

CHISAGO COUNTY HOUSING TOOLKIT

OCTOBER 2018



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Acknowledgements

This toolkit would not be possible without the help of the following organizations:

City of Center City

City of Chisago City

City of Harris

City of Lindstrom

City of North Branch

City of Rush City

City of Taylors Falls

City of Shafer

City of Stacy

City of Wyoming

Chisago County HRA-EDA

Chisago County Environmental Services Office

Minnesota Housing Finance Agency

The Initiative Foundation

Minnesota Housing Partnership

Executive Summary



Executive Summary

Introduction

The Chisago County HRA-EDA's mission is to promote and maintain a high quality of life in Chisago County by encouraging affordable housing development and private investment through a collaborative effort with cities and other interested organizations in Chisago County.

County businesses and cities indicated to the Chisago County HRA-EDA that there was a need for various housing types throughout the county. In the spring of 2017, the HRA-EDA commissioned a Countywide Comprehensive Housing Needs Analysis prepared by Maxfield Research and Consulting to better understand the housing situation throughout the County. The needs analysis provides recommendations as to the need for single family, multi-family, rental and senior housing. This needs analysis was funded in part with the support of Minnesota Housing Finance Agency, the Initiative Foundation and Minnesota Housing Partnership.

The HRA-EDA felt it was important that the cities use the needs analysis to the fullest, so they also hired Landform Professional Services to create this Toolkit to guide housing development decisions, as well as to assist cities in creating an action plan to promote the housing needed in their individual cities. The result is this document titled "Chisago County Housing Toolkit".



Purpose

The purpose of the Chisago County Housing Toolkit is to:

- Provide cities and developers with a summary of resources available from the cities and the county;
- Provide developers with a summary of key land use and zoning issues for each city;
- Provide a high-level overview of land that is potentially available for development

The document is intended primarily as a reference that prioritizes easy navigation and concise text and that provides a starting point for a conversation between housing developers, cities and the county. Developers should thoroughly review each community's city code and policies independently from this document.

This document is divided into two primary sections:

1. Development Resources:

This section of the document highlights the key zoning and land use issues for cities in the county. A table highlighting key development considerations in relation to zoning and land use, a zoning map and a map showing the location of areas that have development potential for housing have been included for reference. Each city can extract their section from the pdf to share with potential housing developers, community members, or other stakeholders.

2. Housing Goals and Recommendations:

The Housing Goals and Recommendations were developed using work completed in two Housing Workshops, held on June 13, 2018 and August 23, 2018. City representatives developed these goals to respond to the market conditions identified in the "Comprehensive Housing Needs Analysis for Chisago County, Minnesota" completed by Maxfield Research & Consulting and dated June 2018.





Methodology

Vacant Land

The vacant land identified in this Toolkit was compiled through collaboration between Landform, the cities in Chisago County and the HRA-EDA. Initial vacant land was identified by looking at the residential zoning districts and identifying land that was at least double the minimum lot size of the zoning district with an identified building value of less than \$10,000. The vacant land was mapped depending on the guided land use density (Low, Medium, or High). The maps were passed along to the communities for comments and edits. Upon return of the maps, revisions were completed to refine the vacant land identified.

Redevelopable Land

The redevelopable land pinpointed in this Toolkit was accumulated through collaboration between Landform, the cities in Chisago County and the HRA-EDA. Preliminary redevelopable land was identified by looking at the residential zoning districts and identifying land that was at least double the minimum lot size of the zoning district with an identified building value of more than \$10,000. The redevelopable land maps were created from the identified land. The maps were passed along to the cities for comments and edits. Upon return of the maps, revisions were completed to refine the redevelopable land identified.

Density

The market density ranges identified in this workbook were chosen based on research of typical constraints for a development and the feasible density for the type of housing desired. Additional density information was collected by questioning local developers on the typical density ranges they were seeing for the low, medium and high-density housing developments. The density ranges were cross referenced with the table shown on page 147 of the Comprehensive Housing Needs Analysis, titled “Typical Housing Type Characteristics” to verify the density ranges.

Development Resources

Development Resources

Land Use and Zoning Considerations

The communities in Chisago County provide zoning and land use policies that support flexibility for different types of housing development. As developers evaluate sites for housing development in the county, there are some key considerations that should be evaluated to make sure the site is right for the proposed development.

Land Use

A city's land use plan provides a guide for how a city will grow. Any new development should be reviewed in relation to the city's Comprehensive Plan, which identifies a vision for land use. Developers should review the goals and policies of the city to ensure that there is a clear understanding of the anticipated housing types, densities and infrastructure available for development.

Housing Types

A clear definition of the desired types of housing should be understood by all stakeholders involved in a development. Cities and developers should come to an understanding prior to development on what types of housing are desired and needed by the city. Multi-family developers should work with city staff to ensure the proposed development is consistent with the vision and that there is support from the community for this type of project.



Density

When reviewing the land use, the development team should be sure that the desired density aligns with the housing types and defined density in the Land Use plan. Because the county has a large number of wetlands and lakes, defining the net developable acreage is a key consideration. Even with a large parcel, there may be a large portion that is not developable due to environmental constraints.

Services

Because much of the county is continuing to grow, the development team should work with the cities to determine phasing for city services. Not all cities have phasing plans, so a conversation to ensure how services will be provided is very important.

Zoning

Each city has a zoning map that divides the city into zoning districts based on the use of the land. Every city has standards that are associated with the zoning district that ensures new development and redevelopment are cohesive with the goals and needs of the community. Zoning standards may include building height, impervious surface, setbacks, lot size and parking standards.

In addition to zoning standards, it is important for a development team to work with the city to understand the approval process. The collaboration between a development team and the city is vital to understand the process for a potential development and the amount of time an approval process can take.

Natural Resources

Chisago County is home to many natural resources including wetlands, lakes and bluffs. Each natural resource has different standards for protection and limitations for the intensity of development that can take place in the area. It is important for development teams to be aware of the restrictions for the various natural resources and for communities to clearly define intended uses and desired housing types in these areas. In addition to communities, the Minnesota Department of Natural Resources (DNR) and watersheds may also review development projects when natural resources are involved.

Financing Resources

Multi-family Housing Preservation and Construction Resources

The Chisago County HRA-EDA provides economic development support to cities in Chisago County. It is part of their mission to support the development and maintenance of safe, decent and affordable living options. The HRA-EDA staff has robust knowledge of the many financial tools available to cities and developers. Whether a city wants to prepare a brownfield site for redevelopment, support the construction of affordable housing, or help homeowners maintain or improve their property, there are numerous grants, loans and tax credit options through state and non-profit agencies that will support housing efforts.

When providing development support, the HRA-EDA is primarily involved in helping cities assemble deals that involve Tax Increment Financing (TIF) and Tax Abatement. They are also eligible to administer Property Assessed Clean Energy (PACE) financing. Property Assessed Clean Energy (PACE) is an innovative finance solution for building owners interested in energy efficiency and renewable energy upgrades. The PACE structure overcomes financial challenges that hinder the adoption of such projects by eliminating upfront costs and providing low-cost, long-term financing. Chisago County has signed a Memorandum of Understanding with the Saint Paul Port Authority to provide PACE. The HRA-EDA will assist the applicant with the application process through approval from the Chisago County Board of Commissioners.

Additionally, there are many other opportunities beyond TIF and Tax Abatement that may support existing housing or housing development. We have included a list of other programs; however, we strongly encourage cities and developers to contact the Chisago County HRA-EDA to determine which programs their particular projects may be eligible for.

Multifamily and Rental Resources

Minnesota Housing Finance Agency

- Low Income Housing Tax Credits (LIHTC) HOME Investment Partnerships
- Housing and Urban Development (HUD) Housing Trust Fund (HTF),
- Housing Infrastructure Bonds, & 501 (c)(3) Bonds
- Ending Long Term Homelessness Initiative Fund (FHPAP)
- Low and Moderate Income Rental (LMIR) Program
- Preservation Affordable Rental Investment Program (PARIF)
- Rental Rehabilitation Deferred Loan Pilot Program (RRDL)
- Economic Development and Housing Challenge (EDHC)

Greater Minnesota Housing Fund

- Naturally Occurring Affordable Housing (NOAH) - Loss of Housing
- Predevelopment Loans
- Acquisition Loans
- Construction/Rehabilitation Loans
- Tax Credit Bridge Loans
- Historic Tax Credit (RTC) Bridge Loans
- Mini-Perm Loans
- Flexible Short-Term Loans

Minnesota Department of Employment and Economic Development (DEED)

- Workforce Housing

Federal New Market Tax Credits

Federal Home Loan Mortgage Corp

State and Federal Historic Tax Credits

Local Assistance

- Tax Increment Financing (TIF)
- Tax Abatement
- Chisago County Property Assessed Clean Energy (PACE)

USDA Rural Development

- Multi-Family Housing Direct
- Multi-Family Housing Loan Guarantees

Opportunity Zone (North Branch Only- North of Highway 95)

Owner Occupied Housing Rehabilitation

- Minnesota Housing Finance Agency
- Minnesota Department of Employment and Economic Development (DEED)
- Housing and Urban Development (HUD)
- Otto Bremer Trust
- Xcel Energy Income Qualified Home Energy Savings Program
- Federal Home Loan Bank of Des Moines
- East Central Minnesota Habitat for Humanity
- Energy Rebates
 - Xcel Energy
 - East Central Energy
 - North Branch water and lights

Please Contact Chisago County HRA-EDA for specific financing options.

Submarkets

This Toolkit references the Comprehensive Housing Needs Analysis for Chisago County, Minnesota, completed by Maxfield Research & Consulting, which analyzed the housing needs within the county based on submarket. The submarkets defined by the study are shown in Figure 1-1.

