



Urban Land Institute Minnesota/ Regional Council of Mayors

Opportunity City Program Summary Report

City of Coon Rapids

Draft
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ULI Minnesota & the Regional Council of Mayors

Urban Land Institute (ULI) Mission:

ULI provides responsible leadership in the use of land and in the creation of thriving communities worldwide.

Urban Land Institute Minnesota (ULI MN):

ULI Minnesota actively engages public and private sector leaders in land use planning and real estate development to learn, network and join in meaningful, strategic action. The future holds many challenges and opportunities; we need the diversity of ULI Minnesota’s professional community to meet them wisely.

Regional Council of Mayors (RCM)

Supported by ULI Minnesota, the nationally recognized Regional Council of Mayors represents Minneapolis, Saint Paul and 47 municipalities in the developed and developing suburbs. This collaborative partnership provides a nonpartisan platform that engages mayors in candid dialogue and peer-to-peer support, and builds awareness and action for a more connected, more sustainable, and more prosperous region.

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- Appendices 1through 9 - *Background information surrounding all aspects of the housing audit process and detail on the review of housing programs, community change data tables and charts and examples of best practices (Appendix 8).*

Opportunity City Pilot Program Report

Summary – Coon Rapids Story

Coon Rapids Story

The City of Coon Rapids is located approximately 15 miles north of Minneapolis & St. Paul along the Mississippi River in Anoka County. With a population of 61,500 Coon Rapids is the fifth largest suburb in the metropolitan area and the twelfth largest city in the state of Minnesota. Encompassing approximately 23 square miles, the City offers numerous

Program Goals/Outcomes:

The goal of the Opportunity City Program is to build on the collaborative relationships among Regional Council of Mayors (RCM) and Urban Land Institute (ULI) professionals to identify and implement best practices that support a full range of housing choices for economic stability and regional prosperity.

The City of Coon Rapids is one of eight metropolitan suburban communities that have participated in the ULI MN/RCM Opportunity City Program. The Mayor of Coon Rapids is a member of the Regional Council of Mayors. The City contributed \$5,000 to the Opportunity City Program as well as countless staff hours in the collection of information, evaluation of tools and strategies, and coordination of the housing audit.

By working together and learning from each other, the expected outcome of the process is to develop an approach that identifies local housing tools and strategies that can serve as a model for other cities and be brought to scale at the regional level. In addition, suburban cities can implement new tools and strategies to better prepare themselves for the future through:

- 1) preservation, rehabilitation and production of quality housing units;
- 2) use of regulatory incentives;
- 3) incorporating sustainability into land use plans; and
- 4) connecting housing to jobs and transportation networks.

neighborhood and community parks, two regional parks, miles of local trails tying into three regional trail systems, a municipal golf course, an indoor ice arena and several seasonal outdoor ice rinks and a large number and variety of active and passive recreational fields. Coon Rapids is also home to the Anoka-Ramsey Community College. The boundaries of Coon Rapids date back to the 1857 when Anoka Township was organized. A community emerged when population and industry gathered around a dam being built along the Mississippi River below the Coon Creek Rapids in the early 1900s. The area became known as Coon Creek Rapids, later shortened to Coon Rapids. Incorporated as a city in 1959, the housing and population of Coon Rapids is aging - 84% of its homes are over 30 years old and 37% of its householders are over the age of 55. This aging brings challenges: deferred housing maintenance, declining school enrollment, neighborhood change, and aging infrastructure. However, with any change – and a strong vision – there are opportunities to improve the housing stock, enhance livability, and shape the community for the future.

Coon Rapids is a diverse community with a variety of housing options and long history of investment in public amenities that includes quality open space and parks, built infrastructure and a variety of services - key quality of life components that are important to existing and new residents. As the Coon Rapids population has aged in place, there has been a decline in persons per household and the number of school-age children. However, the affordability of the City's single-family housing stock and its variety of housing choices has provided options for young families to stay and move to the City, resulting in a positive growth of households (2.6%) headed by persons under the age of 35 between 2008 and 2010. During this time, many similar suburban cities, particularly those in the outer ring, have experienced a loss of younger households – households that are proportionately more affected by foreclosures and job loss.

