Code.

Miscellaneous:

- § 153.096 DWELLING; GUEST QUARTERS.

The city may, by conditional use permit, allow guest quarters on residential lots in addition to an existing primary dwelling unit and must meet the following restrictions:

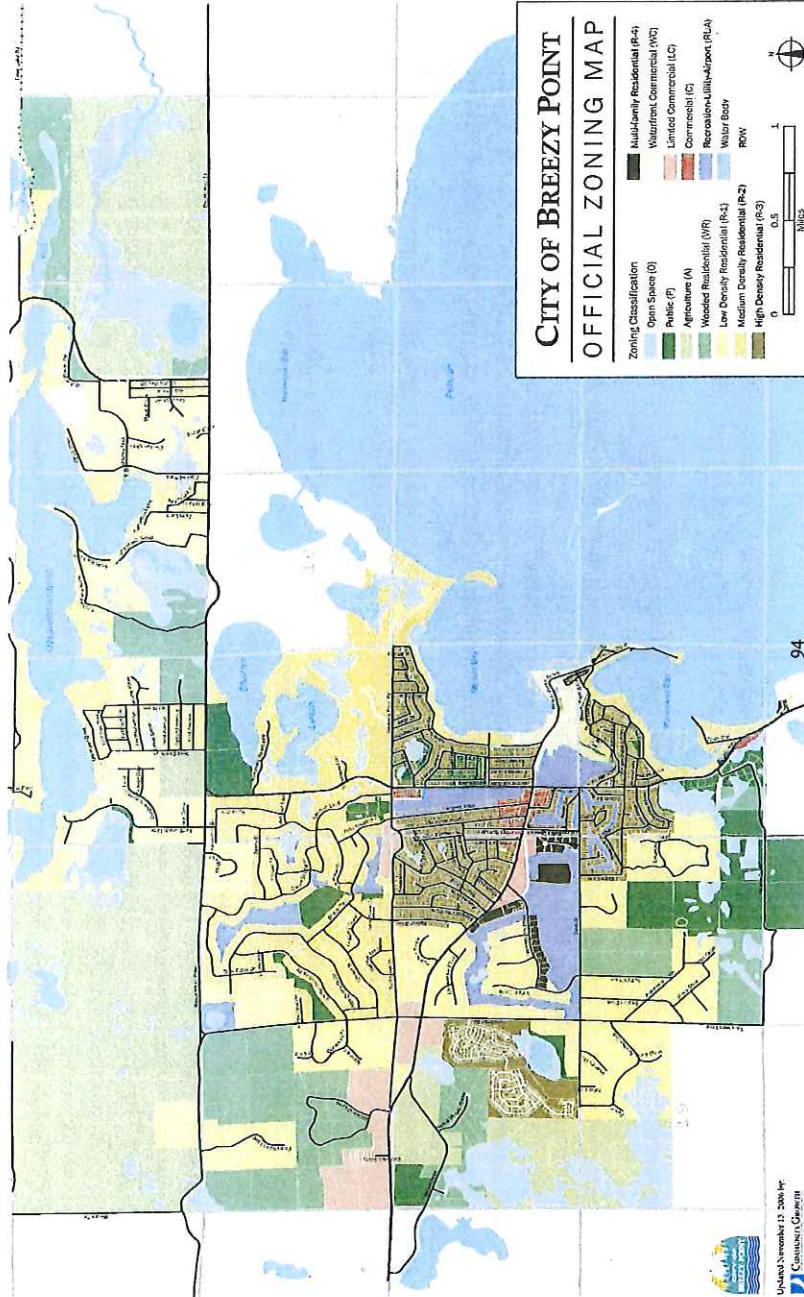
- (A) Dwelling and guest quarters, shall not cover more than 700 square feet of land and must not exceed 15 feet in height. Dwellings and guest quarters located on the second floor of a detached accessory building shall not exceed 25 feet in combined building height;
- (B) Guest quarters shall be located to reduce its visibility as viewed from public waters and adjacent shore lands by vegetation, topography, increased setback, color or other means acceptable to the city, assuming summer leaf on conditions;
- (C) Guest quarters shall not be for rent or lease; and
- (D) Guest quarters shall be constructed only on lots meeting the minimum requirements for the zoning district they are located in.

- § 153.098 DUPLEXES.

(A) New construction of a duplex may be allowed by conditional use permit on residential lots where applicable and requires the following at a minimum:

- (1) The minimum required lot width and lot area shall be maintained for each side of the duplex for the zoning district in which the unit is located;
- (2) Certification shall be submitted that the property line lies with the party wall;
- (3) Party wall agreements shall be provided including the following at a minimum and shall be recorded on the property at the County Recorder's office:
 - (a) Repair and maintenance to exterior of structure;
 - (b) Repair and maintenance of common wall; and

<p>(c) Agreement to insure.</p> <p>(4) Each side to be served by a separate well;</p> <p>(5) Each side to be hooked to separate sewer connection except on natural environment lakes; and</p> <p>(6) On a natural environment lake, duplexes must also meet the following standards:</p> <p>(a) Each building must have a setback of at least 200 feet from the ordinary high water mark;</p> <p>(b) Water craft docking facilities for each lot must be centralized in one location and serve both units in the building;</p> <p>(c) No more than 25% of a lake's shoreline can be in duplex development; and</p> <p>(d) Each building must have common sewage treatment and water systems that serve both dwellings in the unit with party wall agreement governing repair and maintenance.</p> <p>(B) Subdivision of an existing duplex may be allowed by conditional use permit, provided the following at a minimum:</p> <p>(1) The minimum required lot width and lot area shall be maintained for each side of the duplex;</p> <p>(2) Certification shall be submitted that the property line lies within the party wall; and</p> <p>(3) Party wall agreement shall be reviewed and approved including the following at a minimum and shall be recorded at the County Recorder's office:</p> <p>(a) Repair and maintenance to the exterior of the structure;</p> <p>(b) Repair and maintenance of common wall;</p> <p>(c) Agreement to insure; and</p> <p>(d) Repair and maintenance of common sewer connection or well unless separate hookups and wells serve the duplex.</p> <ul style="list-style-type: none">• Major exterior surfaces of all walls shall be wood, log brick, stone, stucco, glass, maintenance free vinyl or steel, concrete panels or decorative block. Under no circumstances shall sheet metal, corrugated metal, plain concrete block (whether painted or unpainted), canvas, plastic and/or vinyl sheeting, or other flexible material of a similar nature be deemed acceptable as major exterior wall materials on buildings Zoning located within R-1, R-2, R-3, R-4 and WC Zoning Districts in the city.• Rentals more than 4 times per year are not permitted in any zone.• Rental units are not permitted as of right in any zone and are allowed as a conditional use only in R-4 and WC.
<p>Affordable housing synopsis:</p> <ul style="list-style-type: none">• Breezy Point is tied for the largest minimum lot size in its R-1 District of the 12 cities I reviewed. The code allows for greater density in other districts, but the minimum lots sizes are above average.• The minimum home size for homes in Breezy Point are larger than average for the 12 cities.• Breezy Point has more provisions which allow for greater density than other cities.



Pequot Lakes, Crow Wing County

Pequot Lakes has a population of 2,162 people, 1,109 of who are employed, with a median income of \$18,734.

The zoning code creates the following districts and references their intended purposes:

- **Open Space, OS:** To provide a zoning classification for preservation of sensitive areas, unique resources and designated non-developable property. Areas such as wetlands, bluffs, threatened and endangered species habitat, historic sites and lands set-aside as part the development process should be zoned as Open Space.
- **Forest Management, FM:** To provide a zoning classification for sustainable management of forested areas, to establish and maintain timber resources, to protect the natural environment, to preserve undeveloped areas and to provide recreation opportunities. Development patterns are characterized as very low-density residential without municipal utility service and with only limited demand for accessibility. Forest Management zoning should be used to preserve rural character.
- **Agriculture, AG:** To provide a zoning classification for the preservation of family farms and small-scale agricultural uses and to allow for low density residential development compatible with those uses. Development patterns are characterized as very low-density residential without municipal utility service and with only limited demand for accessibility. Agriculture zoning should be used to preserve rural character.
- **Rural Residential, RR:** To provide a zoning classification that allows for low-density residential development. Development in this zone is without municipal utility service and with only limited demand for accessibility. Rural Residential zoning should be used to preserve rural character.
- **Transition Residential, TR:** To provide a residential zoning classification that serves as a medium-density buffer between areas of higher-density and areas of lower-density. The Transitional Residential zone may be utilized in some second-tier shoreland areas and/or on the edge of the municipal utility service area. The zone may or may not be served by municipal sewer and water but must be within the projected utility service area. Development in this zone should facilitate future utility extensions.
- **Shoreline Residential, SR:** To provide a zoning classification for riparian residential development. The zone may or may not be served by municipal sewer and water, depending on availability.
- **Urban Residential, UR:** To provide a residential zoning classification that contains an urban development pattern characterized by traditional grid-style lot block layouts. Parcels are either served by or designed for municipal sewer and water utilities, an urban road section with sidewalks and a boulevard and are generally within walking distance of the Downtown Mixed-Use District
- **Commercial, C:** To provide a zoning classification for commercial uses oriented around the automobile. Parcels are larger than in the Downtown Mixed-Use zone in order to provide on-site parking, on-site stormwater facilities as well as on-site water supply and sewage treatment where municipal utilities are not immediately available.
- **Shoreline Commercial, SC:** To establish and maintain a land use district for existing commercial, recreationally orientated uses within the shoreland area comprised of campgrounds, resorts, bars restaurants, marinas and similar water oriented uses with independent

- sanitary facilities and that are compatible with the natural resources of lakes and streams.
- **Downtown Mixed-Use, DMU:** To provide a zoning classification for a mix of high-density residential and commercial uses. Development in this zone relies less on automobile traffic and more on walking, biking and other similar modes of transportation. Infrastructure must be in place to provide on-street parking and walkways as well as connection to municipal water and sanitary sewer utilities. Downtown Mixed-Use zones should be clustered to provide the maximum amount of interaction and accessibility between the different establishments.
- **Light Industrial, LI:** To provide a zoning classification for light industrial and commercial uses. Development in this zone requires high automobile accessibility, municipal water, sanitary sewer service, and municipal stormwater treatment facilities. Light Industrial zones should be clustered to control negative impacts of light industrial activities and to efficiently facilitate maximum interaction between light industrial and commercial enterprises.
- **Recreational, R:** To establish and maintain a land use district for existing uses of land or for land properly suited for recreational development that is semi-rural in character, allows public and private recreation facilities and accessory uses, and promotes and maintains aesthetics in areas that serve as a transitional zoning district between residential uses and commercial uses.