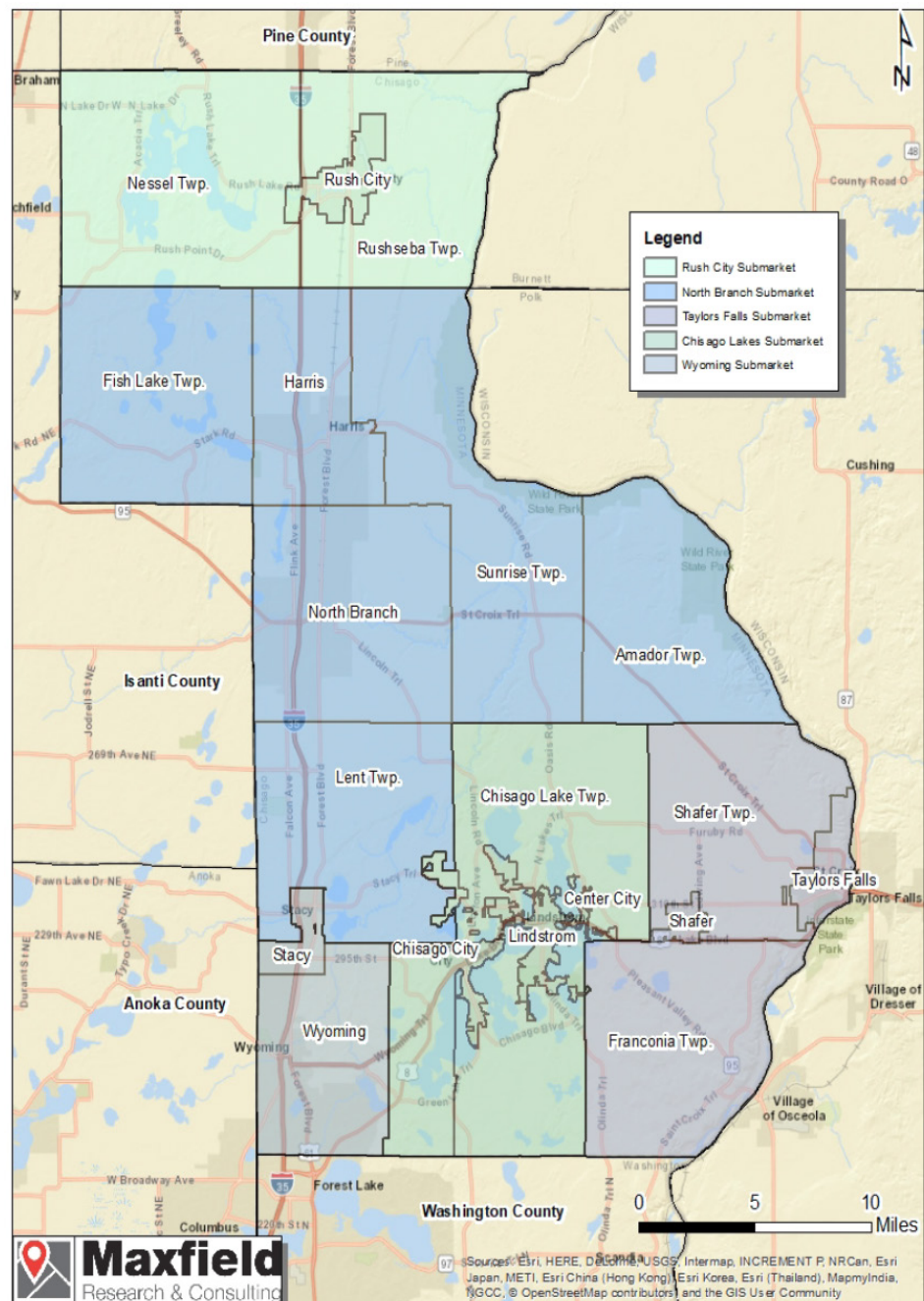


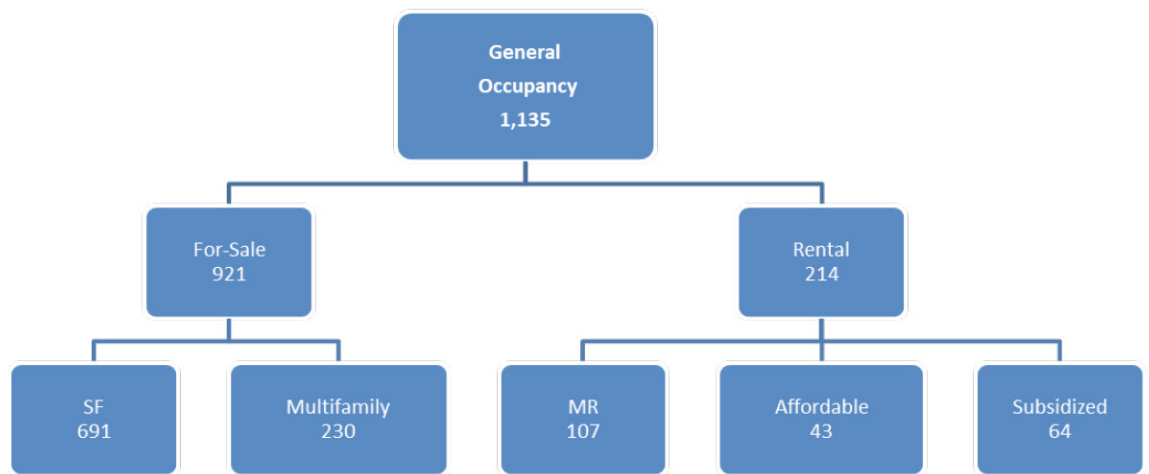
Figure 1-1 Chisago County Submarkets

Chisago Lakes Submarket

The Chisago Lakes submarket includes the following cities:

Center City
Chisago City
Lindstrom

Figure 1-2 shows the projected general occupancy and senior housing demand for the submarket from 2017-2030.



Chisago Lakes Submarket Projected Senior Demand, 2030

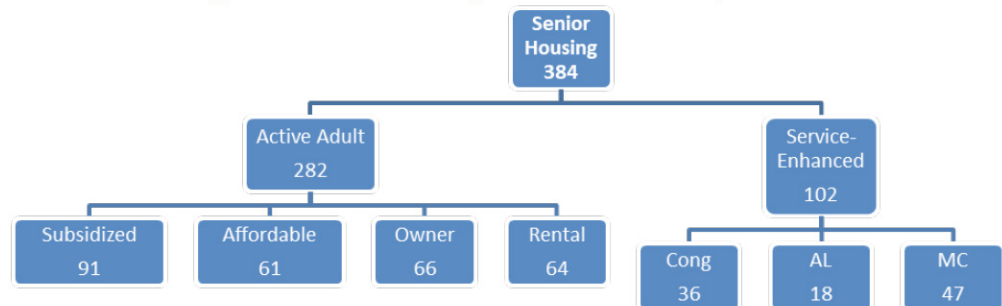


Figure 1-2

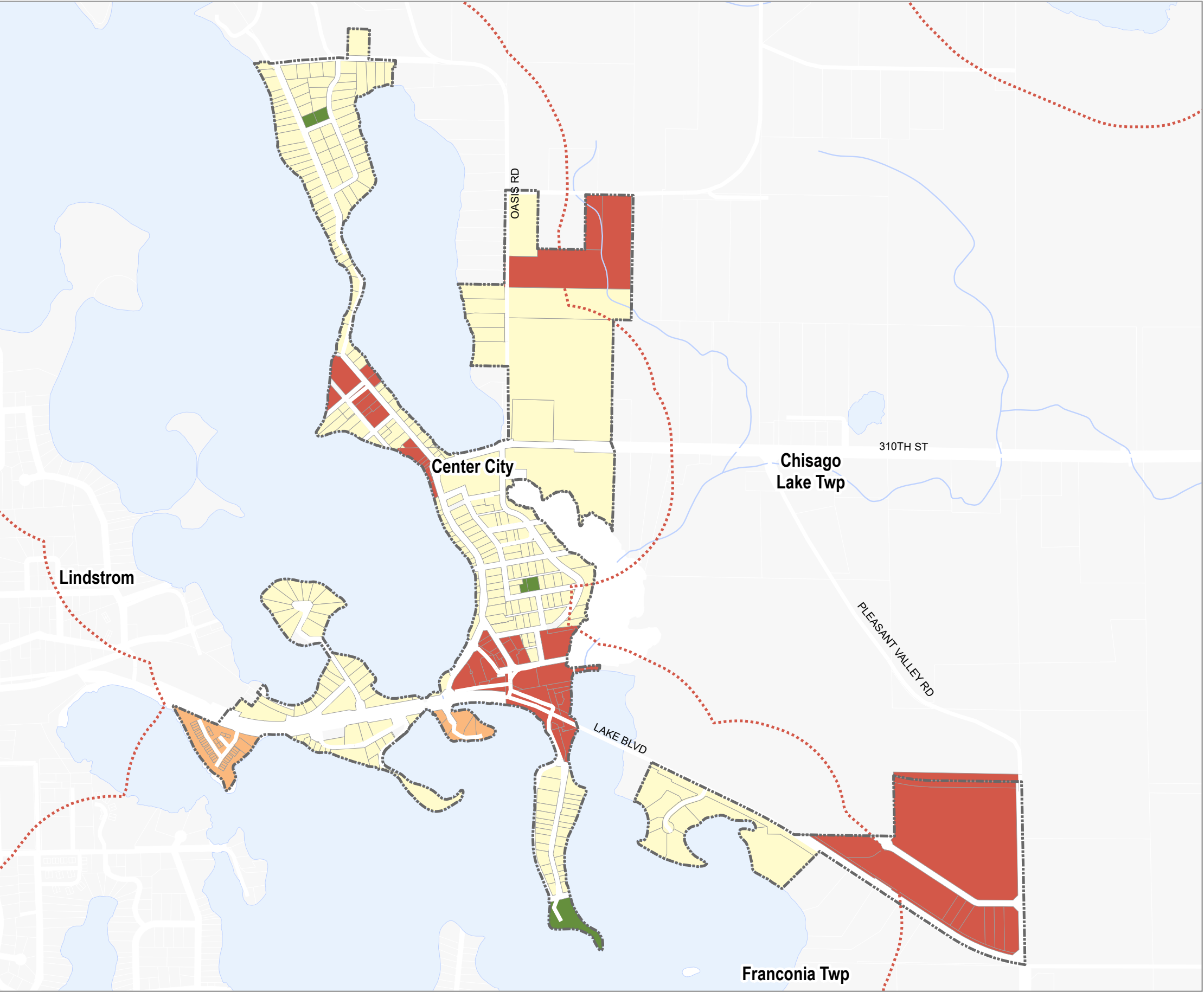
From the Comprehensive Housing Needs Analysis for Chisago County, Minnesota completed by Maxfield Research & Consulting, June 2018

Center City

Zoning and Land Use Considerations

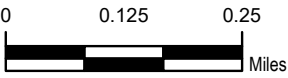
Center City has limited land available for housing and contains only low-density opportunities. Center City is encompassed almost entirely by lakes and the shoreland overlay restrictions apply to nearly the entire city. Center City has one major transportation road with Highway 8 running from west to east through the city. Center City has limited vacant and redevelopable land available for housing but may see that increase through incorporation of adjacent townships.