Coon Rapids has a very strong history in its dedication to preserving housing and neighborhoods through its long term funding of programs and its leadership in investing in community assets. It will be important to continue focusing financial and staff resources on investing in public facilities and in developing, preserving, and administering innovative

housing programs as the market shifts. With the ability to guide redevelopment to diversify the housing stock, the City is in a good position to provide housing options that meet the needs of young professionals and older residents wanting to stay and thrive in the community.

The Housing Audit Process:

- 1.) Review of the housing framework: goals and community factors.
- 2.) Analyze the community change as it relates to demographic and household data.
- 3.) Review and evaluate existing city tools and strategies surrounding the preservation and production of housing choices.
- 4.) Identify specific recommendations for local implementation.

City Housing Goals and Policies:

The Opportunity City Program has five key themes that support a full range of housing choices:

- Preservation and rehabilitation
- Production of housing units that support varied resident life cycles and incomes
- Use of regulatory incentives
- Sustainability
- Jobs/housing balance connected to transportation systems

The review of Coon Rapids housing goals indicates a wide range of support for these key themes. (A full summary is included in appendix 1.) Coon Rapids policies support the following:

- A high-quality living environment, the preservation of stable residential neighborhoods, and, where necessary, the upgrading of the existing housing stock in the City
- Variety of housing types and designs to allow all people a housing choice
- Housing Affordability - opportunities at a cost low- and moderate-income individuals and families can afford without compromising essential needs
- Nondiscrimination - equal opportunity in home ownership and renting

Evaluate Community Factors:

In every city, there are internal and external factors that hinder its ability to provide a full range of housing choices. In Coon Rapids, a few factors were evident, as determined through the review of City material, interviews with staff, and comments from members of the City Council, Planning Commission, Mortgage Assistance Foundation and Sustainability Commission. (Detail provided in appendix 3.)

Limited Land Availability for New Development

- Competing with surrounding communities where raw land is available to build new and more modern housing units reduces the ability to retain young families.
- Redevelopment of existing uses is costly and time consuming, which hinders revitalization efforts and counteracts the resulting longer term benefits.

Households and Homes are Aging

- Decreases in persons per household, which result, in part, from increases in empty nester households, householders aging in place, and lower turnover rates, are factors that impact city and school services and facility needs.
- Aging of current housing stock results in an increase in deferred maintenance.
- Increased diversity requires a different approach to home maintenance and citizen engagement.

Economic Downturn and Foreclosures

- Loss of jobs contributes to an increase in deferred maintenance and reduces the opportunity for new investments in homes.
- Foreclosures, although evenly distributed throughout the city, result in increased investment purchases and conversion of ownership housing to rental.
- Limited numbers of larger, higher valued homes decreases the ability to retain residents as their incomes and families grow.

Program Review:

The City of Coon Rapids, through its HRA and the Coon Rapids Mortgage Assistance Foundation, supports a variety of housing programs for home renovation and redevelopment. The programs target a wide range of household incomes and address health and safety items and infill development. The following is a summary of the programs reviewed as part of the housing audit. (Details for program evaluation are provided in appendix 4.)

Single-Family Renovation Programs. The City has invested over \$3 million in single-family renovation through grants and loans between 2005 and 2010. This represents a 1:1 leverage ratio with federal and state programs provided to the residents of the City. These programs are a key reinvestment strategy for the City and serve to fund maintenance, energy efficiency, and value-added home renovation projects. The programs include:

Home Improvement Incentive Fund

- Provides up to \$25,000 in loans to supplement existing loan or equity funds for value-added home renovations. Owner occupied single-family homes and exterior improvements of common interest properties are eligible. All income levels qualify for the program. The home must be at least three years old. Since 2005, the program has served 89 homeowners with \$1,118,633 in loans.

Home Rehabilitation Assistance Fund

- With the goal of funding minimum housing maintenance standards, energy efficiency, and accessibility, this program provides up to \$30,000 in loan funds for those with incomes at or below 110% of the annual area median income. Deferred payments are available for borrowers with incomes at or below 50% of the area median income. Owner occupied single-family homes and exterior improvement of common interest properties, with maximum assessed values of \$180,000 or below, are eligible. Since 2005, there have been 69 loans issued with a total investment of \$1,046,189.

Two-Family Home Rehabilitation Fund

- Provides up to \$30,000 in loans for exterior maintenance and compatibility of finishes for two-family dwellings with an assessed value of \$180,000 or under per unit. Loan payments may be deferred for borrowers at or below 50% of the annual area median income. Since 2005, 11 loans have been issued with a total investment of \$142,641. No loans have been issued since 2007.