Some zoning provisions in this code depend on the classification of lake and stream areas. The lakes and streams in the City have been classified as follows:

- **General Development (GD):**
 - Middle Cullen, Lower Cullen, Sibley, East Twin, Mayo, West Twin
- **Recreational Development (RD):**
 - Upper Cullen
- **Natural Environment (NE):**
 - Rice, Cloverleaf, Lund
- **River**
 - Cullen Brook, Mayor Creek, Unnamed/060R

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
Open Space OS	No Residential Permitted			**Unclear because official zoning map was unavailable
Forest Management FM	Single Family; Multiple Family	5 acres (buildable lot acres)	All dwelling units shall be a minimum of 20 feet wide	
<i>Other requirements that may affect affordable housing specific to this district:</i>				
<ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Apartment Dwellings and Guest Quarters may be an accessory use 				
Agriculture AG	Single Family; Multiple Family	20 acres	All dwelling units shall be a minimum of 20 feet wide	
<i>Other requirements that may affect affordable housing specific to this district:</i>				
<ul style="list-style-type: none"> • Maximum Building Height of 25 feet • A second single-family dwelling may be established on a parcel and is to be occupied by the owner, operator or manager of the farm. • Apartment Dwellings and Guest Quarters may be an accessory use 				
Rural Residential RR	Single Family; Multi-Family;	5 acres	All dwelling units shall be a minimum of 20 feet wide	
<i>Other requirements that may affect affordable housing specific to this district:</i>				
<ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Apartment Dwellings and Guest Quarters may be an accessory use <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Mobile Home Park as part of a Planned Unit Development 				

Transition Residential TR	Single Family; Multi-Family; Apartment Dwellings	1 Acre (Non-Metes and Bounds) 2 units/acre (Residential PUD) 10 Acres (Metes and Bounds)	All dwelling units shall be a minimum of 20 feet wide
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Guest Quarters may be an accessory use <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Mobile Home Park as part of a Planned Unit Development 			
Shoreline Residential SR	Single Family	20,000 Sq. Ft. (Single Family in GD Riparian area) 40,000 Sq. Ft. (Single Family in RD, Non-Riparian GD; Guest Quarters or Duplex in GD Riparian) 80,000 Sq. Ft. (Single Family in NE Lake; Guest Quarter or Duplex in RD, Non-Riparian GD) 160,000 Sq. Ft. (Guest Quarters or Duplex in NE Lake)	All dwelling units shall be a minimum of 20 feet wide
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Apartment Dwellings and Guest Quarters may be an accessory use <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Multifamily Dwellings • Guest Quarters. A dwelling guest quarters must meet the following restrictions: <ol style="list-style-type: none"> (1) Shall be located along with the principal structure on the smallest lot meeting the above requirements. (2) Shall not cover more than 700 square feet of land and must not exceed 15 foot height. (3) Shall be located to reduce its visibility as viewed from public waters and adjacent shorelands. (4) Shall be screened from adjacent parcels and public waters by vegetation, topographical location, increased setback, color or other methods assuming summer leaf on conditions. • Duplexes. On Natural Environment lakes, subdivisions of duplexes must also meet the following standards: 			

<p>(1) Each building must meet setback at least 200 feet from the Ordinary High Water Mark. (2) Each building must have common sewage treatment and water systems that serve both units in the building. (3) Watercraft docking facilities for each lot must be centralized in location and serve all dwelling units in the subdivision. (4) No more than 25% of lake shoreline can be in duplex development.</p>		
Urban Residential UR	<p>Single Family; Multi-Family; Apartment Dwellings</p>	<p>6,250 Sq. Ft. (Sewered) 20,000 Sq. Ft. (Unsewered) 2 Units Per 6,250 Sq. Ft. (Residential PUD Sewered) 2 Units Per 20,000 Sq. Ft. (Residential PUD Unsewered)</p>
<p>All dwelling units shall be a minimum of 20 feet wide</p>		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Guest Quarter Dwellings may be an accessory use. Guest quarters must meet the following restrictions: <ol style="list-style-type: none"> (1) Shall be located along with the principal structure on the smallest lot meeting the above requirements. (2) Shall be a minimum of 400 square feet and maximum of 600 square feet and shall not exceed 15 feet in height. 		
Commercial C	<p>No Residential Permitted as of right</p>	<p>10,000 Sq. Ft. (Sewered) 20,000 Sq. Ft. (Unsewered)</p>
<p>All dwelling units shall be a minimum of 20 feet wide</p>		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Guest Quarters may be an accessory use <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Single Family • Multi-Family • Apartment Dwellings 		
Shoreline Commercial SC	<p>Single Family</p>	<p>2.5 Acres (In GD Lake) 5 Acres (In RD Lake) 10 Acres (In ND Lake)</p>
<p>All dwelling units shall be a minimum of 20 feet wide</p>		

<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Apartment Dwellings and Guest Quarters may be an accessory use <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Multi-Family 				All dwelling units shall be a minimum of 20 feet wide
Downtown Mixed Use DMU	Single Family; Multi-Family; Apartment Dwellings	2,250 Sq. Ft. or 20 Units per Acres		All dwelling units shall be a minimum of 20 feet wide
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Guest Quarters may be an accessory use 				
Light Industrial LI	No Residential Permitted as of right	10,000 Sq. Ft.		All dwelling units shall be a minimum of 20 feet wide
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 30 feet <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Apartment Dwellings 				
Recreation R	No Residential Permitted as of right	10 Acres		All dwelling units shall be a minimum of 20 feet wide
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Maximum Building Height of 25 feet • Apartment Dwellings and Guest Quarters may be an accessory use <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Single Family • Multi-Family 				
<p>Inclusivity: Nothing in the code specifically encourages construction or development of affordable housing.</p>				

Manufactured Housing:

- Manufactured home is only allowed as a conditional uses in the RR and TR Districts.
- The code sets forth further regulations on manufactured housing as follows:
Section 17-8.3 MANUFACTURED AND PRE-BUILD HOUSING DEVELOPMENT
- 1. General. Manufactured housing development shall be considered a form of P.U.D. and administered as a Conditional Use in the zoning district where said use is allowed. Development of this type creates a heavy demand and reliance on municipal type facilities including roads, sewer, water and fire protection. In addition these developments are often the most dense in a community requiring heavier streets, more public recreation facilities and nearby shopping.
- 2. Minimum Standards.
 - A. A Minnesota Department of Health Permit shall be required.
 - B. Parcel size shall be a minimum of 20 acres.
 - C. At least two (2) acres shall be set aside for parks & recreation.
 - D. Minimum individual lot dimensions shall be 60' x 140'.
 - E. At least 20% of the land shall be in common ownership not used for individual lots.
 - F. The common roadway area, where private, shall be a minimum of 40-foot wide with a 24-foot wide bituminous surfaced road.
 - G. There shall be a minimum of 2 and a maximum of three parking spaces for each unit.
 - H. Each unit shall be a minimum of 640 square feet.
 - I. All units must be skirted, unless placed on an enclosed foundation.
 - J. Landscaping shall be required as per the direction of the Planning Commission.
 - K. When served by public utilities, there shall be individualized sewer, water and electrical connection for each site.
 - L. Solid waste storage and removal shall be centralized within the development and shall be the responsibility of the owner of the development.
 - M. Each unit must meet the requirements of the state building code, HUD standards and Minn. Stat. §§327.21 -327.35, as amended; and shall be no older than five (5) years at time of installation and have the required state seal attached.
 - N. Sufficient storm shelter shall be provided to accommodate all residents of the development.

Miscellaneous:

- The definition of a Guest Quarter Dwelling states that it is not for sale or lease.
- Section 17-4.5 All dwelling units shall be a minimum of 20 feet wide and shall be placed on a foundation.
- Dwellings in Transit. For dwellings to be moved onto a property, excluding manufactured homes that have never been occupied, the following shall be applicable:
 - A. Permit issuance shall be made only by motion of the Planning Commission. A public hearing is not required for approval.
 - B. Prior to permit issuance, the property owner shall provide documentation of a certified home inspection including the

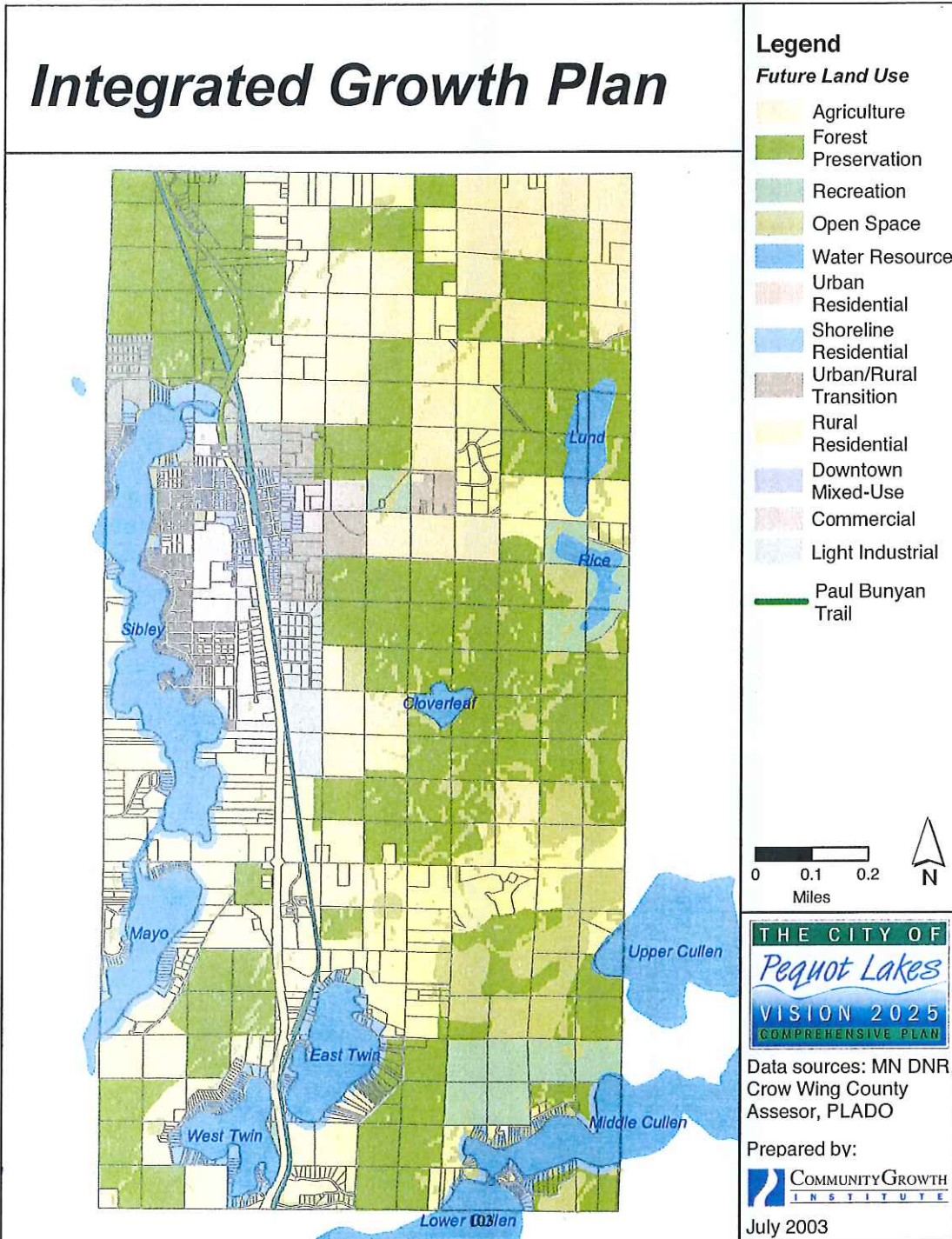
following, at a minimum:

- (1) Certification that the electrical wiring meets state codes,
- (2) Certification that the plumbing meets state codes,
- (3) An evaluation of foundation adaptability and condition,
- (4) An evaluation of roof condition,
- (5) An evaluation of structural integrity, and
- (6) Certification that all doors, windows and siding are in acceptable condition.

C. The dwelling, once in place, must meet all municipal ordinances, with consideration given for approved variances.

Affordability Synopsis:

- Pequot Lakes allows for below average density for single family in the UR District compared to the R-1 District in other cities.
- The floor area requirements in Pequot Lakes reference that units must be 20 feet wide, while no depth requirement is referenced. This means that under the zoning code, residences in Pequot Lakes can have very small floor areas. There may be building code regulations with additional requirements.
- While manufactured housing is limited to conditional uses in the RR and TR Districts, the code places comparatively few restrictions on them.
- The definition of guest quarters limits the renting of guest quarters which eliminates an opportunity for affordable housing.