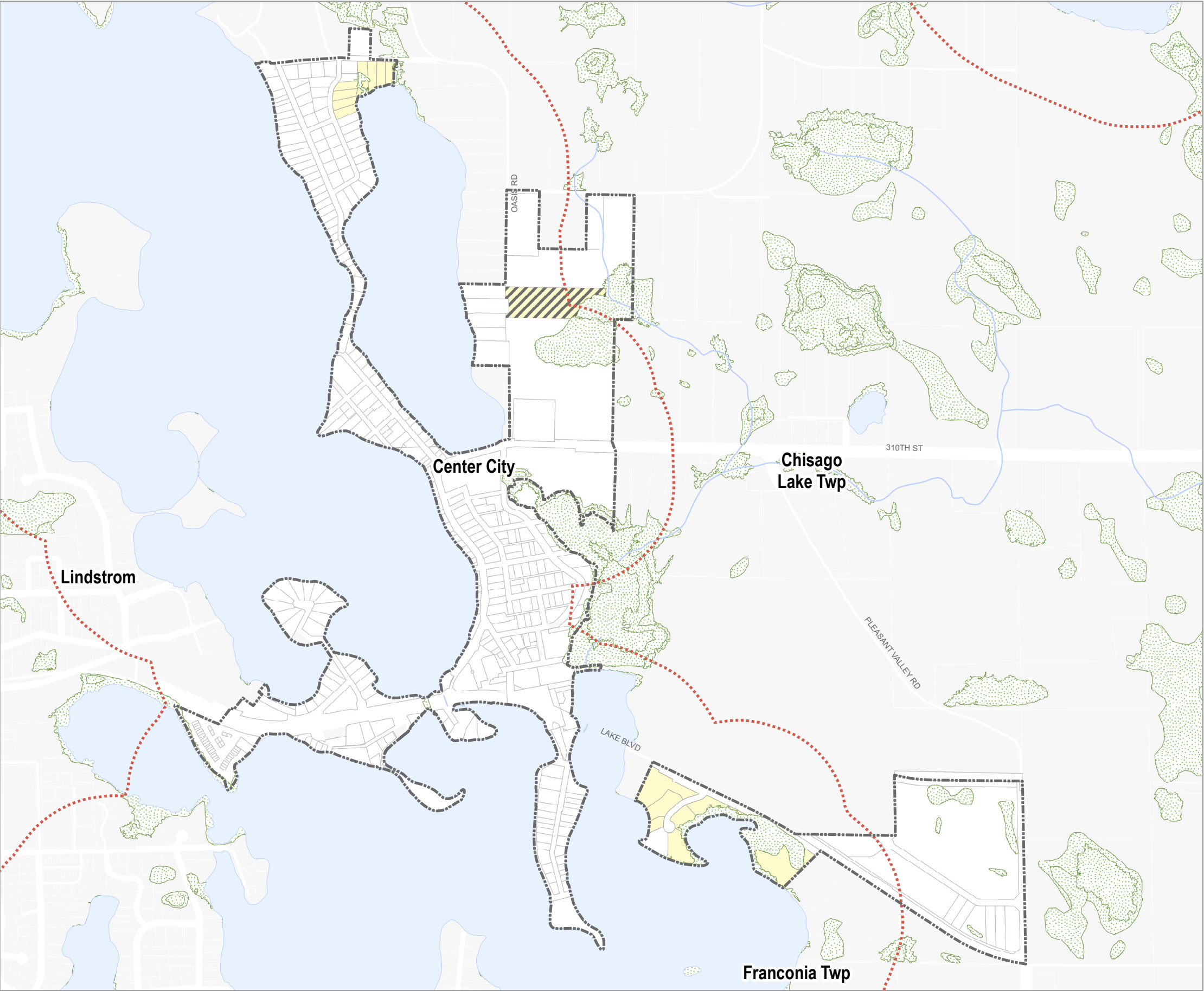
City Summary			
City Name	Center City		
Submarket	Chisago Lakes		
Contact	http://www.centercitymn.us/		
Zoning and Land Use Summary			
Development Fees	None		
Site Improvement Agreement	Y		
Building Height	35-40 feet or 2½-3 Stories		
PUD Flexibility	N		
Architectural Standards	N		
LGU Wetlands	Center City		
Tree Preservation Required	N		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Low Density Residential	Medum Density Residential	High Density Residential
City Density Ranges	2 to 3 units per acre	3 to 7 units per acre	Greater than 7 units per acre
Total Vacant Land (Gross Acres) by Market Density	20	0	0
Total Redevelopable land (Gross Acres)	9	0	0
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	29	0	0
Average GROSS Units supported (Market Density)	72.5	0	0



Center City Zoning Map

- Center City Boundary
- Shoreland Boundary
- R-1 Traditional Single Family
- R-2 Suburban Single Family
- B-1; B-2 & County Business
- P City/Park
- Parcels
- Lakes
- Rivers

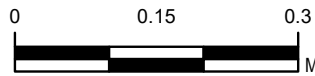




Center City Vacant and Redevelopable Land Inventory

- Center City Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

*Density is based on market density values in 2018

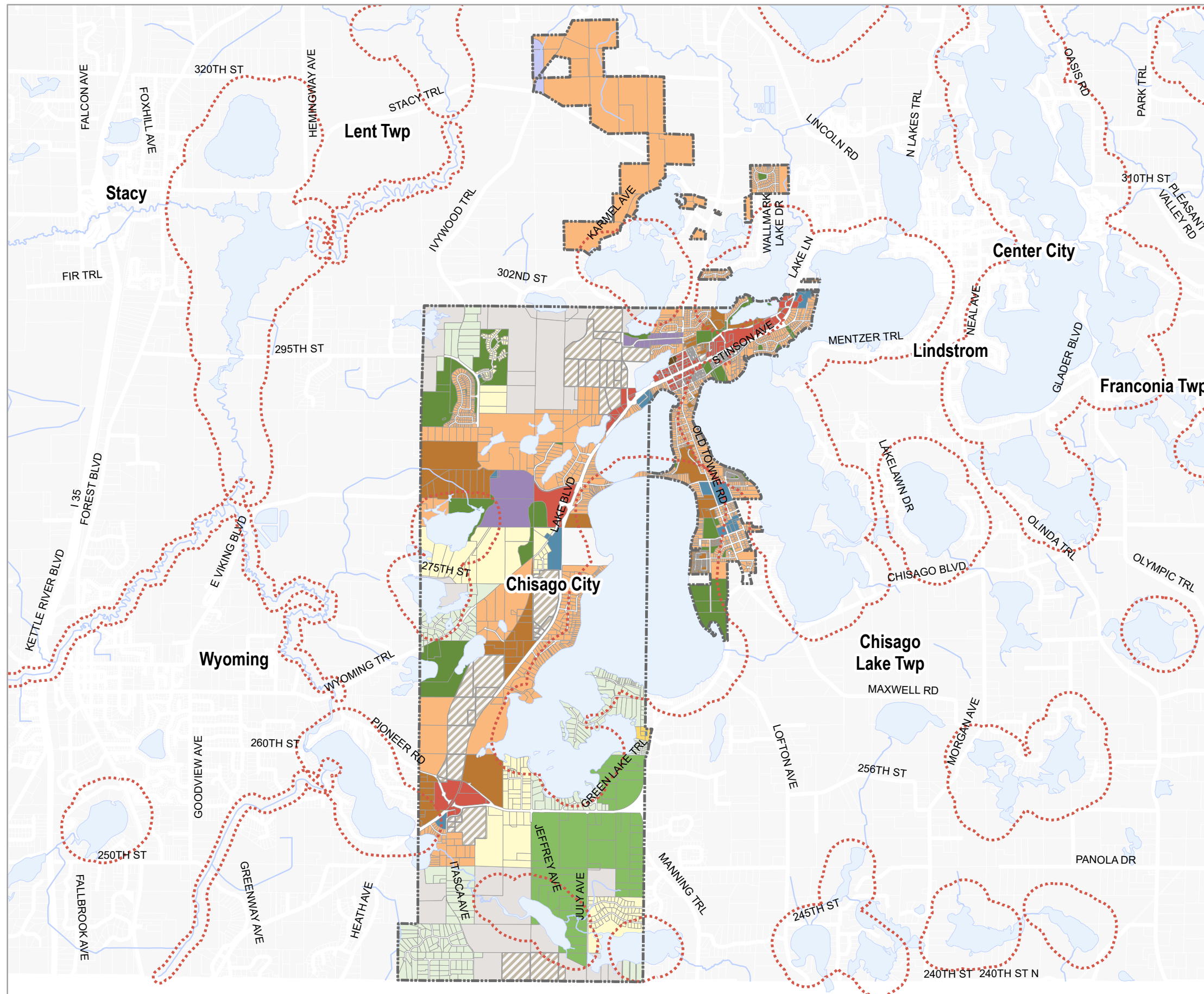


Chisago City

Zoning and Land Use Considerations

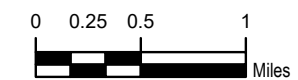
Chisago City has housing opportunities available in the low, medium and high-density categories but is limited by its numerous lakes and the shoreland overlay restrictions that exist on a large area of the city. Chisago City has one major transportation road with Highway 8 running from the southwest to the northeast sides of the City. Chisago City includes a large portion of land that will be ready for development or redevelopment with the availability of utilities to the area.