Emergency Home Repair Fund

- A deferred loan up to \$10,000 for improvements necessary to correct damage, defects, and deficiencies in a household system. Only one loan, issued in 2005 for

\$2,573, has been made through this program. This program fund is only available for those who do not qualify for other funding, including other government loans or grants.

Home for Generations

- The HRA created this program to demonstrate the modernization of existing housing to meet the housing needs and desires of today's families. The program focuses on sustainability and affordable housing construction options. Distressed and foreclosed homes are purchased by the City, renovated, profiled, marketed, and then sold to a new homebuyer. The average sales price has been \$181,000 per unit. A total of five units have been acquired; four have been resold with a 94% initial return on investment. The fifth Home for Generations is presently under construction.

ReGenerations Down Payment Assistance Loan Program

- A deferred loan offering down payment assistance covers 3.5% of the home purchase price plus renovation costs, up to \$6,000. The program may be accessed for single-family purchases that use the FHA Section 203(k) purchase plus rehab principal mortgage loan product. Loans are forgiven after ten years of continued occupancy by the borrower. Since its inception in 2010, 14 loans have been issued providing \$66,146 in down payment assistance and representing over \$218,000 in property improvements. All but one of the properties purchased were previously foreclosed houses.

Federal and State Housing Program Usage.

In addition to City funded housing programs, Coon Rapids residents also have access to federal and state funded programs. Between 2005 and 2010, \$3.5 million was provided in loans and grants to City residents.

- **Community Development Block Grant** - \$2.5 million in deferred loans to address health and safety related home repairs have been made since 2003 for 124 low- and moderate-income homeowners earning less than 80% of the area median income.
- **Minnesota Housing Fix-Up Fund** - \$1.7 million for 94 loans has been made available to address interior and exterior home maintenance. Loan recipients must own the home and have an income less than 110% of the area median income.
- **Minnesota Housing Energy Rehab Loan** - Improvements that focus on energy related home repairs provided eight low-interest loans totaling \$54,547; loans are repayable in 10 years. The program is available to all income levels.

Production & Preservation of Affordable Housing.

In addition to its housing programs, the City has invested in the preservation of existing affordable housing units and the development of new mixed income and affordable housing for seniors and families.

New Housing Units. The following is a list of new units the City invested in since 1996 using tax credits, housing revenue bonds, tax increment financing or flexible development regulations resulting in a total of 375 units of affordable and market rate housing for families and 54 units of senior housing. Currently, 281 additional units of senior housing are being proposed.

New affordable & market-rate housing for families.

- ACCAP Boulevard Townhouses (8 units)
- ACCAP Thousand Oaks Townhouses (24 units)
- Coon Rapids University Townhouses (12 units)
- Cottage Homestead of Coon Rapids (48 units)
- Fellowship Village Townhouses (15 units)
- Northstar Ridge Apartments (56 units)
- Oak Manor Townhouses (28 units)
- River Village Estates (98 units)
- Villas of Caroline by Mary T (32 units)
- Villas of Palm by Mary T (20 units)
- Villas of Sand Creek by Mary T (34 units)

New housing for seniors.

- Autumn Glenn Apartments (100 units proposed)
- Redwood Terrace Apartments (54 units)
- RKL Port Evergreen Apartments (181 units proposed)

Renovation of existing housing.

Housing Improvement Areas. The City is a leader in the use of this local government tool to provide financing for common element improvements to townhome and condominium projects. Ten projects have been financed by the City with this tool; providing over \$2.2 million in improvements for 202 units.

- Forest Oaks Townhouses (12 units)
- Forest Oaks Second Addition Townhouses (38 units)
- Hummingbird Townhome (39 units)
- Parkshire Townhouses (26 units)
- Pheasant Ridge Townhomes (26 units)
- Thousand Oaks Sand Creek Townhouses (12 units)
- Thousand Oaks Third Townhouses (9 units)
- Village Manor Condominiums (8 units)
- Willow Court Coach Homes (20 units)
- Woodland Park (12 units)

Official Controls & Land Use Strategies. The City uses several methods through its land use and other official controls to support and promote redevelopment and reinvestment of the City’s housing stock and reuse of land. (Summary of framework provided in appendix 2.)

