

## 9. Housing Plan

### Issues

The Housing Subcommittee reviewed housing conditions and needs and identified the following primary issues the comprehensive plan should address:

- Demographic changes – matching housing needs to future demographics of the community including senior housing, student housing, singles and families.
- Innovation – need for innovative approaches to redevelopment – “thinking outside the box.”
- Downtown and riverfront housing – what is the current and future potential for housing downtown and along the riverfront?
- Tax exempt housing – implications of the expansion of tax exempt (university and other nonprofit) housing and an increase in vacancy rates affecting tax base (27% of properties in the City are tax exempt).
- Rental/owner-occupied housing balance – the limited protection offered for homeowners in the core (R-3) area of the city (regulations limiting rental housing do not apply in this area).
- Costs of development and difficulties of encouraging new affordable housing.

### Goals and Objectives

1. Preserve the integrity and character of the housing in Winona's older central neighborhoods to enhance the livability of the entire community. Encourage new and innovative approaches for mixed housing development and older neighborhood renewal.

#### Objectives:

1. Continue code and zoning enforcement to strengthen and enhance existing neighborhoods and promote the maintenance and stewardship of property.
2. Ensure that single family dwellings in older neighborhoods remain attractive and viable for families.
3. Promote the integration of schools, parks, open space and community centers in neighborhoods.



4. Encourage redevelopment of areas where the housing is structurally or functionally obsolete, with a mix of housing types, including affordable new construction.
5. Promote green building practices, low-impact development techniques for storm water management, recycling, energy conservation and other ecological practices that reduce impacts on the environment.

2. A balanced housing supply. Plan for a housing supply that meets the current and future needs of all demographic and socioeconomic sectors of the population.



**Objectives:**

1. Assess the future needs for housing in Winona, including the large "baby boom" population segment.
2. Encourage affordable housing that is integrated into neighborhoods to facilitate choices in housing for eligible individuals.
3. Consider conversion of underutilized commercial areas to mixed use development that will include housing and recreation, focusing on opportunities in the downtown and along the riverfront.

3. Rental housing improvements. Improve the appearance, livability and affordability of rental housing in the City of Winona while maintaining a reasonable balance between ownership and rental housing.



**Objectives:**

1. Consider incentives for modification and updating of existing rental properties.
2. Continue to work with owners of rental properties to maintain neighborhood livability and address homeowner concerns, especially in those districts where the percentage of rental housing is not limited.

**Policies and Actions**

1. Maintain and enhance the viability of single-family housing in older neighborhoods, through existing housing rehabilitation programs, appropriate zoning standards, code enforcement, and additional neighborhood revitalization efforts. Strategies include:
  - A point-of-sale inspection program is used by many cities for both owner-occupied and rental housing, in order to assure that basic health and safety standards are met when properties change hands. Point-of-sale ordinances can apply to one- to four-family

dwellings, condominiums, townhouses, and in some cases to multifamily or commercial properties.

- A Block Club or Adopt-a-Block program in which neighbors identify properties in need of improvement can be an effective tool to encourage property owners to maintain or upgrade their properties, while also improving the physical appearance of the block through trash pick-up and weed removal. Neighborhood Watch areas in the City have conducted informal programs of this type.
- Compile or develop architectural resources that help homeowners to appropriately update their older homes. Plan books have been developed for bungalow, Cape Cod and rambler housing styles in Minnesota,<sup>5</sup> and could be made available as part of a lending library for homeowners. Development of a similar architectural plan book for Winona's "half-lot houses" should also be considered, as discussed below.
- The "half-lot" single-family houses found throughout much of the East End represent an important part of Winona's heritage, having been constructed by Polish immigrants and added on to as economic circumstances improved or to accommodate extended families. Today they provide some of the only affordable single-family detached housing in the city. However, their lot width (typically 25 feet) and 'shotgun-style' design make them difficult to update and often require multiple variances. Zoning standards should be revised to recognize this housing type, perhaps as a distinct subdistrict, and to allow reasonable expansion. In addition, development of an architectural "plan book" for half-lot houses should be considered. Guidebooks of this type provide guidance for typical renovations or expansions that are consistent with the architectural character of these houses.