Crosslake, Crow-Wing County

Crosslake has a population of 2,141 people, 593 of who are employed, with a median income of \$27,798.

The zoning code creates the following districts and references their intended purposes:

- **Rural Residential District, RR:** To establish and maintain a low density wooded district, preserving the character of the City, serving as a buffer between ag/forestry and residential uses, and providing a rural single family setting with limited ag/forestry uses.
- **Low Density Residential, R-1 (Includes shoreland and off lake):** To establish and maintain a low density, off lake land use district that pre-serves open space with density limitations controlled by lake or river classifications.
- **Medium Density Residential, R-3 (Shoreline Property):** To establish and maintain a land use district consisting of shoreline and shoreland property controlled by lake or river classification that is recreation
- **Urban Residential, R-4 (Includes Urban Shoreland, Off Shoreline near the Central Business District):** To establish and maintain an off lake urban shoreland or similar land use district with density controlled by lake classification in shoreland where applicable, for residential purposes.
- **Limited Commercial, LC:** To establish and provide a commercial environment with a mixture of commercial and office related development and services. Any use not expressly identified as a per-mitted, accessory or conditional use shall be prohibited in this district. This zoning district is in-tended to include all enterprises of a commercial nature including but not limited to the following permitted uses and conditional uses:
- **Waterfront Commercial, WC (Shoreland):** To establish and maintain a land use district limited to water oriented businesses including marinas, resorts, restaurants, bars, rental units, campgrounds and related uses, on G.D. and R.D. lakes only.
- **Downtown Commercial, DC:** To establish and provide a commercial environment with a mixture of commercial and office related development and services and maintain a pedestrian oriented commercial district consisting of retail, offices and professional services. Any use not expressly identified as a permitted, accessory or conditional use shall be prohibited in this district. This zoning district is intended to include all enterprises of a commercial nature.

- **Industrial, I:** To establish and maintain a district for light industrial purposes which can provide the employment opportunities for the residents of the community and allow for the production and manufacture of goods and products. Any use not expressly identified as a permitted, accessory or conditional use shall be prohibited in this district.
- **Public, P:** To establish and maintain a district intended to provide for facilities devoted to serving the public and specialized government activities and uses. It is intended that uses within such a district will be compatible with adjoining development, and they normally will be located on or in proximity to a major street.
- **Open District, O:** To establish and maintain a land use district in the shorelands to prevent development from occurring in the environmentally sensitive wetlands and green space whether publicly or privately owned, to enhance wildlife and passive recreation.
- **Commercial, C:** To establish and provide a commercial environment with a limited mixture of commercial and office related development and services. Any use not expressly identified as a permitted, accessory or conditional use shall be prohibited in this district. This zoning district is intended to include all enterprises of a commercial nature.

Crosslake has special requirements which depend on the following shoreland classifications:

- **General Development (GD)**
 - Goodrich, O'Brien, Pine, Little Pine, Daggett, Ox, Lower Whitefish, Rush/Hen, Cross, Big Trout, Loon, Island, Unnamed (2), Arla's Pond
- **Recreational Development (RD)**
 - Little Beaver, Velvet, Greer, Fawn, Duck
- **Natural Environment (NE)**
 - Unnamed (6), Bass (2), Grass, Cranberry, Command, McClain, Lily Pad, Dew Drop, Pecks Puddle, Pleasant, Tiff, Tamarack, Rock, Big Bird, Art, Henry, Ox

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
RR- Rural Residential	Single family	5 acres	Building size of 24' or wider	Approx. 43%
<i>Other requirements that may affect affordable housing specific to this district:</i>				
<ul style="list-style-type: none"> • Building Height Maximum of 25 feet 				

<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Dwelling, single family, under 24' wide on a foundation, • Dwelling, guest quarters, • Planned Unit Development including multi family structures up to four units per building, • State Licensed Residential Facility (minimum land area of 5 acres and lot width of 300 feet). 				
<p>R-1 Residential - Low Density</p>	<p>Single family</p>	<p>40,000 sq. ft. (Single Family in G.D. or Non-Shoreland and R.D areas.) 80,000 Sq. Ft. (Single Family in N.E. and Rivers areas; Undivided duplex or guest quarters in G.D. or Non-Shoreland and R.D areas) 120,000 Sq. Ft. (Triplex in G.D. or Non-Shoreland and R.D areas) 160,000 Sq. Ft. (Undivided duplex or guest quarters in N.E. and Rivers areas; Quad dwelling in G.D. or Non-Shoreland and R.D areas) 240,000 Sq. Ft. (Triplex in N.E. and Rivers areas; PUD with 3 unit minimum) 320,000 Sq. Ft. (Quad dwellings in N.E. and Rivers areas)</p>	<p>Building size of 24' or wider</p>	<p>Approx. 21%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height Maximum of 25 feet. • 8.25 subd, 7 (g) Any mobile home/manufactured home placed in this district shall not be more than 5 years old and the owner shall submit written proof that the dwelling complies with the Manufactured Home Building Code as defined in MN. Statutes Chapter 327 and/or Federal Housing Standards. Appurtenant structures shall be finished to correspond to the home within 90 days of construction such as to be a permanent part of the home structure. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Duplex, with zero lot line division, • Duplex, triplex, or quad undivided, 				

<ul style="list-style-type: none"> • Dwelling, guest quarter, conditioned on that it: <ol style="list-style-type: none"> 1. Shall not cover more than 700 square feet of land and must not exceed 15' height if a detached structure. If the guest quarters is located on a 2nd story garage, the maximum height is 25'. 2. Shall be located to reduce its visibility as viewed from public water and adjacent shorelands by vegetation, topography, increased setback, color or other uses acceptable to the City assuming summer leaf on conditions. • Planned Unit Developments - One, two, three and four unit buildings only, • Mobile home/Manufactured Housing Development (P.U.D.), • State licensed residential facility (minimum of 5 acres) 	<p>Single family</p> <p>20,000 Sq. Ft. (Single Family in G.D. and Tributary Rivers)</p> <p>40,000 Sq. Ft. (Single Family in Off Lake G.D. and R.D.; Buildings with Guest Quarters in G.D. and Tributary Rivers)</p> <p>80,000 Sq. Ft. (Single Family in N.E. and Forested Rivers; Buildings with Guest Quarters in Off Lake G.D. and R.D.)</p> <p>160,000 Sq. Ft. (Buildings with Guest Quarters in N.E. and Forested Rivers)</p> <p>240,000 Sq. Ft. (P.U.D. (3 units minimum))</p>	<p>Building size of 24' or wider</p> <p>Approx. 26%</p>
<p>R-3 Residential - Medium Density</p>		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height Maximum of 25 feet. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Duplex with zero lot line subdivision, • Dwelling guest quarters, conditioned on that it: <ol style="list-style-type: none"> 1. Shall not cover more than 700 square feet of land and must not exceed 15' height if a detached structure. If the guest quarters is located on a 2nd story garage, the maximum height is 25'. 2. Shall be located to reduce its visibility as viewed from public water and adjacent shorelands by vegetation, topography, increased setback, color or other uses acceptable to the City assuming summer leaf on conditions. 		

<ul style="list-style-type: none"> Planned Unit Development, residential - one, two, three and four unit buildings only, Mobile home/manufactured housing developments (P.U.D.). 			
R-4 Urban Residential	Single family or Duplex, Triplex, Quad, unsubdivided.	20,000 Sq. Ft. (Single Family) 40,000 Sq. Ft. (Duplex or Guest Quarters) 60,000 Sq. Ft. (Triplex) 80,000 Sq. Ft. (Quad) 240,000 Sq. Ft. (P.U.D. (3 units minimum))	Building size of 24' or wider Approx. 3%
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> Maximum Building Height of 25 feet. 			
<i>Conditional Uses:</i> <ul style="list-style-type: none"> Guest Quarters <ol style="list-style-type: none"> Shall not cover more than 700 square feet of land and must not exceed 15 feet height if detached structure. If the guest quarters is located on a 2nd story garage, the maximum height is 25 feet Shall be located to reduce its visibility as viewed from public waters and adjacent shorelands by vegetation, topography, increased setback, color or other means acceptable to the City, assuming summer leaf-on conditions. Planned Unit Development, residential - one, two, three and four unit buildings only, Mobile home/manufactured housing developments (P.U.D.), Duplex, with zero lot line subdivision. 			
L-C- Limited Commercial	Mixed use buildings with part residential; Existing Single Family Homes/Dwellings as of June 4, 2004	20,000 Sq. Ft.	Approx. 1%
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> Building Height Maximum is 25 feet for a single story, 30 feet for two stories. 			

<p>CW- Commercial Waterfront</p>	<p>No Residential Permitted as of right</p>	<p>20,000 Sq. Ft. (Single Family in G.D.) 40,000 Sq. Ft. (Single Family in R.D.) 80,000 Sq. Ft. (Single Family in N.E.)</p>	<p>Approx. 0.7%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Building Height Maximum is 25 feet for a single story, 30 feet for two stories. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Dwellings, single family 			
<p>D-C- Downtown Commercial</p>	<p>Mixed use buildings with part residential</p>	<p>20,000 Sq. Ft.</p>	<p>Approx. 0.2%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Building Height Maximum is 25 feet for a single story, 30 feet for two stories. 			
<p>I-1 Industrial</p>	<p>No Residential Permitted</p>		<p>Approx. 0.2%</p>
<p>O Open (Special Protection District)</p>	<p>No Residential Permitted</p>		<p>Approx. 1%</p>
<p>P – Public Land</p>			
<p>PDD – Planned Development District</p>	<p>No Residential Permitted</p>		<p>Approx. 0.5%</p>
<p>C - Commercial</p>			
<p>Mixed use buildings with</p>		<p>40,000 Sq. Ft.</p>	<p>Approx. 2%</p>