- **Planned Development District/Overlay Districts** – These planning tools are used for mixed use developments and to allow design flexibility where smaller lots, narrower streets and connectivity are considered. The City has placed the River Rapids Overlay District along the Coon Rapids Boulevard corridor, designated transit oriented districts at the locations of the North Star Commuter Rail stations (Riverdale and Foley, proposed), and created Preservation or Renovation Tract (PORT) zoning districts at four major development or redevelopment opportunity areas along Coon Rapids Boulevard.
- **Tax Increment Financing (TIF)** – The City and HRA use TIF for redevelopment, to support a wide range of economic development efforts, and to assist in the preservation and construction of several housing units.
- **Coon Rapids Mortgage Assistance Foundation** – The Mortgage Assistance Foundation was established in 1979 to oversee mortgages issued in conjunction with the issuance of Housing Revenue Bonds and is now a primary source of funding for Coon Rapids home renovation and down payment assistance loan and grant programs.
- **Housing & Redevelopment Authority (HRA) Tax Levy** – The City makes an annual commitment to housing by consistently adopting the HRA tax levy supporting housing reinvestment, redevelopment, and affordability. Approximately \$575,000 a year is generated from the HRA tax levy.
- **Rental Licensing** – The City supports maintenance of residential rental properties through its rental licensing program. The program helps to ensure minimum housing maintenance standards are met, thereby improving the condition and safety of rental housing; stabilizing neighborhoods. All rental multi-family and single-family dwelling units must obtain an annual license and participate in the City’s Crime Free Rental Housing Training program. Inspections of all properties occur every 1 to 4 years, depending on each property’s history with inspections, property maintenance and code violation issues, and compliance with other laws. The City adopted its rental licensing ordinance in 2000. Today, the cost to administer the program is largely covered through licensing fees and program fines.
- **Neighborhood Reinvestment Program** – The City provides a holistic approach to communicating with residents through a number of initiatives, including its “Summer in the City” program, which includes annual meetings within each of the five City Council wards and several Neighborhood Cleanup Events.

Community Change Key Points:

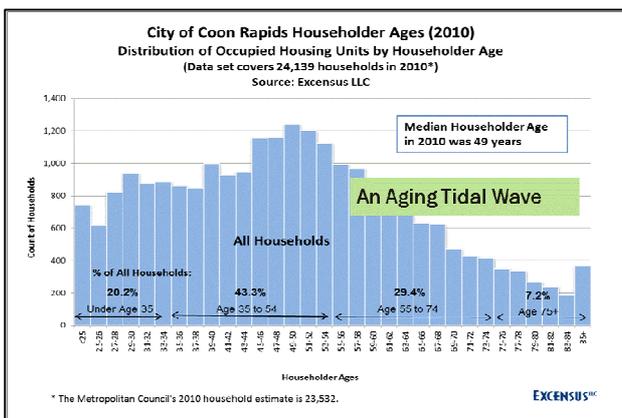
Coon Rapids community change data includes the review of householder ages, mix of housing types, owner and renter statuses, value of ownership housing, turnover and retention, and where people are moving to and from and in what type of housing. The following provides a summary of key findings. (Data tables are found in appendix 5.)

- Household Growth:** Coon Rapids has a resident base dominated by householders age 35 to 54 and a median age of 49 years. There is a good share (20%) of households under the age of 35; a higher percent when compared to the county as a whole (17%). However, nearly 40% of the households over the age of 55. This is the only age range where there was consistent growth between 2004 and 2010; 19% for ages 55-74 and 53% for ages 75 plus. When you compare this to the national growth rate of 25% for ages 55 and over, it is evident that Coon Rapids has experienced a high rate of aging in place or lack of movement. At the same time, households under age 35 experienced an overall decline of 1.1% and those ages 35 to 54 (middle-aged and the largest number of households) experienced a 5% decline. There was, however, growth of the young householders under age 35 between 2008 and 2010 of 2.6%; a likely result of more affordable options available as housing values declined. As the large group of householders stay in existing housing, the City's ability to retain and attract younger households is reduced. Also, resident diversity has increased to 16% in 2010, up from 7% in 2000. The growth of these diverse households may require different housing options and community services.

