INTRODUCTION

The intent of the housing plan is to analyze existing housing stock, identify regional housing needs, and develop a housing implementation program that identifies official controls, programs and fiscal tools the Town will use to implement its housing goals and policies.

Categories utilized in the assessment of the Town’s housing include number, type, tenure, value, monthly rent, age and affordability. The Housing Plan also describes regional housing needs and how the Town of May fits into that regional plan. The Goals and Policies identify the Town’s plans regarding housing and the tools the Town will use to implement the Town’s goals.

HOUSING TENURE

The following pie chart graphs illustrate the housing tenure of the occupied housing units in the Town of May and Washington County in 2000. According to the U.S. Census, the Town of May had 6 percent (60 housing units) of its occupied housing stock identified as renter occupied and 94 percent (947 housing units) owner occupied. Washington County’s housing stock comprised of 14 percent renter occupied and 86 percent owner occupied.
**TYPE OF HOUSING UNITS**

The following table illustrates the number of housing units per type and tenure, in 1990 and 2000. As the table indicates, the number of owner-occupied single family, detached housing units increased from 758 in 1990 to 945 in 2000, a 25 percent increase. The number of renter-occupied single family housing units increased from 44 units in 1990 to 55 units in 2000.

<table>
<thead>
<tr>
<th>Type of Housing</th>
<th>Owners 1990</th>
<th>Owners 2000</th>
<th>Renters 1990</th>
<th>Renters 2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single family, detached</td>
<td>758</td>
<td>947</td>
<td>44</td>
<td>55</td>
</tr>
<tr>
<td>Single family, attached</td>
<td>5</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Duplexes</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Buildings with 3 or 4 units</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Buildings with 5 to 19 units</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Buildings with 20 or more units</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mobile Homes</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Other Units</td>
<td>4</td>
<td>0</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Total Occupied Housing Units</td>
<td>770</td>
<td>947</td>
<td>50</td>
<td>60</td>
</tr>
</tbody>
</table>
AGE OF HOUSING UNITS

The following circle graph illustrates the age of the housing structures, through 2000, in the Town of May. The largest percentage of the Town’s housing stock (23 percent) was constructed between 1970 and 1979. 62 percent of the Town’s housing stock has been constructed post 1970.
ASSESSOR’S VALUES OF HOUSING UNITS

The following graph depicts the average residential housing values for the Town of May and other Townships within Washington County from 2000 through 2007. The data is from the Washington County Assessor’s Department. As the graph illustrates, the Town of May, similar to other Townships in Washington County, has seen a steady rise in its average residential home values. In 2000, the average residential home value in the Town of May was $228,900. By 2007, the average residential home value had increased 140 percent, reaching $540,300.
AVGARE SALES PRICES OF HOUSING UNITS

The following line graph depicts the average sales price of residential housing units for the Town of May and surrounding areas. This information has been gathered from the Regional Multiple Listing Service of Minnesota and is based upon Districts. The Town of May is located within the Stillwater/Bayport District.

The Stillwater/Bayport District experienced a steady increase in its average sales price from 2000 through 2006. Most of the other Districts experienced similar increases in sale prices from 2000 through 2006, remaining consistent relative to one another. The Lakeland/Afton/Denmark District has consistently had the highest average sales price, but unlike the other districts, has had a declining average sales price since 2004.
MONTHLY HOUSING COSTS

The following circle graphs illustrate the gross monthly rent paid and the monthly mortgages paid in the Town of May in 2000. As the graphs illustrate, the largest percentage of those renting – 35 percent – have a rental payment between $900 and $999 a month. Thirty percent of the renter-occupied units paid between $700 and $799 in monthly rent.

There were 536 owner-occupied housing units with a mortgage in the Town of May in 2000. The largest percentage of those with mortgages – 45 percent – paid $1,500 or more in a monthly mortgage. Combining categories, 75 percent of the owner-occupied units in the Town paid $1,000 or more in monthly mortgages in 2000. As such, 25 percent of the owner-occupied housing units had a monthly mortgage payment of less than $1,000.

Town of May: Gross Monthly Rent Paid in 2000
Source: 2000 U.S. Census

Town of May: Monthly Mortgage Payments in 2000
Source: 2000 U.S. Census
HOUSING AFFORDABILITY ACCORDING TO INCOME

The following table illustrates housing costs as a percentage of household income in 2000 in the Town of May. The table separates the data into owners and renters and households paying less than 30 percent and households paying greater than 30 percent of the annual income in housing. The U.S. Department of Housing and Urban Development defines 30 percent of gross income as the maximum that all but wealthy households can pay in housing costs (mortgage payment, or rent plus utilities), without creating an excessive housing cost burden. Housing that requires more than 30 percent of household income is considered to be “unaffordable.”

Of the 638 households who reported, a majority of the owner occupied (76 percent) and renter occupied (75 percent) households, as of 2000, were paying less than 30 percent of their annual income in housing.

<table>
<thead>
<tr>
<th>1999 Income</th>
<th>Households paying less than 30% of income for housing</th>
<th>Households paying 30% or more of income for housing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Owners</td>
<td>Renters</td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$10,000-19,999</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>$20,000-34,999</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>$35,000-49,999</td>
<td>36</td>
<td>2</td>
</tr>
<tr>
<td>$50,000-74,999</td>
<td>110</td>
<td>0</td>
</tr>
<tr>
<td>$75,000-99,999</td>
<td>101</td>
<td>4</td>
</tr>
<tr>
<td>$100,000 or more</td>
<td>204</td>
<td>7</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census

AFFORDABLE HOUSING

The Town of May understands there is a regional need for a diversity of housing types, including affordable housing, in the seven county metropolitan area, and acknowledges its role in providing its share of this need. The Metropolitan Council has determined the regional and local allocations for low and moderate income housing for 2011 through 2020. The Town of May is not listed as a community allocated to provide a designated number of affordable housing units.

The Town of May is an agricultural and rural residential community. The rural nature of the Town and the lack of public utility services, and public transit opportunities, place limitations on housing density and housing affordability in the Town.
GOALS AND POLICIES

Goals and policies are identified to assist the Town of May in decision-making regarding the preservation of its current housing stock and the development of new units. Goals and policies typically address development and redevelopment expectations, housing maintenance and preservation, as well as density and diversity of housing type.

Goals:
- Retain low-density, single family residential housing in the Town.
- Retain the rural character of the Town.
- Improve affordable housing and elderly housing opportunities.

Policies:
- Enforce all applicable Zoning Ordinances, Subdivision Ordinances, and all other applicable standards in order to ensure the rural character is maintained.
- Enforce all Zoning Ordinances, Subdivision Ordinances, Shoreland Ordinances, and all other applicable standards in order to ensure housing quality.
- Work with Washington County to find available programs for alternative housing opportunities.
- Participate in available programs to enhance housing opportunities for senior citizens.
- Encourage the rehabilitation of existing housing stock as a means of providing affordable housing.
- Support multi-generation living within same household.