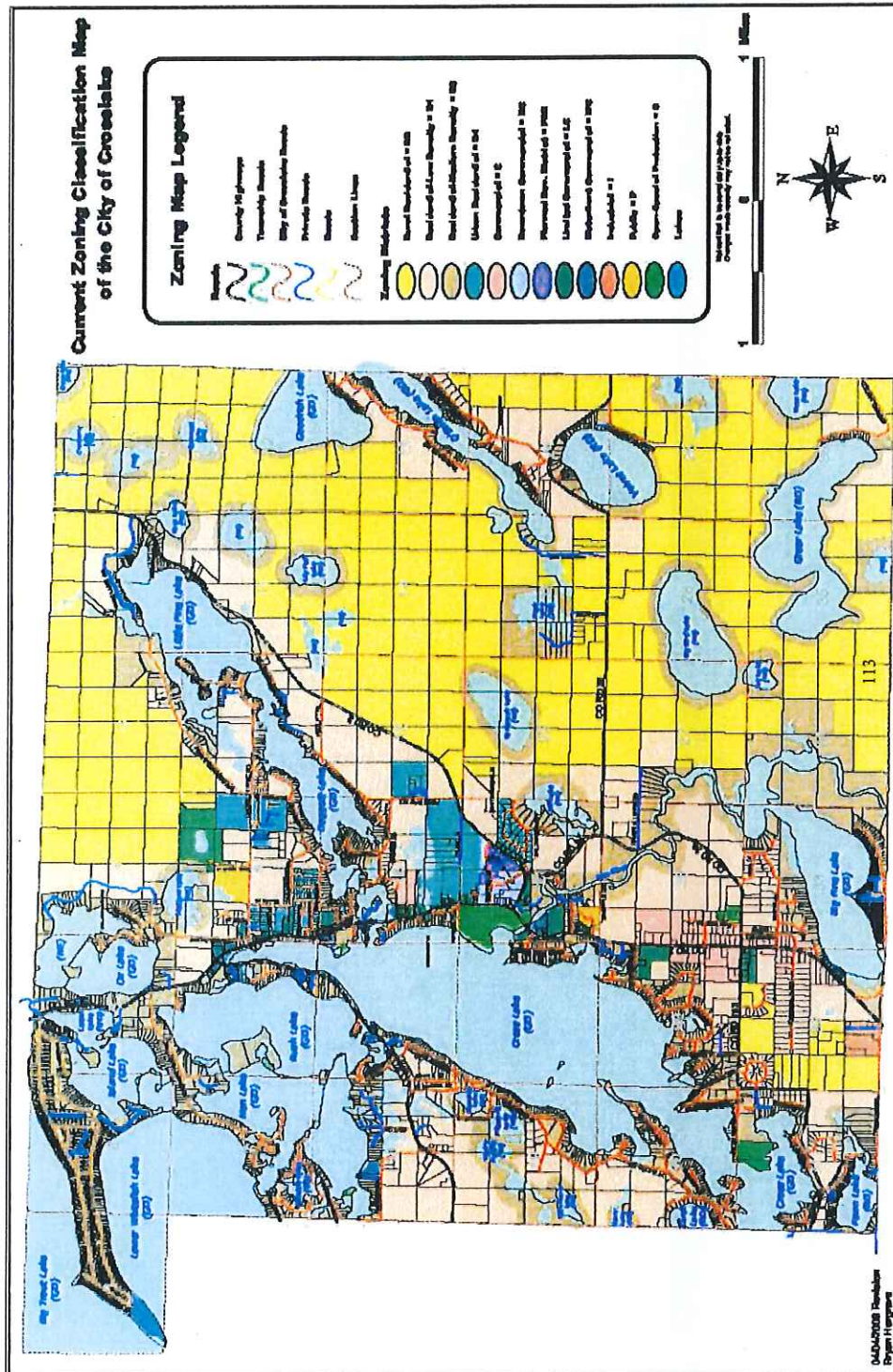
	part residential; Existing Single Family Homes/Dwellings as of June 4, 2004	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height Maximum is 25 feet for a single story, 30 feet for two stories. 		
<p>Inclusivity: Planned Unit Developments in Cross Lake allow for increased density if certain standards are met. These requirements are extensive and are set forth under Section 8.51 of the code.</p>		
<p>Manufactured Housing:</p> <ul style="list-style-type: none"> • Manufactured housing developments are allowed only as a conditional use in R-1, R-3 and R-4 • The code sets forth numerous requirements and restrictions on manufactured housing. The relevant portions for the purposes of this memorandum are as follows: <p>Section 8.51, Subd. 3. Mobile Home/Manufactured Housing Development.</p> <p>A. Development of this type creates a heavy demand and reliance on municipal type facilities including roads, sewer, water and fire protection. In addition these developments are often the most dense in a community requiring heavier streets, more public recreational facilities and nearby shopping. Mobile Home/Manufactured Housing Developments shall be considered P.U.D.'s. Such developments, however, will not be required to be platted if the rental sites are leased for a period of one year or less. Platting of the entire development shall be required, however, when at least one rental site of the Development is sold. The developer of a mobile home/manufactured housing development shall dedicate 10% of his usable land to the public for park purposes or, at the option of the Planning and Zoning Commission, shall pay the City an amount equal to 10% of the value of the land prior to development.</p> <p>B. Performance Standards.</p> <ol style="list-style-type: none"> 1. Developments with site rentals shall meet the requirements of Minnesota Department of Health for Mobile Home parks and be licensed annually thereafter. 2. Developments with site sales shall meet the requirements of Minnesota Department of Health for Mobile Home parks and receive approval from Minnesota Department of Health. 3. City Standards. <ol style="list-style-type: none"> a. The minimum site size shall be 10,000 square feet, unless reduced by the Planning Commission 		

<p>during the P.U.D. process due to unusual amenities, common facilities or topographic considerations. Gross density shall not be less than 20,000 square feet per unit in any circumstance.</p> <p>b. 50% of the parcel shall be green space, not assigned to a site.</p> <p>c. Minimum parcel sizes for P.U.D.'s for each zoning district shall apply.</p> <p>d. Mobile Home/Manufactured Housing shall be:</p> <ol style="list-style-type: none"> 1) 12' X 40' in size or larger exclusive of the draw bar. 2) Less than 5 years old at time of installation. 3) Approved by FHA or State of Minnesota Building Code under Chapter 327. 4) On a foundation. <p>e. In Zoning Districts R-3 and R-4, the width of the dwelling shall be a minimum of 24 feet.</p> <p>f. No Mobile Home/Manufactured Housing Development shall be located in C-W, LC, Commercial and RR Zoning Districts.</p> <p>g. Roads may be private, but shall meet the requirements for municipal streets including a right of way of 66 feet.</p> <p>h. The dwelling shall be located on the site with a minimum setback from the site boundary lines of 10 feet on each side and rear and 20 feet from the street. No dwelling shall be closer to the exterior boundary than 40 feet.</p> <p>i. Each site shall be provided with a 200 amp electrical connection, a connection to a central sewage treatment system, a central water system and contain parking for two cars with an all weather sur-face. The capacities of the sewer and water system shall be normal municipal level.</p> <p>j. Each site and the common green space shall be wooded or heavily landscaped with established turf.</p> <p>k. All storage sheds shall be of a uniform design and limited to one per site. No outside storage shall be allowed.</p>	<p>Miscellaneous:</p> <ul style="list-style-type: none"> • Annexed Areas. Areas hereinafter annexed to the City shall be considered to be in the Rural Residential Zone (RR) when not in shorelands; in the Low Density Residential Zone (R-1) when in shorelands, but not in the shoreline; and Medium Density Residential Zone (R-3) when on the shoreline. A public hearing shall be held prior to placing annexed land in a zoning district or districts. • Section 8.10 sets forth additional lot area restrictions based on the lake and river classification as follows: The minimum riparian and nonriparian lot area and lot width shall be: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Lake/River Classification</th> <th>Lot Width (ft.)</th> <th>Lot Area (sq. ft.)</th> </tr> </thead> <tbody> <tr> <td>General Development & Tributary Rivers</td> <td>80</td> <td>15,000</td> </tr> </tbody> </table> 	Lake/River Classification	Lot Width (ft.)	Lot Area (sq. ft.)	General Development & Tributary Rivers	80	15,000
Lake/River Classification	Lot Width (ft.)	Lot Area (sq. ft.)					
General Development & Tributary Rivers	80	15,000					

Recreational Development	100	20,000
Natural Environment & Forested Rivers	100	40,000

Affordable housing synopsis:

- Cross Lake is tied for the largest minimum lot size in its R-1 district of the 12 cities I reviewed.
- The code references a minimum building width, but does not reference a depth. This means that under the zoning code, residences in Cross Lake can have very small floor areas. There may be building code regulations with additional requirements.
- Manufacture housing is allowed as a conditional use in a large portion of the city in comparison to others.





Nisswa, Crow Wing County

Nisswa has a population of 1,971 people, 990 of who are employed, with a median income of \$28,033.

The Nisswa zoning code creates the following districts and references their intended purposes:

- **Open Space Residential District OSR:** A district designed to preserve open land, sensitive natural features and rural community character that would be lost under conventional development. It is the intent of this district to permit a reasonable amount of residential development in small compact neighborhoods of single family detached homes in an open space setting, located and designed to reduce the perceived intensity of development, preserve natural features and provide privacy and neighborhood identity. All areas identified by the Nisswa Land Use Map as "OPEN SPACE RESIDENTIAL" shall be developed in a manner that protects the rural character of the area and that reduces the need for premature extension of municipal sewer services.
- **Shoreland Residential District SR:** A district designed to provide residential development that is at least as restrictive as the Minnesota shoreland management standards contained in State Rules Chapter 6120. New residential subdivisions will be based on conservation design principles. New developments may be connected to the municipal sewer system. The City should not encourage maximum density increases within PUDs or multi-family housing styles within this district. See also the LR Overlay District.
- **Linden Lakeshore Overlay District LR:** An overlay district developed and designed to provide specific and unique performance standards for a previously platted and developed neighborhood adjacent to public waters. The district is currently limited to the riparian lots within the neighborhoods along East and West Linden Avenue. Newly created parcels will be required to meet all SR district provisions.
- **Urban Residential UR:** A district designed to provide traditional residential neighborhood sites adjacent to downtown and the Sportland Corner area. Residential densities will vary based on connection to municipal utilities. The District provides for single family, duplex, triplex and quad home developments. Building types that incorporate multiple units may be allowed by conditional use permit.
- **Neighborhood Residential NR:** A designation for properties that are non-shoreline and have developed, or are suitable to be developed, in a residential neighborhood.
- **Commercial Waterfront District CW:** A district that provides for the development of commercial resorts, golf courses and associated uses. The use and associated development shall recognize and address the sensitive relationship that the family resort has had with surrounding residential uses and the impact on water quality. As such all uses shall require a conditional use permit for expansion of the development. The district should encourage unique tourism businesses. Properties developed under this designation shall be used primarily as transient lodging spaces and related commercial uses. Uses shall not include privately owned residences.

- **Central Business District CBD:** A district that allows and encourages building design and lay-out for pedestrian access associated with the traditional downtown area, including zero-lot line setbacks, sidewalks, awnings and other architectural design features. The City should encourage tourism related businesses, offices, medical facilities and public uses to locate within this district.
- **Highway Business District HB:** A district that allows and encourages commercial development that provides services and shopping facilities adjacent to Trunk Highway 371. The City should encourage Open space design principles for commercial projects within this district.
- **Public and Recreation District P:** A district that provides for public recreation areas and structures and allows private recreational uses. Such uses shall include, but not be limited to parks, tot-lots, nature areas, City buildings, sewer facilities and private recreation and open space.
- **Planned Development District PDD:** A district that provides a regulatory framework to encourage improved environmental design allowing flexibility in the development of land while insuring compliance with the intent of the Zoning Ordinance and Comprehensive Plan. The Planned Development District has no set standards and specifications. The minimum acreage required for a Planned Development District is 85 acres and the property must also be served by City Sewer.

Nisswa has special requirements which depend on the following shoreland classifications:

- **Natural Environment (NE)**
 - Fish Trap Lake
 - Bass Lake
 - Hole-in-the-day Lake
 - Cullen Creek – From Nisswa Lake to Lower Cullen Lake
 - Lazy Brook – (Clark Lake Brook) From Highway 371 east to Clark Lake
- **Recreational Development (RD)**
 - Fawn/Edna Lake
 - Bass Lake (South of Hubert)
- **General Development (GD)**
 - Gull (Including Bishop's Creek)
 - Thor Lake Lake
 - Lower Cullen Lake
 - Nisswa, including Lazy Brook from Highway 371 west to Nisswa Lake
 - Roy Lake
 - Clark Lake
 - Hubert Lake
 - Round Lake

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
OSR, Open Space Residential District	Single Family; Guest Quarter Dwellings; Leasing	100,000 Sq. Ft. Duplex or Guest Cabins multiply area by 2.	Minimum living area of 850 Sq. Ft.	Approx 28%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height limited to 25 feet. <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Boarding House • Duplexes • Residential Planned Unit Developments 				
SR Shoreland and LR Linden Lakeshore Residential	Single Family; Guest Quarter Dwellings; Leasing	<p>80,000 Sq. Ft. (Single Family located in NE, Unsewered)</p> <p>40,000 Sq. Ft. (Single Family – Non-Riparian; Single Family located in RD, Unsewered; Single Family located in NE, Sewered)</p> <p>20,000 Sq. Ft. (Single Family located in GD; Single Family located in RD, sewer)</p> <p>Duplex or Guest Cabins multiply area by 2.</p>	Minimum living area of 850 Sq. Ft.	<p>SR Approx 33%</p> <p>LR Approx 1%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height limited to 25 feet. 				