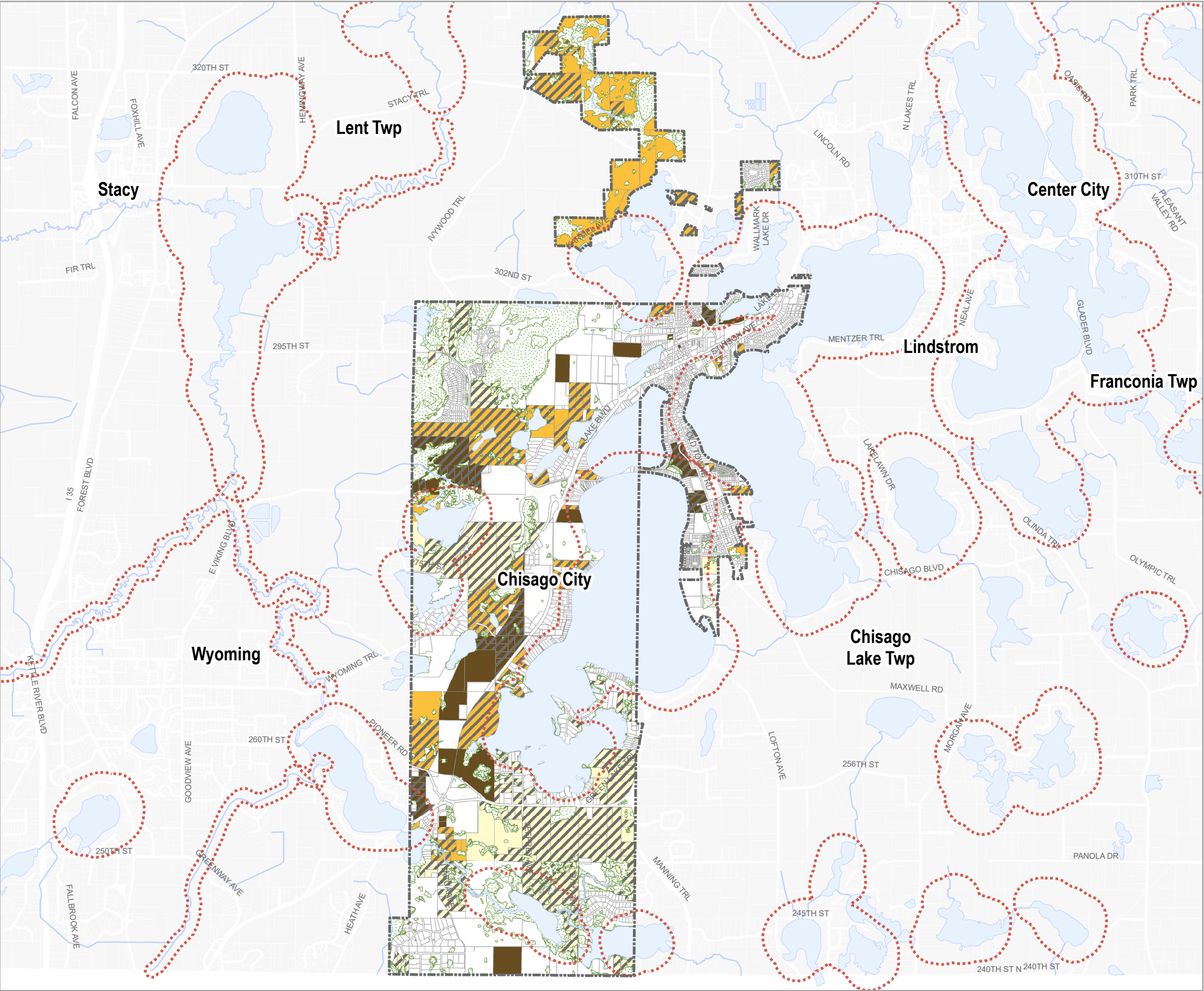
City Summary			
City Name	Chisago City		
Submarket	Chisago Lakes		
Contact	https://www.ci.chisago.mn.us/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	N		
Building Height	35 feet or 2½ stories		
PUD Flexibility	Y		
Architectural Standards	Y		
LGU Wetlands	Chisago City		
Tree Preservation Required	Y		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Low Density Residential	Med/High Density Residential	Mixed-Use
City Density Ranges	2 to 4 units per acre	3 to 8 units per acre	No range given
Total Vacant Land (Gross Acres) by Market Density	224	667	326
Total Redevelopable land (Gross Acres)	1,182	914	365
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	1,406	1,581	691
Average GROSS Units supported (Market Density)	3,515	7,905	13,820



Chisago City Zoning Map

- Chisago City Boundary
- Shoreland Boundary
- RR-1 Rural Residential - Existing
- RR-2 Rural Residential - Planned
- R-1 Single Family Residential
- R-2 Single Family Residential
- R-3 Medium Density Residential
- R-4 High Density Residential
- PSP-OS Park/Open Space
- PSP-F Public/Semi-Public
- PSP-F Estate Residential
- PMD; PID/LI Mixed Use
- OPI & LI Industrial
- CO Carlos Avery Overlay
- C; CB & HC Commercial
- A Agricultural
- Parcels
- Lakes
- Rivers





Chisago City Vacant and Redevelopable Land Inventory

- Chisago City Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant Medium Density Land
- Vacant High Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

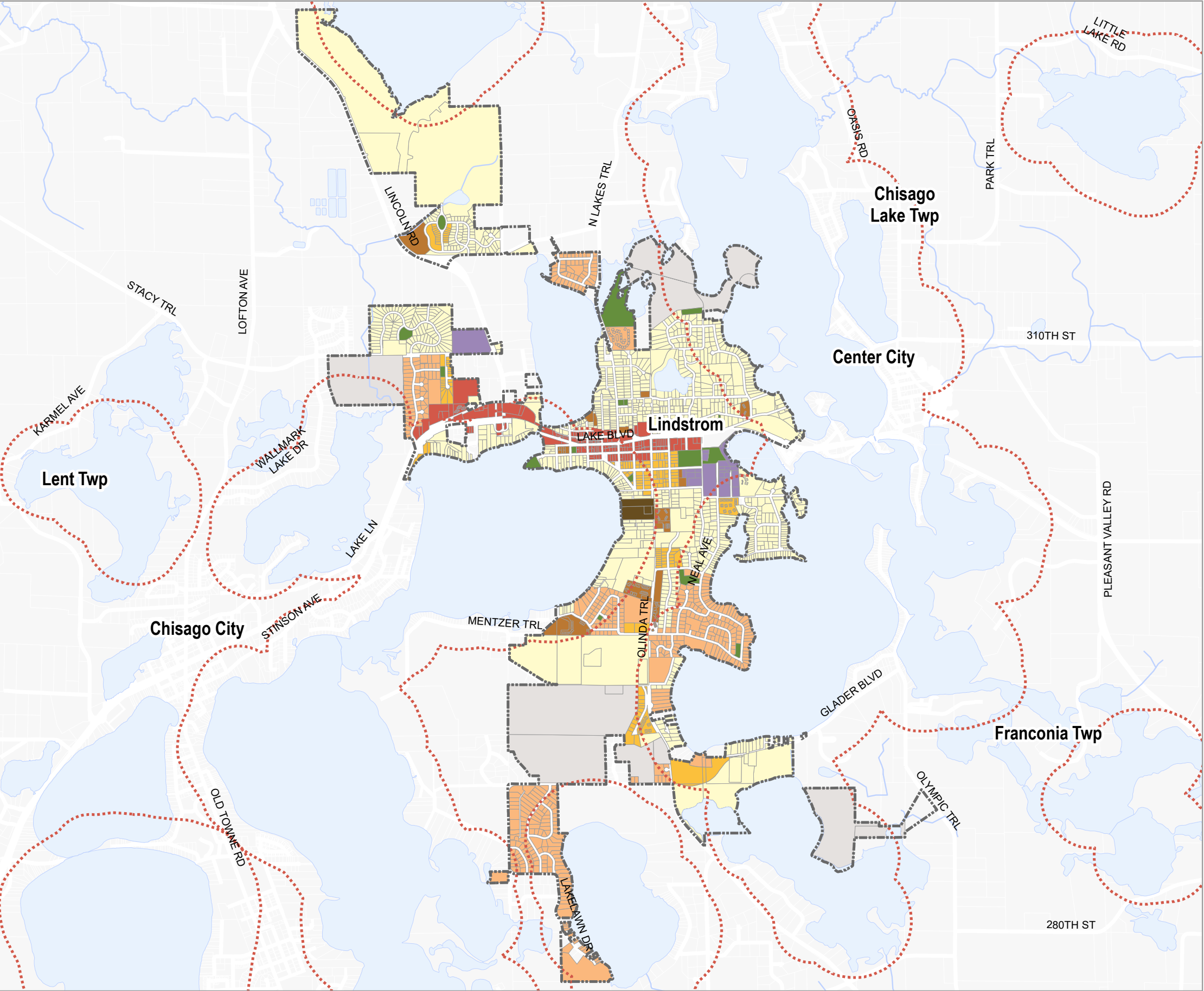
*Density is based on market density values in 2018

Lindstrom

Zoning and Land Use Considerations

Lindstrom contains housing opportunities for low, medium and high-density developments. Lindstrom is bounded by lakes on all sides and shoreland overlay restrictions apply to the vast majority of the city. Lindstrom has one major transportation road with Highway 8 running from west to east through the city. Lindstrom's core areas are mostly developed with opportunity areas for vacant land development on the edges of the city and redevelopable land available for housing along the larger roadways

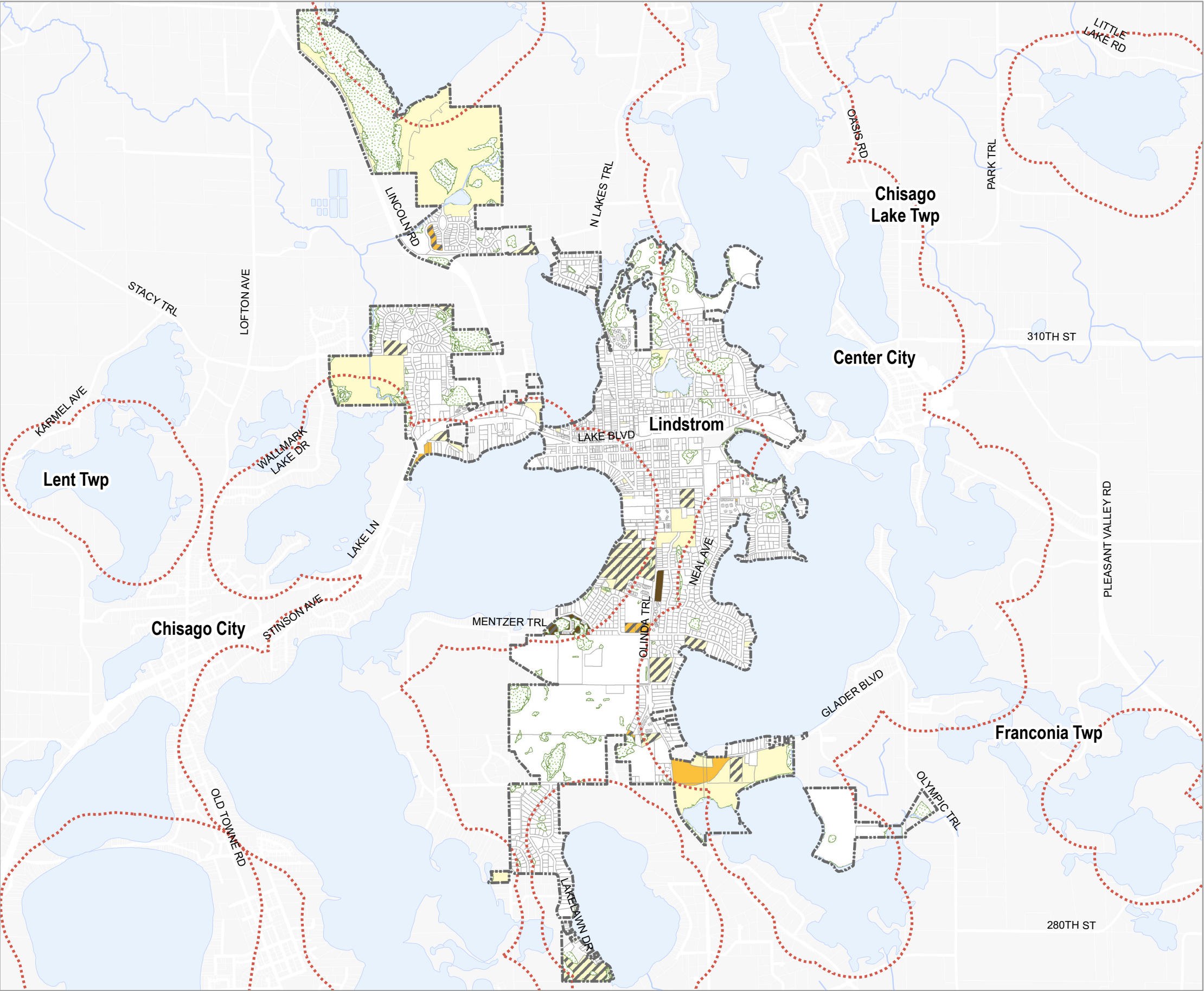
City Summary			
City Name	Lindstrom		
Submarket	Chisago Lakes		
Contact	http://www.cityoflindstrom.us/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	N		
Building Height	35 feet		
PUD Flexibility	Y		
Architectural Standards	Y		
LGU Wetlands	Lindstrom		
Tree Preservation Required	Y		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Single Family Residential	Multi-Family Residential	Mixed-Use
City Density Ranges	1 to 6 units per acre	6 to 20 units per acre	6 to 30 units per acre
Total Vacant Land (Gross Acres) by Market Density	459	19	4
Total Redevelopable land (Gross Acres)	87	9	9
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	546	28	13
Average Gross Units supported (Market Density)	1,365	140	260