- Turnover of Residents.** Household turnover is a measure of how often residents move, which is an important indicator of the amount of housing available. The overall turnover rate between 2004 and 2010 for all households in the City was 8%. Beginning in 2004 and lasting through 2008, this rate experienced a downward trend, indicating increasing numbers of households that did not move and, instead, aged in place. A turnover rate that is too low indicates a soft housing market or lack of housing options. The result may stifle neighborhood regeneration. The turnover rate started to increase in 2009 and was 11% for the period 2009/2010, indicating more movement and thereby opening up opportunities for new residents. Hence, the increase in younger households during this time period. The owned single-family turnover rate, typically much lower than the overall rate, was 5%; further limiting housing opportunities for people wanting to move into the City or move from an apartment to a single-family home. Of those that moved out of the city between 2004 and 2010, 17% moved to Blaine and Andover where a larger supply of newer and move up housing is available.

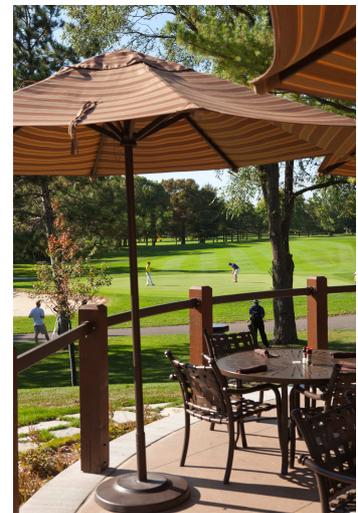
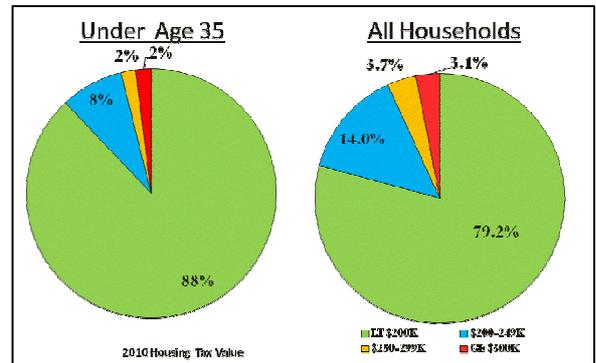
- Housing Mix.** In 2010, there was an owner-to-renter ratio of 74/26% and a mix of single-family to multi-family of 72/28%. These ratios remained relatively unchanged since 2004. Twenty percent of all housing is occupied by householders age 35 and younger; 46% of which own single-family homes and 45% live in some style of multi-family housing. Thirty percent of those in multi-family housing live in rental apartments.

- Retention.** Overall between 2004 and 2010, 31% of those who moved from a home in Coon Rapids found another home (single-family and multi-family) in the City. Compared with other cities studied, this is a slightly lower retention rate than Brooklyn Park at 33% and Rosemount at 35%, but higher than Shoreview at 20%, Minnetonka at 25%, and Anoka at 24%. Of the households that moved out of an apartment, 51% chose a single family home. This is an indication that apartment dwellers are a target for first time homebuyer programs. An important factor however will be if they are able to find an available home within their price range.



Community Change Summary

- Value of Housing.** In 2010, the majority of ownership housing (80%) had a tax value less than \$200,000. For households under age 35 who are homeowners, 88% are in homes with a value less than \$200,000 indicating that the existing single-family homes are affordable and a choice for young families. A growing proportion of the homes built before 1980 are in the hands of householders age 55 or older, while over 700 of these homes are occupied by householders age 75 or older. It is expected that this trend will continue and the need for housing maintenance services to increase with it. Because the single-family housing of those over age 55 may not be reselling as quickly as newer homes in this market, many householders will choose to stay and, hopefully, reinvest in updating their homes. It could be expected that they may remain in their same homes for another 15 to 20 years.



- Employment Base.** Of the 18,828 jobs located in the City, 21% are held by Coon Rapids residents, 8% come from Anoka and another 7% from Blaine. Seventy-nine percent of Coon Rapids working residents commute, with 17% commuting to Minneapolis, 6% to Fridley and 6% to St. Paul. Twenty-five percent of residents working are under the age of 30 and 46% of those younger residents make less than \$1,251 per month or less than \$15,000 per year. These residents are likely renting or part of a combined household.