<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Boarding House • Residential Planned Unit Developments • Duplex, Triplex and Quad Residential 				Approx 8%
UR, Urban Residential District	Single Family; Guest Quarter Dwellings; Leasing	20,000 Sq. Ft. Duplex or Guest Cabins multiply area by 2.	Minimum living area of 850 Sq. Ft.	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height limited to 25 feet. • For Planned Unit Developments in this district, the maximum dwelling unit density shall be one unit per 10,000 square feet of useable land area for single family and duplex, tri-plex or quad-plex housing styles. The individual lot sizes may be smaller than this, but the density may not exceed one unit per 10,000 sq. ft. 				
<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Boarding Houses • Residential Planned Unit Developments • Duplex, Triplex and Quad Residential • Manufactured housing 				
NR, Neighborhood Residential:	Permits Single Family; Leasing	40,000 Sq. Ft. Duplex or Guest Cabins multiply area by 2.	Minimum living area of 850 Sq. Ft.	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height limited to 25 feet. 				
CW, Commercial Waterfront	No residential permitted as of right	None; Duplex or Guest Cabins multiply area by 2.		Approx 14%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • Building Height limited to 25 feet. <p><i>Conditional Uses:</i></p>				

<ul style="list-style-type: none"> Single Family Triplex/Quad Residential (But not Duplex) 			Approx 3%
CBD, Central Business District	No residential permitted as of right		
<i>Other requirements that may affect affordable housing specific to this district:</i> <ul style="list-style-type: none"> Building Height limited to 25 feet. <i>Conditional Uses:</i> <ul style="list-style-type: none"> Dwelling above Commercial Unit (leasing of which are permitted) 			
HB, Highway Business District Public Parks and Recreation District	No residential permitted		Approx 7%
P, Public and Recreation District	No residential permitted		Approx 5%
Inclusivity: Under 7.11(E), Planned Unit Developments allow for greater density: Minimum lot size requirements do not apply to PUDs except to determine the maximum dwelling unit density of the total development. The maximum dwelling unit density shall be one unit per 10,000 square feet of useable land area for single family and duplex, tri-plex or quad-plex housing styles. The individual lot sizes may be smaller than this, but the density may not exceed one unit per 10,000 s.f.			
Manufactured Housing: <ul style="list-style-type: none"> Manufactured housing is only allowed by Conditional Use Permit in the Urban Residential District, approximately 8% of Nisswa. Section 7.8 sets forth the following requirements: <ol style="list-style-type: none"> Minimum parcel size for a new use 5 acres Minimum parcel width for a new use 400 feet 			

3. Minimum lot size for each dwelling unit 6,000 square feet
4. Minimum Lot Width 50
5. Maximum Impervious Coverage (lot) 50%
6. Front Yard Setback (Interior) 25'
7. Rear Yard Setback (Interior) 10'
8. Side Yard Setback (Interior) 10'
9. Exterior Lot Line Setback 30'
10. Minimum land in common ownership or not used in lots. 50%
11. Minimum road width 40' Corridor 24' Surface
12. Minimum on-lot parking 2 vehicles
13. Maximum density See PUD standards for UR district.
14. Other requirements All requirements of a Planned Unit, Development as applicable to the UR zoning district shall apply except as noted herein.
15. A 20-foot landscaping buffer shall be required on the perimeter of the subject property. A minimum of two trees shall be planted on each individual site within the development.
16. All manufactured housing developments shall require public sewer and water service.
17. A permanent paved parking space shall be provided at each site. The City as parts of the conditional use permit review process may require additional parking sites.
18. A permanent storm safety shelter shall be provided for the residents of the park. The shelter shall be sized adequately and shall meet the requirements of the Uniform Building Code and State Statutes.
19. Individual winterized sewer, water, and electrical connections for each site shall be provided.

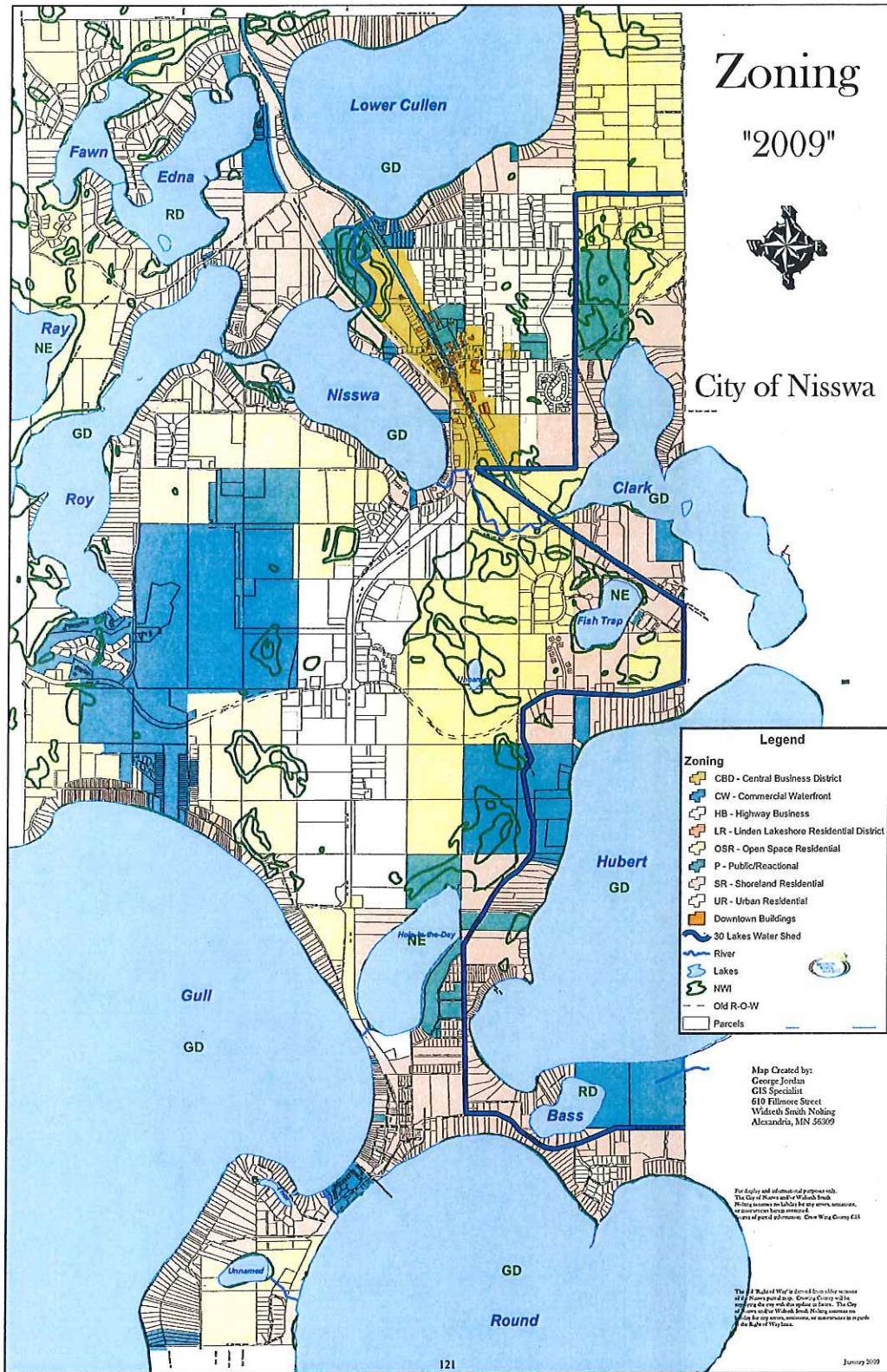
Miscellaneous:

- Several districts allow "Guest Quarters Dwelling", but the definition in the code restricts the rental or leasing of these units.
 - A. The guest dwelling shall be located along with the principal structure on a lot meeting the lot size requirements outlined in the Lot Size, Setbacks and Area Standards Chart in Chapter 4.
 - B. The guest dwelling shall not cover more than 700 sq. ft. of land and must not exceed 15' in height.
 - C. The guest dwelling shall be located to reduce its visibility as viewed from public waters and adjacent shorelands by vegetation, topography, increased setback, color or other methods acceptable to the City assuming summer leaf-on conditions.
- 7.6 No more than 25% of a lake's shoreline can be developed as duplex, triplex or quad developments.
- In Planned Unit Developments under 7.11(E)(5), Green Space must be provided, including at least 50% of the total project area and must provide adequate recreational opportunities for residents of the PUD must be connected to publicly owned

water supply and sewer systems, if available.

Affordable housing synopsis:

- Nisswa has the third largest minimum lot size for single family homes in its R-1 district of the 12 cities I reviewed.
- The minimum floor area requirements are larger than average.
- Nisswa has relatively few regulations on manufactured housing, however they are significantly restricted in where they can be located within the city.
- Nisswa allows for individual lots with greater density than is otherwise permitted as long as other lots in the development are larger. This allows for a diversity of lot sizes in a new development which can accommodate affordable housing.



Osakis, Todd County

Osakis has a population of 1,740 people, 679 of who are employed, with a median income of \$30,286.

The zoning code creates the following districts and references their intended purposes:

- **UR Urban Reserve District:** The purpose of the UR, Urban Reserve District is to preserve a low density, rural environment in a manner conducive to future urbanization. The district is intended to function as a “holding” zone for future urban development, preventing subdivision of an urban density until such time as suitable infrastructure can be provided.
- **R-1 Low-Density Residential District:** The R-1, Low Density Residential District, is established to provide for an environment of predominantly low density, single family residential uses, including detached and attached single family and two family homes, triplexes and quadraniums, along with directly related, complementary uses.
- **R-2 Medium to High Residential District:** The R-2, Medium to High Density Residential District, is established to provide for an environment of predominantly medium (three to eight units) to high density (over eight units) apartments and congregate living arrangements, along with directly related, complementary uses.
- **R-M Residential Mobile Home District:** The purpose of the RM, Single Family Manufactured Home Park District is to provide a separate district for manufactured home parks, distinct from other residential uses in areas guided for low density residential land uses by the Comprehensive Plan.
- **C-1 Central Business District:** The C-1 District is intended to provide a district accommodating those retail, service and office functions which are characteristic to a traditional “downtown” area and to allow the present downtown area to expand, develop and redevelop, with emphasis on specialty shops and office uses.
- **C-2 General Commerce District:** The purpose of the C-2 General Commercial District is to provide space for concentrated general business and commercial activities where the vehicular-oriented activities can be maximized with minimal infringement on residential neighborhoods and with minimal conflicts with uses allowed in the Central Commercial District. It is intended that the C-2 District be used as a transition between low density residential and highway commercial and to provide opportunities for residential, neighborhood-service commercial, low impact commercial uses, government facilities, schools, churches, hospitals, libraries and other similar public and institutional uses.
- **C-3 Highway Commercial District:** The purpose of the Highway Commercial District is to accommodate the type of businesses which are oriented to the traveling public and require highway access and adequate vehicle parking. The businesses located in this district include those that benefit from access and visibility from the Highways 127 & 27 corridors, CSAH 3 & 51 corridors and future arterial highways.
- **I-1 General Industry District:** The purpose of the I-1 General Industrial District is to provide space for light and heavy

manufacturing activities that involve a minimum degree of refuse byproducts and air or noise pollution, and requiring a relatively low level of on-premise processing. These activities may include secondary commercial functions which are conducted on site.