Lindstrom Zoning Map

- Lindstrom_Boundary
- Shoreland Boundary
- R-1 Single Family Residential District
- R-1A Single Family Residential District
- R-2 Medium Density Residential District
- R-3 High Density Residential District
- R-4 High Density Residential District
- P Park
- I-1 Industrial District
- B-1; B-2 & CBD Business
- A-0 Agricultural
- Parcels
- Lakes
- Rivers

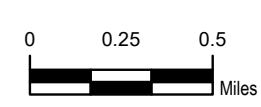




Lindstrom Vacant and Redevelopable Land Inventory

- Lindstrom Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant Medium Density Land
- Vacant High Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

*Density is based on market density values in 2018

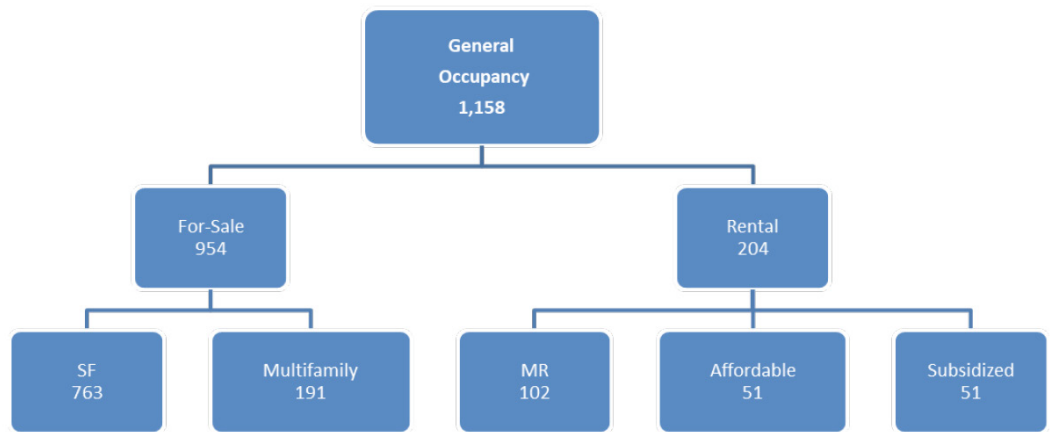


North Branch Submarket

The North Branch Submarket includes the following cities:

Harris
North Branch

Figure 1-9 shows the projected general occupancy and senior housing demand for the submarket from 2017-2030.



North Branch Submarket Projected Senior Demand, 2030

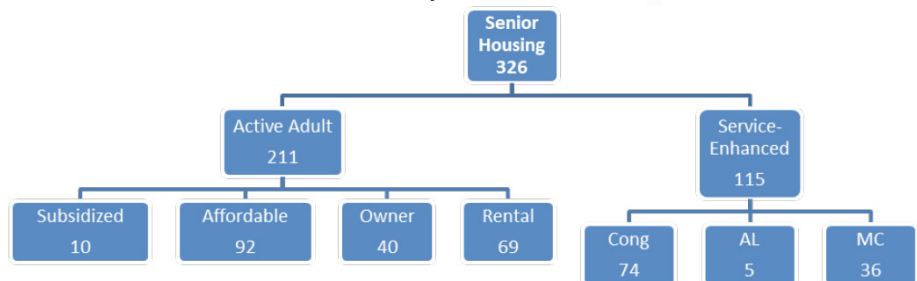


Figure 1-9

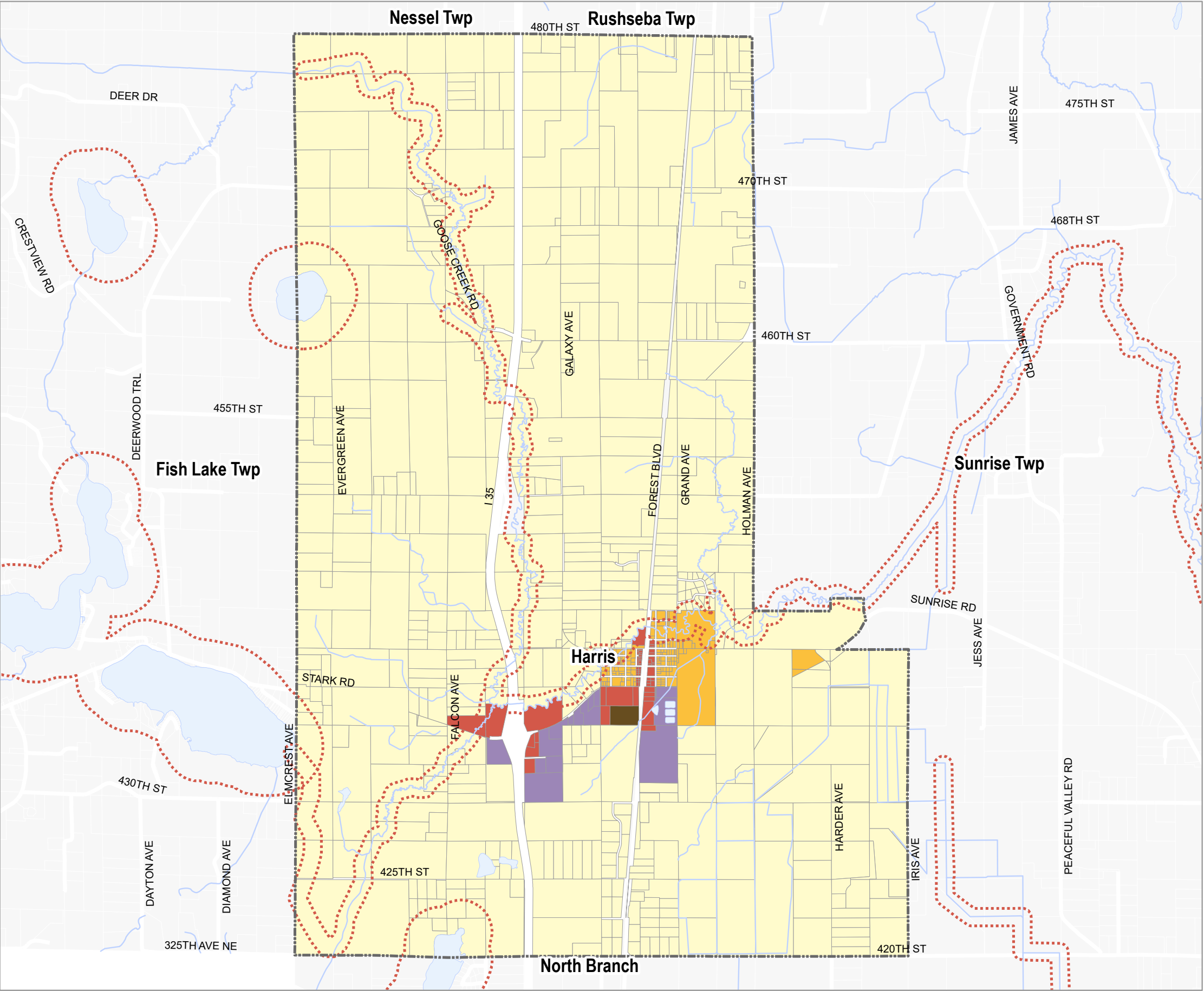
From the Comprehensive Housing Needs Analysis for Chisago County, Minnesota completed by Maxfield Research & Consulting, June 2018

Harris

Zoning and Land Use Considerations

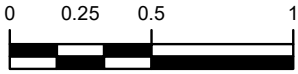
Harris has large amounts of land available for low-density housing and a small amount available for high-density housing. Harris contains various wetlands throughout its rural areas, which must be considered when developing. Harris is located along a major transportation road with Interstate 35 running from north to south through the city.

City Summary			
City Name	Harris		
Submarket	North Branch		
Contact	http://www.harrismn.com/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	N		
Building Height	35 feet		
PUD Flexibility	Y		
Architectural Standards	N		
LGU Wetlands	Harris		
Tree Preservation Required	N		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to	No	No	No
Market Density	Comprehensive Plan	Comprehensive Plan	Comprehensive Plan
City Density Ranges	None	None	None
Total Vacant Land (Gross) by Market Density	5,061	0	0
Total Redevelopable land (Gross Acres)	5,967	0	15
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	11,028	0	15
Average GROSS Units supported (Market Density)	27,570	0	300