Recommendations

Recommendations to Increase the City's Capacity to Provide a Full Range of Housing Choices:

The City of Coon Rapids has a long history of strong financial assistance and proactive planning and policy in support of home renovation, development of a diversity of housing units, and investment in public amenities that supports all ages and incomes of residents. Several key observations emerged through the Opportunity City process that may impact land use planning, policies, and allocation of resources in response to future housing choices and changes in market demands. The key themes focus on the following:

- **The loss of households as they look for new housing options; competition with developing suburbs.**
- **The lack of turnover in housing by aging adults, limiting available housing choices to be able to remain in the City.**
- **Increase in household diversity within existing housing stock; absence of alternative communication methods impacting housing maintenance, renovation, and resident engagement.**
- **A lack of connectivity and walkability created by suburban street patterns and segregated land uses, reducing marketability of the community to growing populations such as younger working and new immigrant, populations important for the labor force and school enrollment.**

These factors contribute to aging in place, an increase in deferred maintenance, the loss of young families and to challenges in attracting younger workers necessary to support schools, retail businesses, and city services. Increasing the number of options for both young families who want to live in the City and older adults who want to move from their single-family homes but stay in the City will be increasingly important in the future. City leadership can prioritize its policies related to future land use and housing programs that help to create more connectivity and provide additional options and opportunities related to renovation and redevelopment. There is no quick fix. The recommendations below should be considered as short and long term options to include within the City's housing and development tool box and evaluated to provide balance in addressing the needs of residents as they age while maintaining an attractive community for families as they grow.

Continue to provide neighborhood preservation strategies.

The City has a variety of public tools and strategies it can use to determine its participation in neighborhood preservation. Continuing to be part of the solution and helping to ensure that property is maintained takes strong local leadership, a consistent vision, and ongoing support for public investment in municipal services and amenities. Providing a wide range of strategies that balance renovation, maintenance, and redevelopment of the existing housing stock is important.

- Continue to fund and market Coon Rapids **loan programs for home renovations.**
- Provide a **strategic educational approach** to code enforcement through annual town hall meeting sessions, outlining frequently asked questions on code violations in multiple languages, and educating Realtors and small single-family investors on community expectations and resources to correct code violations.
- Include health and cost benefits of incorporating **energy efficiency improvements** within City remodeling program materials.



- Provide assistance in both technical and financial resources to **encourage transformative remodeling of existing smaller, older, or out-of-date homes**, e.g., *architectural design assistance and grants for transformative home remodeling improvements.*
- Explore the establishment of an **exterior renovation and landscaping fund** for investor owned single-family and small multi-family properties to protect property values and enhance neighborhood quality and character.
- Evaluate the cost and benefits of **designating established neighborhoods** within the City with administrative and financial support to increase a sense of place, support neighborhood-specific initiatives, build trust between City government and residents, and more actively and effectively engage residents in land use, renovation, safety, and service issues.

Recommendations

Be proactive in addressing aging in place.

Like most of the metropolitan region, Coon Rapids is experiencing increased growth of older households, those that are remaining in their homes longer - they are “aging in place.” Retention of households—even as they age—is a benefit for the City, helping to retain the social fabric and vibrant volunteer base of the community. However, losing younger, growing households as move away due to the lack of available housing options locally can result in stagnation of home values and shift public and private sector service and retail needs. Local leaders can provide policies and tools that create opportunities for all resident life cycles while maintaining a vibrant community with healthy levels of household turnover (more than 5%) and resident retention (higher than 25%).

- Evaluate options for allowing **accessory dwelling units** within existing single-family neighborhoods to provide options for families to care for aging parents within the home or on the same lot. *(Refer to appendix 6 for a summary of ULI MN research and sample ordinances related to accessory dwellings.)*
- **Identify existing NORCs** (naturally occurring retirement communities) through targeted demographic mapping of neighborhoods with at least 60% head of households over age 55. Expand on *Excensus Community Change* data to help plan for maintenance, transportation, shared services, and other municipal services geared toward residents as they age, e.g., senior villages, time banks, hour dollars service exchange, intergenerational housing.
- Evaluate incorporation of **Communities for a Lifetime** principles and policies within City’s land use and program decisions: <http://www.mnlifetimecommunities.org/> and <http://www.norcmn.org/>
- Utilize housing service providers to stimulate/incentivize **Universal Design** features in renovation of housing for those over age 55.

Attract and retain families and make connections to the increasing diverse resident base.

Efforts that support opportunities for young households in the City are important in achieving a full range of housing choices and contribute to the regeneration of neighborhoods, stabilization of school enrollment, and viability of commercial services and retail businesses. National statistics indicate that future households (aging baby boomers, Generation Yers and new immigrants) will demand more compact and connected communities. In addition, due to the increasingly diverse resident base, the City will need to expand its communication efforts related to home ownership and renovation programs, rental housing options, and housing code expectations.