- **PUD Planned Unit Development District:** To allow for the development of residential areas under a flexible regulatory process as compared to the more rigid development regulations common to traditional zoning districts.
- **PRDO The Planned Residential Development Overlay District:** This district provides for a joint planning design effort by developers and city officials rather than the City establishing maximum limits to which the developers must conform. Benefits resulting from the PRDO District include an opportunity to protect and preserve valuable natural resources and amenities and to create new public amenities, such as parks, trails, open spaces, and housing variety; in so doing, contributing more than a conventional development does to a higher quality living environment. The PRDO will provide for the development as an integrated, coordinated unit as opposed to traditional parcel-by-parcel, approach to development. It is further intended that PRDO Developments are to be characterized by central management, integrated planning and architecture, joint or common use of parking, maintenance of open space and other similar facilities, and a harmonious selection and efficient distribution of uses.

For each district the code creates different requirements for what type of housing is available, how much density is allowed, required sizes of buildings and living spaces, and based on the zoning map it can be determined how much space in the city is allocated to each use. Those facts are summarized for each district below:

District	Types of Housing Permitted	Minimum Lot Size	Minimum Floor Area	Proportion of City
UR, Urban Reserve District	Single family detached dwellings	1 dwelling unit per 5 acres of land, provided that no more than one 5 acre parcel is allowed per 40 acres.	The minimum widths of all dwellings shall be at least twenty-four (24) feet, measured from the face of the exterior wall across the narrowest portion. This shall not include the projection of a porch, sunroom or similar room, which is constructed as a permanent part of the principal structure.	Approx. 25%
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • All residences shall be limited to a maximum height of two and one-half (2 1/2) stories or forty-five feet. 				

<p>R-1, Low Density Residential District</p>	<p>Owner Occupied, Single-family detached; Manufactured homes; Owner Occupied, Single-family attached dwellings not exceeding four attached housing units.</p>	<p>12,000 Sq. Ft. (Single Family) 7,500 Sq. Ft. (Per Two Family Dwelling Unit) 15,000 Sq. Ft. (Two Family total) 5,000 Sq. Ft. (Per Triplex and Quadraplex unit) 20,000 Sq. Ft. (Triplexes and Quadraplexes total)</p>	<p>The minimum widths of all dwellings shall be at least twenty-four (24) feet, measured from the face of the exterior wall across the narrowest portion. This shall not include the projection of a porch, sunroom or similar room, which is constructed as a permanent part of the principal structure.</p>	<p>Approx. 50%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> • All single family residences shall be limited to a maximum height of two and one-half (2.5) stories or thirty-five (35) feet, whichever is less. • 18.08: PARKING, GARAGES AND DRIVEWAY: Each dwelling unit shall have a minimum of two off- street parking spaces. A minimum of a two-stall garage of no less than 440 square feet shall be required at the time of construction of the dwelling with a cement or asphalt driveway. • 18.09: PROHIBITED BUILDINGS AND MATERIALS: The following shall not be allowed in the R-1 District: Any structure more than seven (7) feet in height or more than One hundred twenty (120) square feet, with or without a permanent floor, having a design that uses augured pillars (or columns) as footing; and/or columns or poles as the major support for such structure, an/ or exterior roofs and sidewalls consisting of non-architectural raised, ribbed or corrugated metal panels with exposed metal fasteners or vinyl or plastic materials. <ul style="list-style-type: none"> o **This provision may have the effect of prohibiting manufactured homes even though they are purportedly permitted** • Manufactured homes must not be less than twenty-four (24) feet in width <p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> • Use of a single-family dwelling for non-owner occupied rental purposes provided: <ol style="list-style-type: none"> 1. The property must satisfy off-street parking requirements contained in this Ordinance. 2. Have a ceiling height of at least seven (7) feet. 				

<p>3. Contain adequate ventilation and fire escapes as determined by the Building Official. 4. Meet all applicable fire code. 5. The single-family unit shall be utilized as a single household or one single family household plus one separate housing unit. 6. The unit must be leased or rented for a period of at least one calendar month. Rental of a single-family dwelling for periods for less than one calendar month are considered short-term rental and prohibited.</p>			
R-2, Medium to High Density Residential District	Multiple Family Dwellings (Apartments) 3-8 units; Residential condominiums or cooperative housing (as a PUD).	5,000 Sq. Ft. (Per unit in Triplexes and Quadraplexes) 20,000 Sq. Ft. (Total for Triplexes and Quadraplexes) For the basis of computing the number of permitted units within a multiple residence, the following shall apply: 2,000 Sq. Ft. for each efficiency unit; and/or 3,000 Sq. Ft. of lot area for each 1 bedroom unit; and/or 3,500 Sq. Ft. of lot area for each 2 bedroom unit; and/or 4,000 Sq. Ft. of lot area for each 3 bedroom unit; and/or For each additional bedroom (over 3) per unit, an additional 500 Sq. Ft. of lot area;	The minimum widths of all dwellings shall be at least twenty-four (24) feet, measured from the face of the exterior wall across the narrowest portion. This shall not include the projection of a porch, sunroom or similar room, which is constructed as a permanent part of the principal structure.
Other requirements that may affect affordable housing specific to this district:			Approx. 2%
<ul style="list-style-type: none"> • Maximum building height for a triplex or a quadraplex is 35 feet or the average height of the adjacent structures, whichever is less. • Maximum building height for a multiple family dwelling: Maximum building height is four stories 45 feet. Conditional Uses:			
<ul style="list-style-type: none"> • Multiple Family Dwellings (Apartment): over 8 units. 			

<p>RM, Single Family Residential Manufactured Home Park District</p>	<p>Manufactured homes in manufactured home parks</p>	<p>6,500 Sq. Ft. for the exclusive use of the occupant</p>	<p>800 Sq. Ft.</p>	<p>Approx. 1%</p>
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p>				
<ul style="list-style-type: none"> • Maximum building height is one and one-half stories or 25 feet, whichever is less • Manufactured Home Parks which are established after the adoption of this ordinance shall not allow manufactured homes which are greater than eight (8) years old to be moved into the park. • See other restrictions and regulations on manufactured homes below. 				
<p>C-1, Central Commercial District</p>	<p>No Residential Permitted</p>	<p>Approx. 1%</p>		
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p>				
<ul style="list-style-type: none"> • The maximum building height shall be 45 feet. 				
<p><i>Conditional Uses:</i></p>				
<ul style="list-style-type: none"> • Owner Occupied, Single-family detached dwellings existing at the time of Ordinance adoption, provided that: <ol style="list-style-type: none"> 1. Residential uses shall be limited and may be permitted only where they do not create conflicts present or future, between the non-residential and residential use and activities, both on and off the subject property. 2. Residential use shall be governed by all applicable standards of the R-1 Zoning District, Building and Fire Codes. 				
<p>C-2, General Commerce District</p>	<p>Housing above the first floor, providing the lower level commercial use(s) are compatible with residential uses above</p>	<p>10,000 Sq. Ft.</p>		
<p>Approx. 4%</p>				
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p>				
<ul style="list-style-type: none"> • The maximum building height shall be 45 feet 				

<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Owner Occupied, Single-family detached dwellings, provided that: <ol style="list-style-type: none"> Residential uses shall be limited and may be permitted only where they do not create conflicts present or future, between the non-residential and residential use and activities, both on and off the subject property. Residential use shall be governed by all applicable standards of the R-1 Zoning District, Building and Fire Codes. 			
C-3, Highway Commercial District	Housing above the first floor, providing the lower level commercial use(s) are compatible with residential uses above	15,000 Sq. Ft.	Approx. 13%
<p><i>Conditional Uses:</i></p> <ul style="list-style-type: none"> Owner Occupied, Single-family detached dwellings, provided that: <ol style="list-style-type: none"> Residential uses shall be limited and may be permitted only where they do not create conflicts present or future, between the non-residential and residential use and activities, both on and off the subject property. Residential use shall be governed by all applicable standards of the R-1 Zoning District, Building and Fire Codes. 			
I-1, General Industrial District	No residential Permitted		Approx. 3%
PRDO, Planned Residential Development Overlay	Uses consistent with the intent and uses permitted in the R-1 and R-2 Districts	Minimum lot size requirements of the underlying zone shall serve as a guideline to determine the maximum dwelling unit density of a total development	
<p><i>Other requirements that may affect affordable housing specific to this district:</i></p> <ul style="list-style-type: none"> Increased density may be permitted if intended and demonstrated to encourage the preservation of natural topography and geological features, however the provisions of this Chapter shall not require the City to provide concessions in setbacks, 			

density or lot size to protect waterways or waterbodies, steep slopes or other areas which would normally not be developable
Inclusivity: Nothing in the code specifically encourages the construction or development of affordable housing.
Manufactured Housing: <ul style="list-style-type: none">• Manufactured housing is permitted in the RM District, which constitutes approximately 1% of the City of Osakis. It is also permitted in R-1 which constitutes approximately 50% of the city, however, the design standards set forth in Section 18.09 may effectively prohibit them.
The following sections of the code regulate manufactured housing in Osakis:
<ul style="list-style-type: none">• 20.04: APPLICATION: The following procedure must be followed to obtain approval for a manufactured home park:<ul style="list-style-type: none">A. The property owner shall first apply in writing to the Zoning Administrator on such form as provided by the City. Such application shall include a development plan and a plat plan prepared by and bearing the seal of a Minnesota Registered Surveyor or Registered Engineer, showing the following:<ol style="list-style-type: none">1. Exact legal description of entire development property.2. Name, address, resume, and three references in the field of manufactured home park development and management.3. The existing survey of the entire development site.4. Location and size of all individual lots, storage areas, recreation areas, laundry and drying areas, roadways, parking sites, central office and shelters.5. Location and size of all streets abutting the park and all proposed driveways from such streets to said park.6. Street construction and surfacing plans and specifications, including parking areas and sidewalks.7. Plans for sanitary sewage disposal, surface water drainage, water supply systems, electrical service, and gas service.8. Setback dimensions of all lots and the entire manufactured home park from adjacent roads, properties, natural areas such as rivers, lakes, streams, ponds, and the like.9. Delineation and identification of any and all wetlands on or near the development site.10. Plans for any and all structures.11. Location, owner, legal description of all easements on the site.12. Detailed landscaping plans and specifications.13. Lighting plans and specifications.14. Location and width of sidewalks.15. Description of the method of collecting and disposing of garbage and refuse.16. Detailed description of maintenance procedures and grounds supervision.