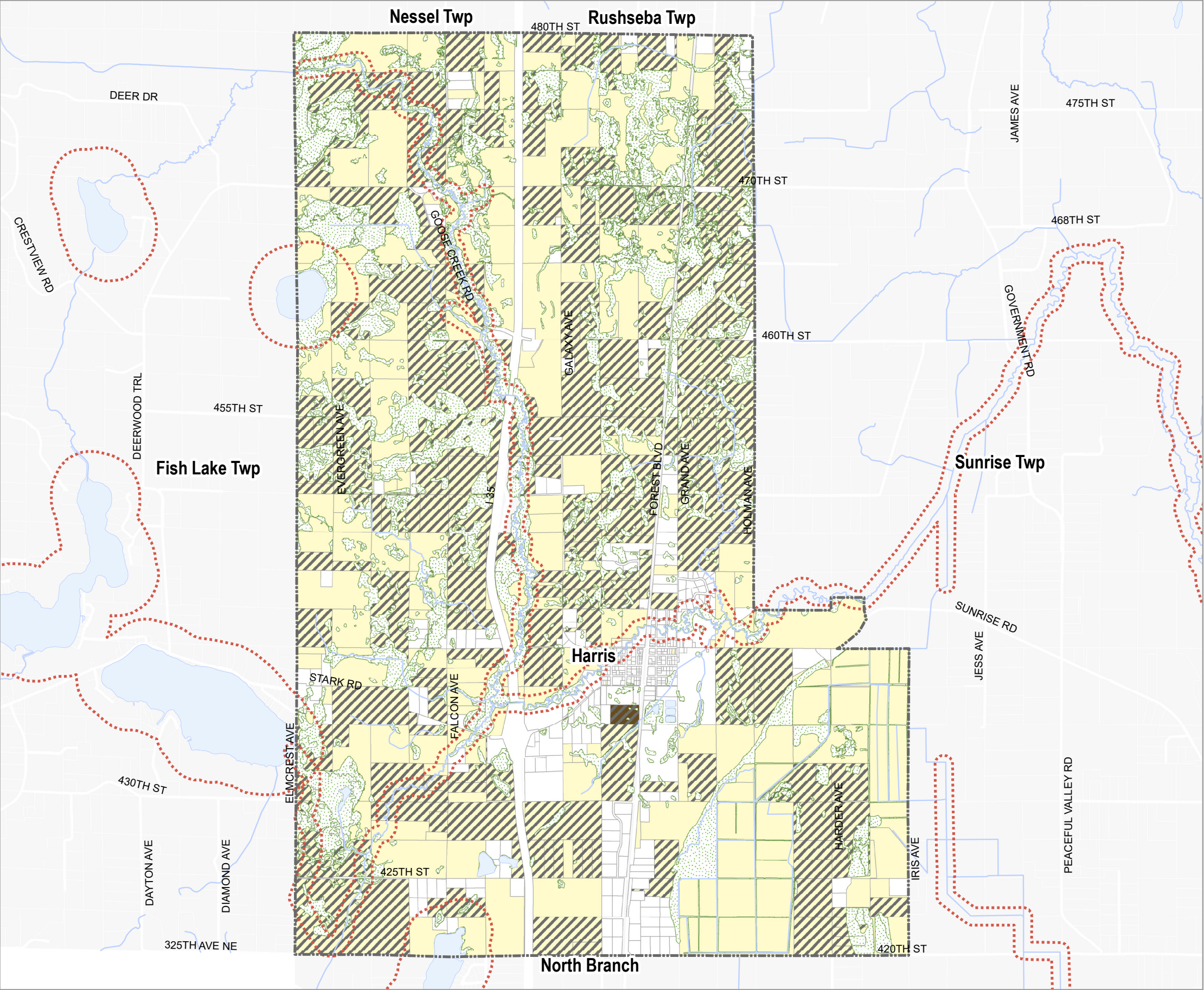


Harris Zoning Map

- Harris Boundary
- Shoreland Boundary
- R-1 Urban Residential
- R-2 Rural Residential
- R-3 Multiple Residential
- B General Business
- CI Commercial Industrial; I Industrial
- Parcels
- Lakes
- Rivers



October 2018 Figure 1-10



Harris Vacant and Redevelopable Land Inventory

- Harris Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant High Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

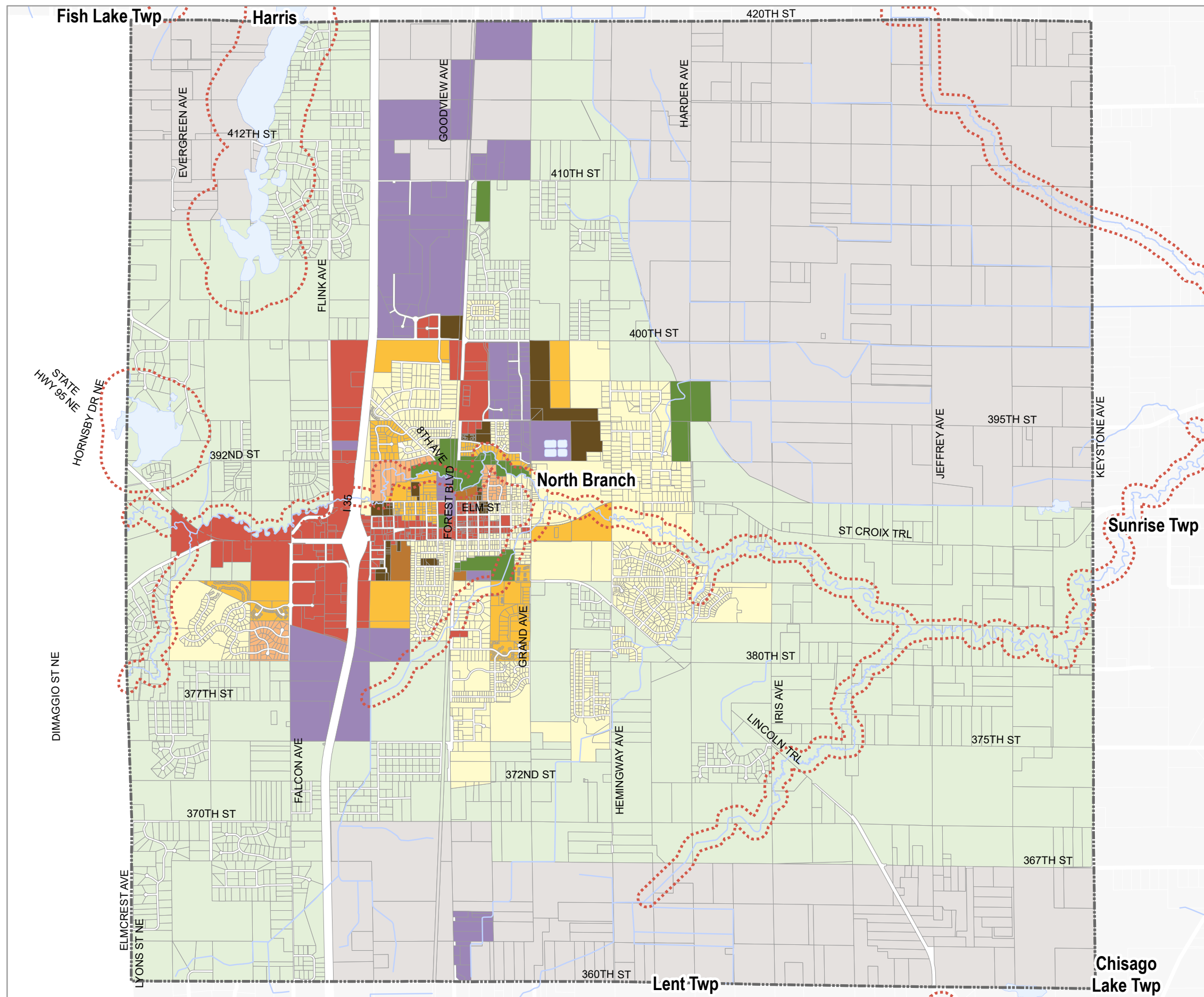
*Density is based on market density values in 2018

North Branch

Zoning and Land Use Considerations

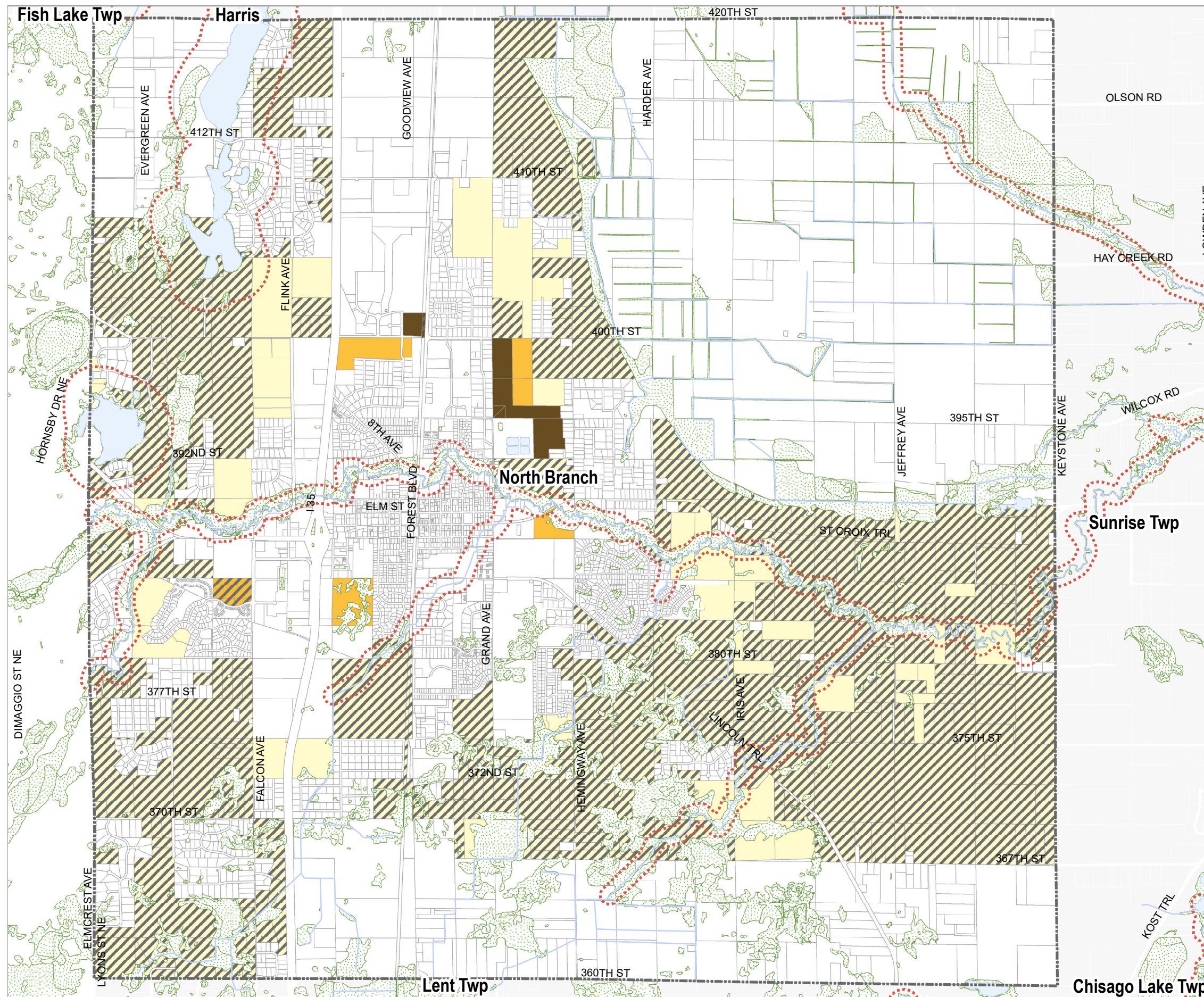
North Branch is located along a major roadway into the larger metro area and has limited environmental impacts. North Branch has two major transportation roads with Interstate 35 running from north to south and Highway 95 running west to east within the city. North Branch includes land that represent an opportunity for development or redevelopment along the major roadways as utilities become available to the area.