2. Encourage mixed use and mixed income infill and redevelopment. As shown in the Land Use Plan (Figure 2), certain areas of the City – including both industrial and residential districts – are identified as suitable for redevelopment. Many other residential neighborhoods could benefit from introduction of new housing types or complementary commercial and office uses. But can new housing types such as duplexes, townhouses, or carriage houses be introduced into a largely single-family neighborhood without threatening its character? What about offices, coffee shops or convenience stores? To ensure that any land use changes are beneficial to surrounding neighborhoods, the following strategies should be explored as part of an update of the City's ordinances:

<sup>5</sup> One example of such a guide is *Cape Cods and Ramblers: A Remodeling Planbook for Post WWII Houses*. Available from <http://www.ci.golden-valley.mn.us/yourhome/remodbook.htm>



*"Half-lot" houses*

- Zoning and design standards that will allow for some degree of housing diversity while maintaining neighborhood character. For example, some cities have used “neighborhood conservation” overlay districts to allow for some design review of new development proposals, while others have established “form-based” zoning standards that define specific compatible building types.
- A limit on the number or size of any new housing type or nonresidential use, based on percentage of block face, number of units per block, or similar standards. Similar to the City’s “30%” standard for rental properties, this type of zoning standard can help prevent replacement of entire blocks of housing with other housing types or land uses.
- Consideration of the use of carriage houses or similar secondary units (typically built above detached garages) as a means of adding additional affordable units without some of the negative impacts of multifamily conversions of single-family houses. Adding secondary unit of this type can also help homeowners provide for elderly family members or provide additional rental income that can help them maintain their older homes. Secondary units can be designed to be compatible with the principal structure.

3. Encourage creation of new “traditional” neighborhoods that combine varied housing types, open space and recreation, schools and shopping, to create a safe, convenient and walkable environment. This policy is discussed in Chapter 3, Land Use Plan, under “New Neighborhood Planning and Design.”
4. Continue to assess housing needs. Conduct an updated Comprehensive Housing Study to determine the future needs for housing in the Winona community, addressing issues such as the aging of the “baby boom” sector and the specific housing needs of students, low- and moderate-income households, and special needs populations (elderly and handicapped).
5. Encourage historic preservation and appropriate rehabilitation of historic buildings for housing and complementary uses. This policy is discussed in Chapter 8, Historic Preservation Plan, and includes both regulatory and financial incentives.
6. Maintain and enhance the appearance, livability and affordability of rental housing. Rental housing should remain a viable and desirable housing choice. The recently adopted “30% rule” limits the percentage of rental housing to 30% of the units on a given block in most residential zoning districts. However, it does not apply in the R-3 zoning district, which has a high concentration of rental housing. Several strategies should be considered to improve rental housing and avoid negative impacts on neighborhoods:

- The City should support rehabilitation or upgrading of rental properties through grants, loans or design assistance. The City should make use of state and federal programs such as the Minnesota Housing Finance Agency's HOME Rental Rehabilitation Loan Program (a 0% interest loan to preserve existing rental housing occupied by low income persons or families).
- A point-of-sale inspection program, discussed above under Policy 1, could also be applied to rental properties. (Rental properties in the City are currently required to renew their licenses every five years, at which time they are inspected.)
- As part of property inspections, an increased emphasis on the exterior appearance of rental properties, including accessory buildings, parking areas, outdoor storage, outdoor lighting and other site elements, would help to address the overall appearance and stability of the neighborhood.

7. Student housing. Continue to work with the City's institutions of higher education to ensure that the student housing that they provide is appropriately sited and designed. A recent study by Winona State University focused on more effective use of on-campus buildings as a short-term solution to student housing. Additional student housing outside campus boundaries should be carefully designed to have a positive impact on surrounding neighborhoods and commercial districts. WSU's master plan (last updated in 2004) should be referenced and eventually updated to be consistent with the policies of this Comprehensive Plan.