17. Proposed development schedule including proposed deadlines for completion of each stage.
18. Such other information as required by the City Engineer, City Building Official, Zoning Administrator, City Council, and/or Planning Commission.
- 20.05: DESIGN STANDARDS: All manufactured home parks site plans shall conform to the following standards:
 - A. Park site.
 1. Shall be drained and properly graded and meet criteria required in shoreland and/or floodplain areas, meet City engineering and building inspection requirements, and other regulations as applicable.
 2. Shall have at least two points of ingress and egress for vehicles and these access points must get written approval from the appropriate road authority for the proposed access. The access points must meet their specific design requirements.
 3. Total Land Area Required: Minimum total park area shall be five (5) acres and not less than 250 feet in width.
 - B. Individual lots.
 1. Lot area: a minimum of 6,500 square feet for the exclusive use of the occupant.
 2. Width: no less than 65 feet.
 3. Depth: no less than 100 feet.
 4. Each lot must provide a raised gravel base sized for the manufactured home installed on the site. Each lot must have sod removed from the base area.
 5. Each manufactured home lot shall have frontage on an approved roadway and the corner of each manufactured home lot shall be marked. Each site shall be numbered.
 6. Frost piers shall be installed, according to the manufacturer's specifications, on all lots at the time of manufactured home installation.
 7. Manufactured Home Parks which are established after the adoption of this ordinance shall not allow manufactured homes which are greater than eight (8) years old to be moved into the park.
 - C. Setbacks.
 1. There shall be a front, side and rear yard setback of ten (10) feet from each structure to the lot line. Lots that abut any public street shall have a setback of thirty (30) feet measured from property line. Where a public street is adjacent to a property line, a twelve (12) foot landscape area shall be required. Screening and buffer zones shall be established on the perimeter of the manufactured home park in compliance with the provisions of this chapter.
 2. Accessory structures such as an awning, cabana, storage cabinet, carport, windbreak, deck or porch for purposes of setback requirements, shall be considered to be a part of the manufactured home.
 3. There shall be an unused area not less than ten (10) feet in depth along each street or roadway and this area shall be seeded, sodded and/or landscaped, except for required walkways, driveways, or utilities.
 4. There shall be an open space of at least six (6) feet between manufactured homes and their accessory buildings.
 - D. Maximum Height.

1. Principal Building: One and one-half stories or twenty-five (25) feet, whichever is less.
 2. Accessory Building: Accessory buildings shall comply with the provisions of Chapter 31 of this Ordinance.
- E. Floor Area:
1. Principal Building: Minimum: eight hundred (800) square feet.
- F. Off-street automobile parking.
1. Each lot shall have off-street parking spaces for two (2) automobiles. These parking spaces shall comply with the off-street parking regulations outlined in this Chapter.
 2. Each park shall maintain a hard surfaced off-street parking lot for guests of occupants in the amount of one (1) space for each four (4) sites. Each parking space shall be a minimum of nine (9) feet by eighteen (18) feet. An exception to this requirement may be made in cases of on-site garages and adequate off-street parking stalls on individual lots.
 3. Access drives from roadways to all parking spaces and sites shall be hard surfaced.
 4. Parking on street shall be discouraged and, if allowed, restricted to only one side of the street. All on-street parking plans are to be approved by the City.
- G. Utilities.
1. All manufactured homes shall be connected to a public water and sanitary sewer system.
 2. Disposal of surface storm water shall conform to city storm water management plans and shall be approved by the City Engineer and City Council.
 3. All utility connections shall be approved by the City.
 4. The source of fuel for cooking, heating, or other purposes at each site shall be as approved by the City.
 5. All utilities shall be underground including those for street and exterior lighting purposes. There shall be no overhead wires or supporting poles.
 6. No obstruction shall be permitted that impedes the inspection of plumbing, electrical facilities, and related mobile and manufactured home equipment.
 7. The manufactured home park owner shall pay all required utility connection fees to the City.
- H. Internal roadways and streets.
1. Roadways shall be hard surfaced to meet the standards for at least a seven-ton street, unless the applicant can demonstrate that a lesser roadway will be feasible along with plans to keep heavy service type trucks from entering the park. All roadway surface plans are to be approved by the City Engineer and City Council.
 2. All roads shall have concrete, mountable, roll type curbs and gutters.
 3. All streets shall have a road bed of not less than twenty-four (24) feet in width. No parking shall be permitted on the street unless the roadbed is at least thirty-two (32) feet in width, and in this case will still be limited to one (1) side for street parking purposes.
 4. All streets and ways are hereby declared public only to the extent that they shall be under the supervision and control of

the police enforcement powers of the City with respect to traffic laws and such other laws as shall be applicable to public ways and places.

I. Landscaping.

1. Each individual lot shall be properly landscaped with grass or sodding. In open areas and park areas, a minimum of ten (10) trees per acre is required. Trees shall be bound and burlapped. Tree varieties and sizes proposed are subject to approval by the City.
2. A compact hedge, tree line, or landscaped area shall be installed around each manufactured home park and be maintained at all times.
3. All areas shall be landscaped in accordance with a plan approved by the City Council.

J. Recreation.

1. The owners of all manufactured home parks shall improve, for the use of occupants, at least ten percent (10%) of the park's total land area for recreational use (tennis courts, children's play equipment, swimming pool, golf green, and the like). In lieu of land dedication for public park purposes, a cash contribution as established by City Code shall be paid to the City.

K. Shelters.

1. Each manufactured home park shall include suitable storm and disaster shelter facilities constructed to accommodate the park residents. The storm shelters must meet standards specified in the state regarding manufactured home park shelter design (Minnesota Rules Chapter 1370.0100 to 1370.0230, as amended from time to time) from the Minnesota Department of Administration Building Code and Standards Division.

L. General Regulations.

1. The owner of a manufactured home park shall be responsible for assuring that the following regulations are complied with by the park and its occupants:
 - a. All areas of the park shall be properly drained, and maintained clean and free from refuse and debris.
 - b. Distinctive design elements and/or themes common throughout the manufactured home park are strongly encouraged.
 - c. The placement of more than one (1) manufactured home on any single lot shall not be permitted.
 - d. Manufactured homes shall not be used for residential purposes if they:
 - i. Do not conform to the requirements of the Manufactured Home Code of the State of Minnesota (Minnesota Rules, Chapter 1350, as may be amended from time to time).
 - ii. Have not been issued a permit by the City Building Official. This includes additions, decks, and accessory structures over 120 square feet in area.
 - iii. Are in an unsanitary condition or have the exterior in bad repair.
 - iv. Are structurally unsound and do not protect the inhabitants against all elements.

- v. Are not properly blocked, anchored, or utilities not properly connected.
 - e. No persons shall be allowed to reside in a park except those occupying manufactured homes on established individual sites or a central office or caretaker building.
 - f. No manufactured home may be inhabited by a greater number of occupants than that for which it was developed or allowed by state building code.
 - g. Each manufactured home shall be installed in accordance with the manufacturer's specific installation instructions, City building code requirements, and such installation plans and foundation plans prepared by a Minnesota certified engineer. All manufactured homes shall be permanently anchored to prevent uplifting due to wind.
 - h. The area beneath each manufactured home shall be enclosed with appropriate skirting material that is of compatible color and material of the manufactured home, shall not be in disrepair, and the enclosed skirting shall have access for inspection. Vinyl or aluminum that has been painted is acceptable.
 - i. No public address or loud speaker system shall be permitted in such park, unless permitted by the City Council for special or one-time uses of limited duration such as block parties or emergencies.
 - j. Outdoor storage of vehicles and other equipment shall comply with this Chapter. The manufactured home park shall provide a secured area for storage on-site, in compliance with the specifications of this chapter.
 - k. The installation or construction of any structures or improvements within a park shall require a building permit as required by the City. All plans for such installation or construction shall meet the requirements of the Minnesota Department of Health and the City's zoning and building codes.
- M. Location.
- 1. It shall be unlawful within this zoning district for any person to park any mobile or manufactured home on any street or highway, or other public place or on any tract of land owned by any person, occupied or unoccupied within the City, except as provided for in this chapter.
 - 2. Emergency or temporary stopping or parking is permitted on any public street or highway for not longer than three (3) hours subject to any other and further prohibitions, and parking regulations or ordinances for that street or highway.
 - 3. No person shall park or occupy any mobile or manufactured home which is situated outside of an approved manufactured home park.
- N. Temporary mobile or manufactured home permits.
- 1. Temporary mobile or manufactured home permits may be issued by the City Council for the temporary use of a mobile or manufactured home as a temporary office when the mobile or manufactured home is located outside of an authorized manufactured home park. The City Council may establish such conditions for the mobile or manufactured home as it deems appropriate to insure the health, safety, and general welfare. Such temporary permits shall be limited to periods of not more than ninety (90) days. Upon written application, the City Council may renew such permits. A fee,

established by the City Council by resolution, must accompany each application for, and renewal of, a temporary mobile or manufactured home permit. Each temporary mobile or manufactured home permit must be displayed in a conspicuous location on the outside of the mobile or manufactured home.

O. Inspection of manufactured home parks.

1. Compliance with Chapter: The City Building Official is hereby authorized and directed to make such inspections as are necessary to determine satisfactory compliance with this chapter, including the power to enter at reasonable times upon any private or public property for such purposes.
2. Registration record: The City Building Official, County Sheriff, or their duly authorized representatives, shall have the power to inspect the register containing a record of all residents of the manufactured home park.
3. Access: It shall be the duty of the park management to give the City Building Official free access to all lots, at reasonable times, for the purpose of inspection.
4. Repairs: It shall be the duty of every occupant of a manufactured home park to give the owner thereof or his/her agent or employee access to any part of such manufactured home park at reasonable times for the purpose of making such repairs or alterations as are necessary to comply with this chapter.
5. Emergency: Whenever the Zoning Administrator, after notification by the City Building Official, finds that an emergency exists which requires immediate action to protect the public health or safety, an order may be ordered, without notice of hearing, reciting the existence of such an emergency and requiring that such action be taken as deemed necessary to meet the emergency, including the suspension of the permit or license. Notwithstanding any other provisions of this chapter, such order shall be effective immediately. Any person to whom such an order is directed shall comply therewith immediately, but upon petition to the Zoning Administrator shall be afforded a hearing before the Planning Commission as soon as possible. Pending any such hearing, such emergency orders shall be in full force and effect unless later removed, modified, or changed by the Zoning Administrator, Planning Commission, or the City Council.

P. Required illumination of the park.

1. All parks shall be furnished with lighting units so spaced and equipped with luminaries placed at such mounting heights as will provide the following average maintained levels of illumination for the safe movement of pedestrians and vehicles at night. Such illumination specifications shall be reviewed and approved by the Zoning Administrator and City Engineer.
2. All parts of the park system: 0.6 foot candle.
3. Potentially hazardous locations, such as major street intersections and steps or stepped ramps, to be individually illuminated with a minimum of 0.6 foot candle.

Q. Walkways.

1. All parks shall be provided with safe, convenient, durable and convenient to maintain, all-season pedestrian access of

adequate width for intended use, between individual manufactured homes, the park streets, and all community facilities provided for park residents. Sudden changes in alignment and gradient shall be avoided.

2. A common walk system shall be provided and maintained between locations where pedestrian traffic is concentrated. Such common walks shall be a minimum of thirty-six (36) inches wide and shall be constructed adjacent to the concrete curb of all streets. Common walkways shall connect to municipal trails where feasible.

3. All manufactured homes shall be connected to common walks, to paved streets, or to paved driveways or parking spaces connecting to a paved street.

R. Service buildings and other community service buildings.

1. The requirements of this section shall apply to service buildings, recreation buildings, and other community service facilities, indoor recreation areas, and commercial areas supplying essential goods or services for the exclusive use of park occupants.

2. Structural requirements of buildings: All portions of the structure shall be properly protected from damage by ordinary uses and by decay, corrosion, insects, and other destructive elements. Exterior portions shall be of such materials and be so constructed and protected as to prevent entrance or penetration of moisture and weather.