City Summary			
City Name	North Branch		
Submarket	North Branch		
Contact	http://www.ci.north-branch.mn.us/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	N		
Building Height	35 - 42 feet		
PUD Flexibility	Y		
Architectural Standards	Y		
LGU Wetlands	North Branch		
Tree Preservation Required	Y		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Single Family	Medium Density Residential	High Density Residential
City Density Ranges	2 to 4 units per acre	3 to 6 units per acre	5 to 18 units per acre
Total Vacant Land (Gross Acres) by Market Density	730	10	11
Total Redevelopable land (Gross Acres)	7297	235	110
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	8,027	245	121
Average GROSS Units supported (Market Density)	20,068	1,225	2,420



- North Branch Boundary
- Shoreland Boundary
- R1 Single-Family Residential
- R1A Single-Family Residential
- R2 Medium Density Residential
- R3 High Density Residential
- R4 Manufactured Home Residential
- RR Rural Residential
- AG1 & AG2 Agricultural
- B2 & B3 & CBD Business
- I2 & I3 & I4 Industrial
- P Park/Open Space
- Parcels
- Lakes
- Rivers





North Branch Vacant and Redevelopable Land Inventory

- North Branch Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant Medium Density Land
- Vacant High Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

*Density is based on market density values in 2018

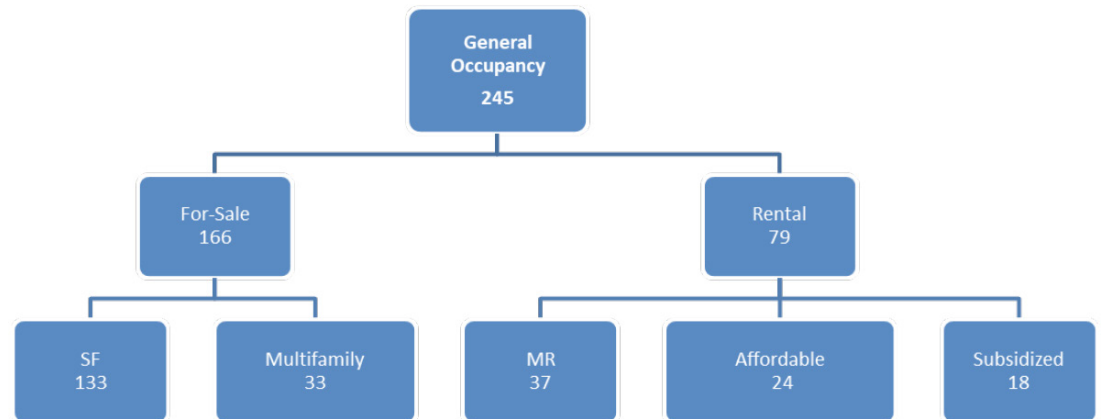


Rush City Submarket

The Rush City Submarket includes the following city:

Rush City

Figure 1-14 shows the projected general occupancy and senior housing demand for the submarket from 2017-2030.



Rush City Submarket Projected Senior Demand, 2030

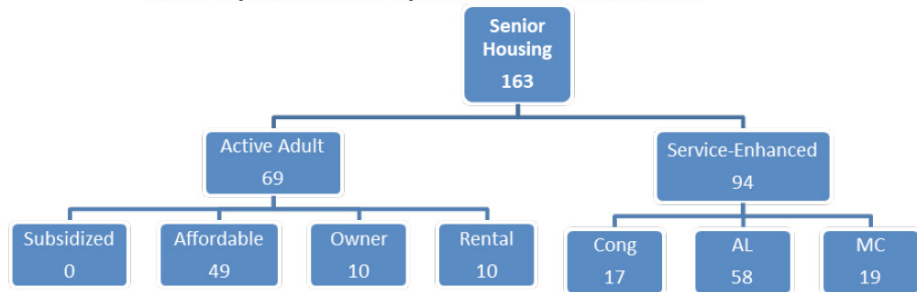


Figure 1-14

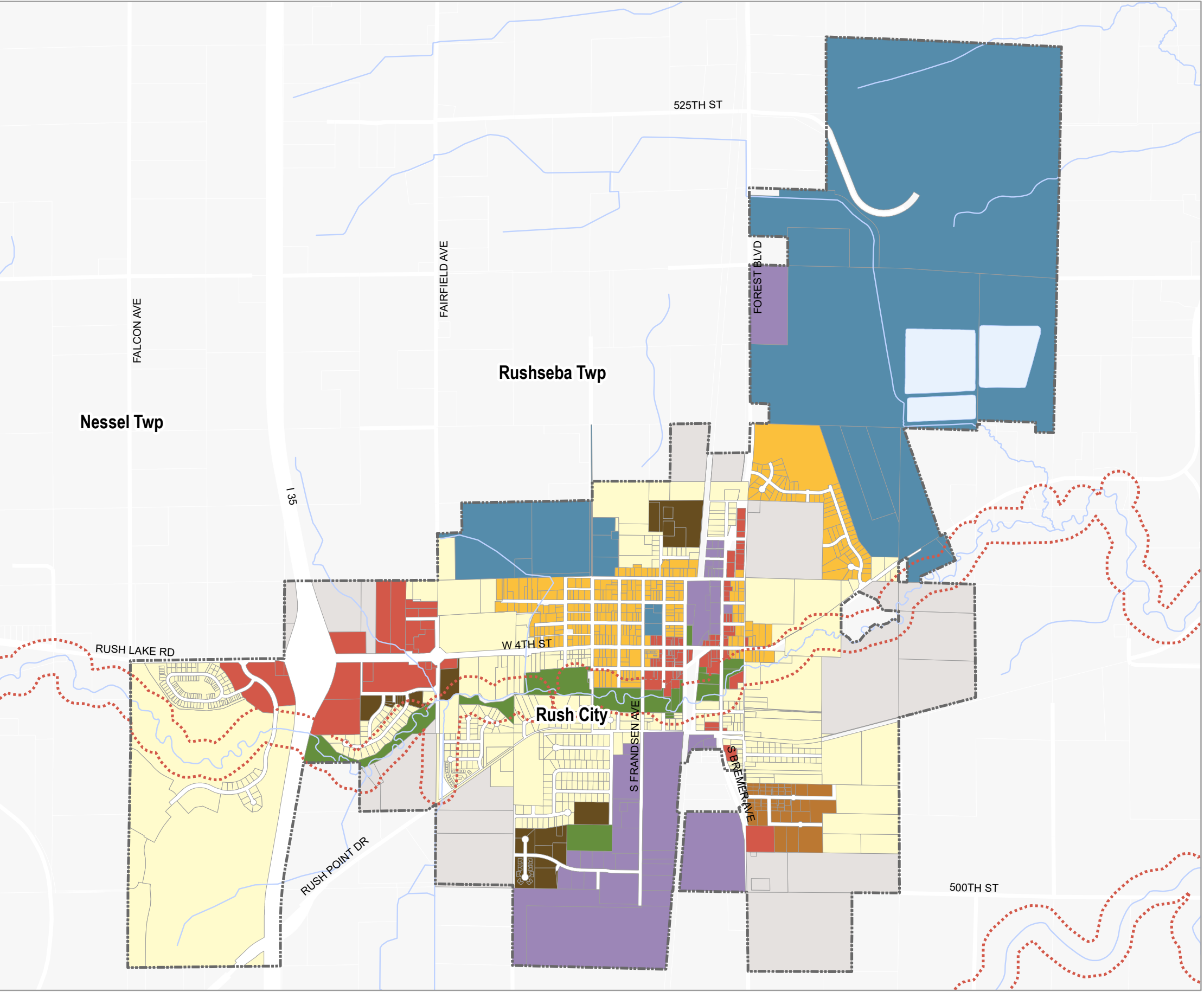
From the Comprehensive Housing Needs Analysis for Chisago County, Minnesota completed by Maxfield Research & Consulting, June 2018

Rush City

Zoning and Land Use Considerations

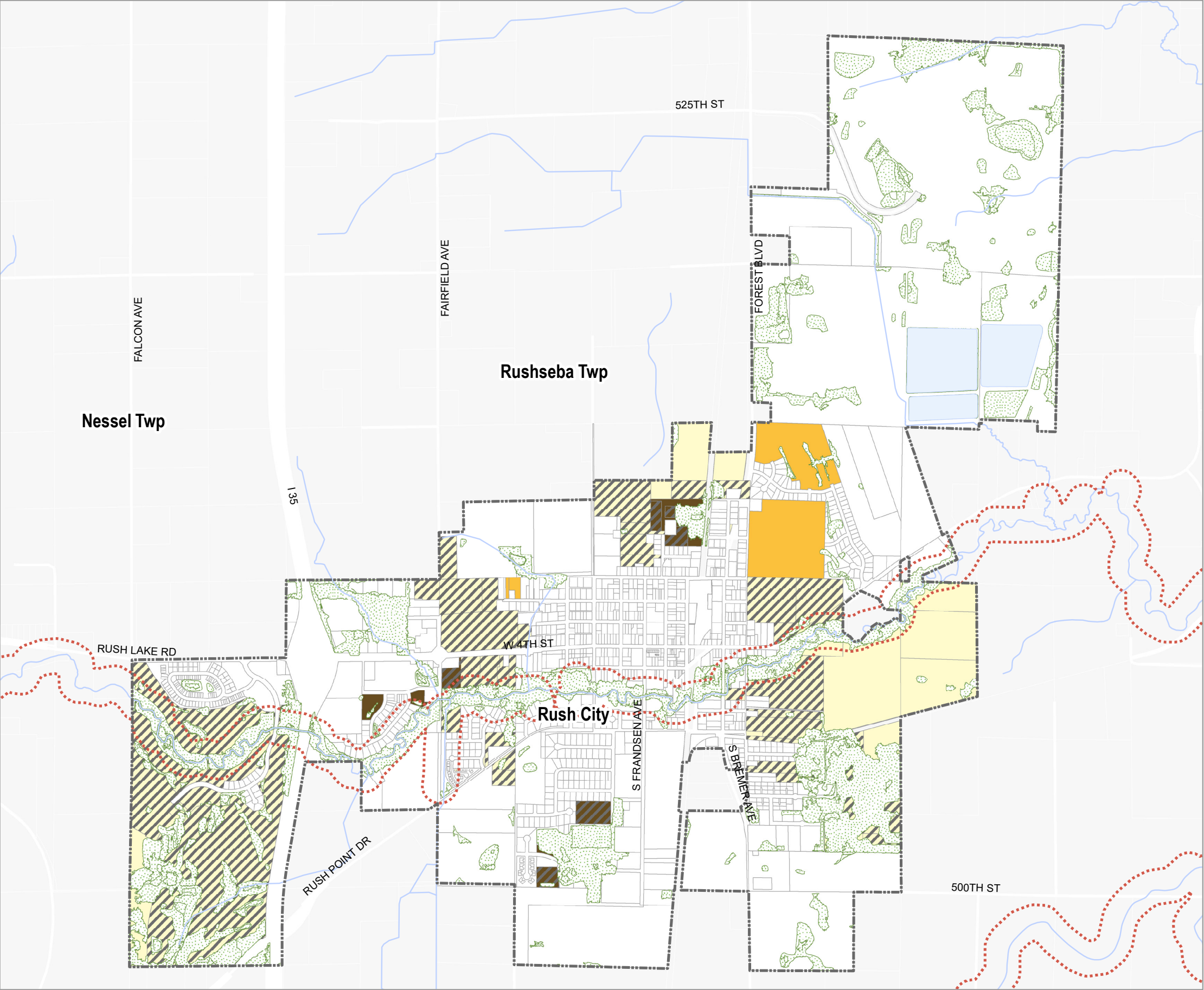
Rush City has various scattered opportunities for both vacant land development and redevelopment in the low, medium and high-density areas throughout the city. Rush City is characterized by its regional airport and correctional facility that employs a large number of the residents. Rush City has one major transportation road with Interstate 35 running from north to south on the western side of the city. County Roads 1 and 30 provide routes to the rest of the city.