- Market availability of homes, renovation programs, and community assets to young households and new immigrants by **partnering with the City’s school district, local colleges, faith-based organizations, and the real estate community**; provide information and fact sheets on City housing programs in multiple languages and through social media.
- Invest in the **Senior Housing Regeneration Program** – market to older households who wish to sell their home – renovate and resell to young households and first-time homebuyers.
- Evaluate options for allowing **accessory dwelling units** within existing homes or on the same lot in single-family neighborhoods to provide housing options for aging parents or for older children to live with parents but retain independence.
- Work directly with **local employers** to determine housing needs of employees and evaluate links between wages, income, and housing values. Outline gaps in availability of housing at affordability levels tied to local wages.
- Consider additional support of **alternate ownership models** such as Habitat for Humanity, Land Trust, and Contract for Deed models.
- Partner with the **Anoka-Hennepin School District** to integrate school data with community change data and develop strategies for collaboration related to the integration of land use, school, and community services.

Recommendations

Increase connectivity to existing neighborhoods; provide walkability with mix of uses in redevelopment areas.

While the City is nearly fully developed, there are opportunities through redevelopment to include new housing that will provide options for those aging and younger households. Federal transportation, housing, and environmental policies have shifted to support strong, sustainable communities by connecting housing to jobs, fostering local innovation, and helping to build a clean energy economy. It is important that local housing and infrastructure investments are coordinated with local land use decisions. The coordination will result in reduced transportation costs for families, improved housing affordability, energy savings, and increased access to housing and employment opportunities.

- **Provide a full range of housing choices** within all new housing developments, particularly in key redevelopment areas such as commuter rail stations and along Coon Rapids Boulevard. Support a mix of options for young professionals, seniors, and empty-nesters connected to employment areas, transportation options, and community amenities, including parks, open space, shopping, and schools. Increase housing densities in the City's zoning code in key areas with these connections. Within the City's Tax Increment Financing Policy, require a minimum of 20% of new housing units be affordable for working families to ensure housing choice.
- Continue the **expansion and availability of broadband capacity** within all residential areas and require connectivity when housing projects are being built.
- Use **ULI MN Community Site Principles** within the review of master plan developments and to respond to development proposals that include housing. The Community Site Principles support connectivity in land uses, street patterns, and the connection of housing with jobs and transportation networks. (Refer to appendix 7.)



- **Encourage residents to use available transit** and entice retail and professional services companies to locate near commuter rail stops.



- Adopt a **Complete Streets Ordinance** that requires new and redeveloped street patterns to support connectivity, walking and biking.
<http://www.mncompletestreets.org/gfx/MnCSLocalGovtToolkit.pdf>



Next Steps

Next Steps:

The Opportunity City Program is only the first step in supporting a full range of housing choices in the community. Suggestions for next steps associated with implementation of the recommendations that balance issues of aging in place and housing that is attractive and affordable to younger households include the following:

- Gain acceptance of the ULI MN/RCM Opportunity City report by the City Council.
- Prioritize recommendations that will have the largest impact in supporting housing goals for a full range of housing choices. Identify short and long term priorities.
- Prepare a work program that outlines the steps and time needed to effectively implement short term priorities. Evaluate budget and staff resource implications tied to each priority.
- Determine how the recommendations affect land use codes, program priorities, service providers, and staff workload. Include performance targets to track the progress of program changes and additions. Setting performance targets and tracking the progress of local tools and strategies against benchmarks will provide a level of understanding to public officials and residents that become critical during the annual budgeting process. (Detail regarding performance measures as they are related to housing tools and strategies is attached in appendix 9.)
- Evaluate the need to amend the City's Comprehensive Plan based upon implementation of recommendations.
- Hold an annual housing summit to review progress on priority recommendations and determine next steps and implications of implementing long term strategies.

City policy leaders are faced with an important opportunity to include a full range of housing options for their current and future residents. This supports economic prosperity for the long-term success of city services and business vitality. Policy leaders should support next steps that make valuable changes to the way that the tools and strategies are delivered throughout the City. Many of the recommendations have budget implications and affect staff resources. Prioritization of the recommendations will be essential.

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- Family Housing Fund
- Metropolitan Council
- City of Coon Rapids

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