3. Barbecue pits, outdoor fireplaces, and cooking shelters: Cooking shelters, barbecue pits, and outdoor fireplaces shall be so located, constructed, maintained, and used as to minimize fire hazards and smoke nuisance both on the property on which used and on neighboring properties, and shall comply with all appropriate ordinances, laws, or other regulations.

Wood burning stoves and incinerators are not allowed.

S. Refuse handling.

1. The storage, collection, and disposal of refuse in the manufactured home park shall be so conducted as to create no health hazards, rodent harborage, insect breeding, accident or fire hazards, or air pollution.

T. Insect and rodent control.

1. Grounds, buildings, and structures: Grounds, buildings, and structures shall be maintained free of insect and rodent harborage and infestation. Extermination methods and other measures to control insects and rodents shall conform with any requirements of the County Health Department, Minnesota Department of Health, City Council, or other duly authorized authority over such matters.

2. Parks: Parks shall be maintained free of accumulation of debris which may provide rodent harborage or breeding places for flies, mosquitoes, and other pests.

3. Storage areas: Storage areas shall be so maintained as to prevent rodent harborage. Lumber, pipe and other building material shall be stored at least one foot above ground.

4. Screens: Where the potential for insect and rodent infestation exists, all exterior openings in or beneath any structure shall be appropriately screened with wire mesh or other suitable materials.

U. Fuel supply and storage.

1. Approved natural gas piping systems shall be installed and maintained in accordance with applicable codes and regulations governing such systems. No outside or buried fuel tanks will be allowed.

V. Fire protection.

1. Litter, rubbish, and the like. Manufactured home parks shall be kept free of litter, rubbish, and other flammable material.
2. Fire extinguishers: Portable fire extinguishers rated for class A, B, and C fires shall be kept visible in services buildings and at other locations conveniently and readily accessible for use by all of the occupants and shall be maintained in good operating condition. Their capacity shall be not less than ten (10) pounds.
3. Fire hydrants: Fire hydrants shall be installed in accordance with the following requirements:
 - a. The water supply system shall permit the operation of standard City fire hydrants.
 - b. Fire hydrants shall be spaced throughout the park in such locations and to such specifications as required by the City Fire Chief and/or City Building Official.

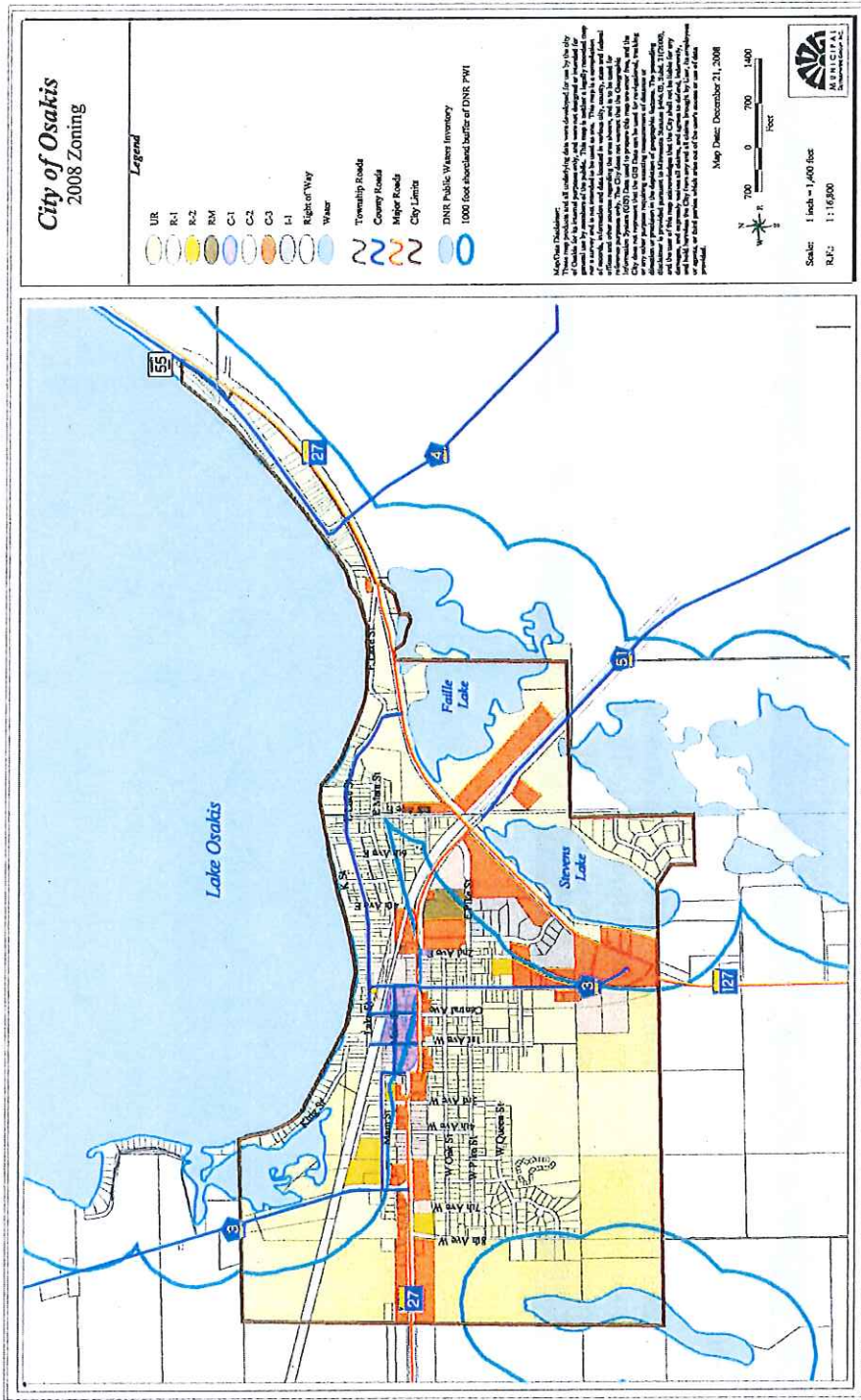
W. Miscellaneous requirements.

1. The following are responsibilities of the manufactured home park owners:
 - a. The person to whom a license for a manufactured home park is issued shall operate the park in compliance with this chapter and shall provide adequate supervision to maintain the park, its facilities, and equipment in good repair and in a clean and sanitary condition.
 - b. The park management shall notify park occupants of all applicable provisions of this chapter and inform them of their duties and responsibilities under this chapter.
 - c. It shall be the duty of the operator of the manufactured home park to keep a register containing a record of all manufactured home owners and occupants located within the park. The register shall contain the date of arrival and departure of each manufactured home and the make, type and license number of each manufactured home. The park shall keep the register available for inspection at all times by law enforcement officers, public health officials, and other officials whose duty necessitates acquisition of the information contained in the register. The register record for each occupant registered shall not be destroyed for a period of three (3) years following the date of departure of the registrant from the park.

Miscellaneous:

- 16.05: ANNEXATIONS: Any land annexed into the City in the future shall be placed in the UR Urban Reserve District unless a zoning district designation has been assigned to said property in the Joint Resolution for annexation, Ordinance or other such document adopted for the purpose of enacting the annexation.
- 31.02: DWELLING UNIT RESTRICTION:
 - A. No garage, tent, accessory building or motor home shall at any time be used as living quarters, temporarily or permanently unless situated in a permitted RV Park.

<p>B. Tents, play houses or similar structures may be used for play or recreational purposes, but shall not be independent living quarters.</p> <p>C. Mobile homes, buildings, tents or other structures temporarily maintained by an individual or company on the premises associated with a work project and used exclusively to house labor or other personnel occupied in such work project shall be exempt from the requirements of this Ordinance, upon approval of the Zoning Administrator. Such mobile homes, buildings, tents or other structures shall be removed within thirty (30) days from the completion of the work project.</p>
<p>Affordable housing synopsis:</p> <ul style="list-style-type: none">• Minimum lot sizes in Osakis vary based on district and type of housing, however the minimum requirements for single family lots are around average for the 12 cities I reviewed.• The code references a minimum building width, but does not reference a depth. This means that under the zoning code, residences in Osakis can have very small floor areas. There may be building code regulations with additional requirements.• Manufactured housing in Osakis is allowed in over half of the city, this is more than most of the cities I reviewed.



Summary

The zoning codes in the 12 cities I reviewed throughout Region 5 have both similarities and differences in terms of each of the review criteria:

1. Density Requirements. Minimum lot sizes range from 5,000 (Crosby) to 40,000 (Breezy Point and Cross Lake) square feet for a single family home in the R-1 district. Some cities have a large number of different districts with different density requirements based on types of housing, sewer classification, and proximity to different lakes and rivers. Some of the cities had very little variation in lot size and very few different residential districts.

2. Building Size/Living Space Requirements. In this classification there were three primary types of codes: those with no building or living space requirements, codes with only foundation size requirements and codes with livable area requirements. There was a wide variety in requirements of this type. Breezy Point had the largest minimum foundation requirement of 1,296 square feet.

3. Mixed Uses. None of the codes followed a strictly Euclidian zoning model in that all of the cities allowed different uses within each district. However, some cities allowed more types of housing in each residential district. In example, in the R-1 District of Wadena, one to four family housing is permitted and apartments and manufactured housing are allowed as conditional uses. Whereas, in Baxter, Brainerd, Cross Lake, Long Prairie, Nisswa, Osakis and Breezy Point only single family housing is permitted in their R-1 Districts with varying types of units permitted as a conditional use. Additionally, there was a wide variety of conditional residential uses in the business and industrial districts across the cities.

4. Inclusivity. There were few examples of explicit inclusivity or encouragement for the development of affordable housing within the zoning codes of the 12 cities. Baxter is the only city that provides an explicit encouragement of affordable housing with a density bonus. Some of the cities had varying provisions that allowed for increased density; some of the codes had nothing in this category.

5. Single Family/Multifamily/Multi-Unit Housing. Zoning codes had significant diversity in how much area was allocated to each type of residential use in a city. It is difficult to compare each city due to the varying zoning classifications and requirements. However, the largest difference in the area of the cities allocated a use was in manufactured housing. The space allocated to this use in each city varied from around 1% in Brainerd and Little Falls to around half of the city in Osakis and Staples.

6. Manufactured Housing. Treatment of manufactured housing varied significantly across each of the 12 cities. Some of the cities limit manufactured housing to specific zones and only to parks with vast regulations. Other cities have fewer regulations and permit manufactured housing in many districts. Staples and Osakis were the only cities that permitted manufactured housing in its R-1 district.

7. Miscellaneous. The 12 cities had a number of miscellaneous requirements that may affect affordable housing. These include the treatment of guest quarters, various Planned Unit Development requirements, design standards, parking space requirements, lake and river classifications and rental restrictions.

Next Steps

There are a number of additional issues that can be reviewed to obtain a more comprehensive understanding of how city codes affect affordable housing issues in Region 5. This report did not review the following topics:

- The codes use different definitions of what constitutes a manufactured home and what qualifies as a family that can reside in a single family home.
- Many uses are technically allowed in a district as a conditional use, however, few specifics were given as to each conditional use in the zoning code. A detailed review and comparison of the standards of granting condition use permits would reveal how likely it is that more affordable options can be used in various districts.
- While in some cases the *zoning codes* provided minimum square feet requirements for foundations and livable space, different requirements may exist in the *building codes* for each city and the state code that is adopted by reference in some instances.
- Review and comparison of the comprehensive plans in each city may reveal additional encouragement or discouragement of affordable housing.
- Review of the county zoning codes may reveal additional affordable housing issues.
- There are a number of miscellaneous issues that may be useful to review, including building material requirements, parking space requirements and landscaping requirements.