City Summary			
City Name	Rush City		
Submarket	Rush City		
Contact	http://www.rushcitymn.us/		
Zoning and Land Use Summary			
Development Fees	None		
Site Improvement Agreement	N		
Building Height	35-40 feet or 2½-3 Stories.		
PUD Flexibility	Y		
Architectural Standards	Y		
LGU Wetlands	Rush City		
Tree Preservation Required	N		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Low Density	Med / High Density Residential	None
City Density Ranges	No density range provided	No density range provided	None
Total Vacant Land (Gross Acres) by Market Density	180	67	19
Total Redevelopable land (Gross Acres)	470	0	17
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	650	67	36
Average GROSS Units supported (Market Density)	1,625	335	720



Rush City Zoning Map

- Rush City Boundary
- Shoreland Boundary
- R-1 Single Family
- R-2 Two Family
- R-3 Multiple Family
- M-1 Manufactured Home Park
- A-1 Agricultural
- B-1 & B-2 Highway & General Business
- C-1 Conservation, Parks, & Open Space
- I-1, I-2 Industrial
- P-1 Public & Semi-Public
- Parcels
- Lakes
- Rivers



Rush City Vacant and Redevelopable Land Inventory

- Rush City Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant Medium Density Land
- Vacant High Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

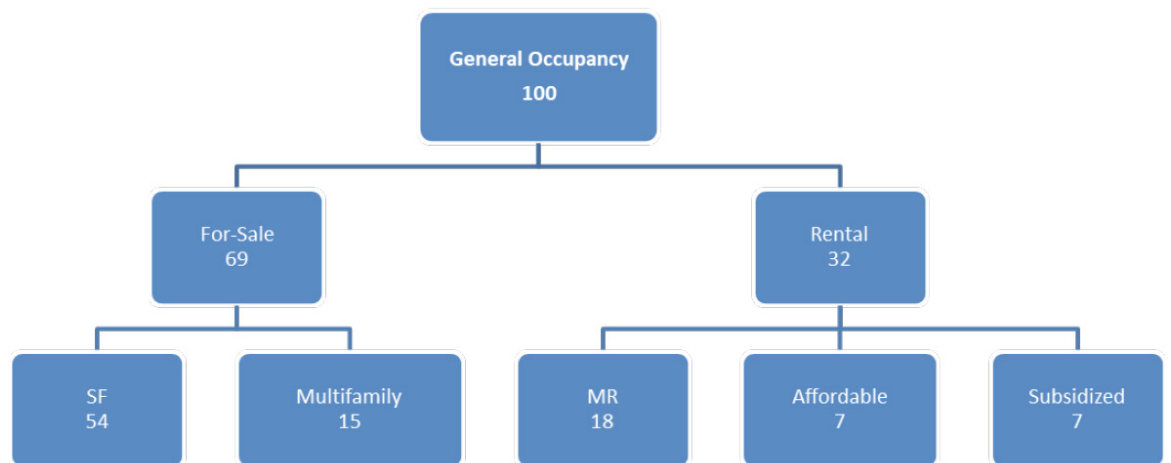
*Density is based on market density values in 2018

Taylors Falls Submarket

The Taylors Falls Submarket includes the following cities:

Taylors Falls
Shafer

Figure 1-17 shows the projected general occupancy and senior housing demand for the submarket from 2017-2030.



Taylors Falls Submarket Projected Senior Demand, 2030

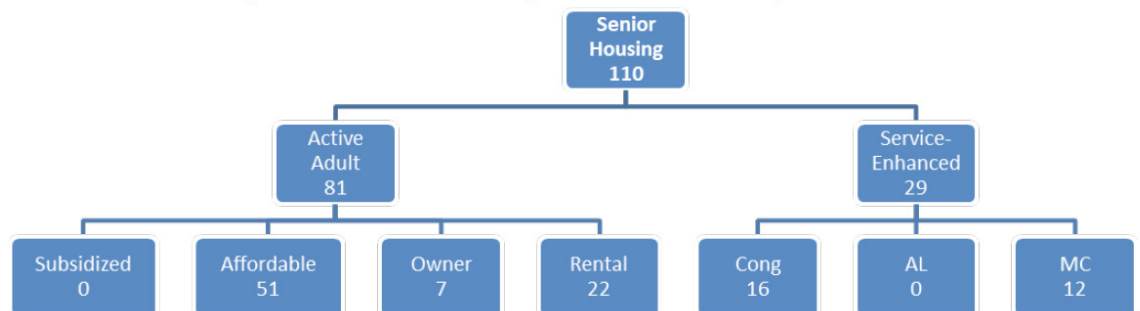


Figure 1-17

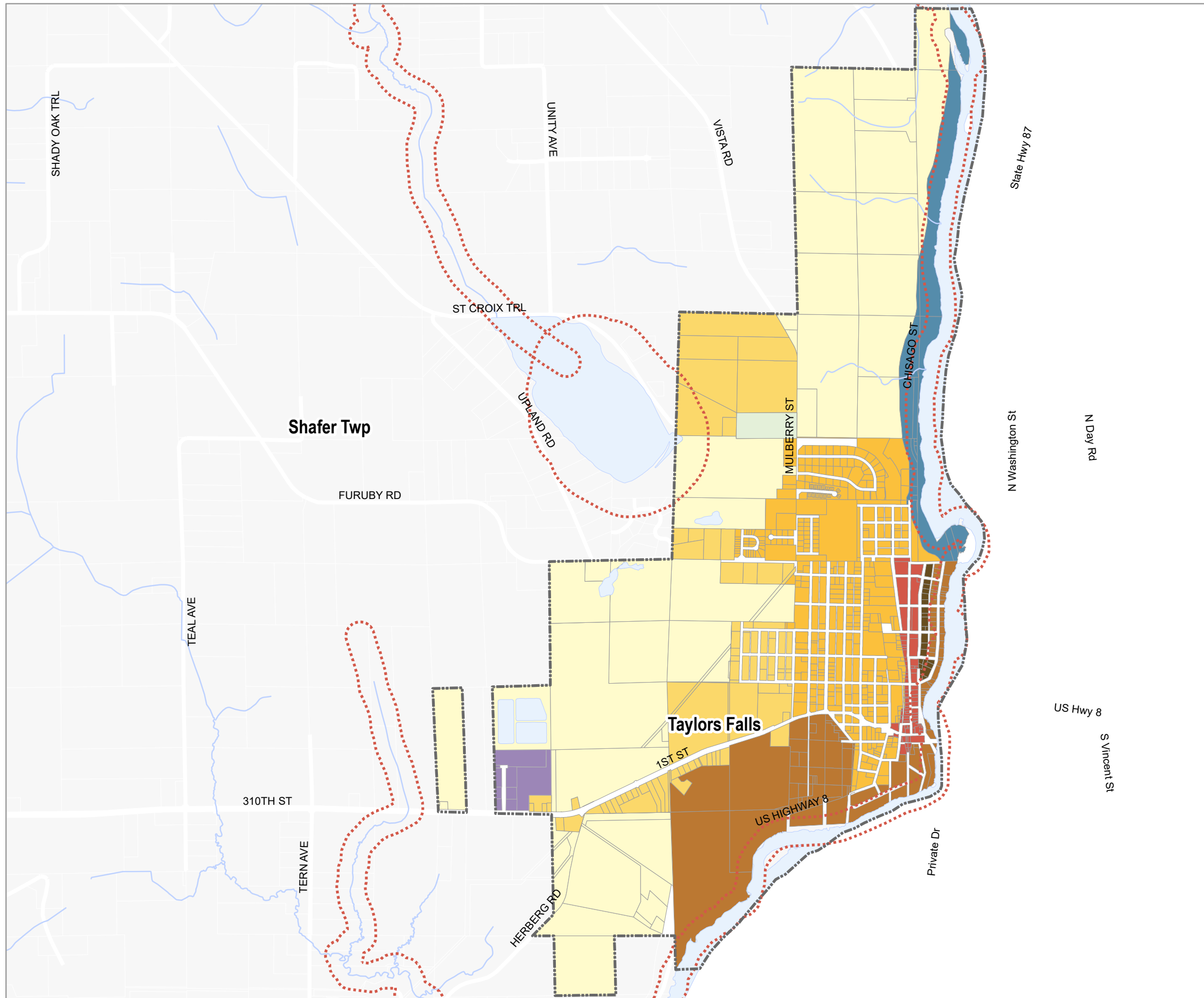
From the Comprehensive Housing Needs Analysis for Chisago County, Minnesota completed by Maxfield Research & Consulting, June 2018

Taylors Falls

Zoning and Land Use Considerations

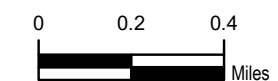
Taylors Falls includes a portion of medium density land that is ready for development or redevelopment with current availability of utilities and a large portion of low density land that is ready for development or redevelopment as utilities become available. Taylors Falls is characterized by the St. Croix River which borders the city on the east side and is classified as a National Wild and Scenic River. Taylors Falls has two major transportation roads with Highway 8 running from the southwest to the east and Highway 95 running from north to south through the city.

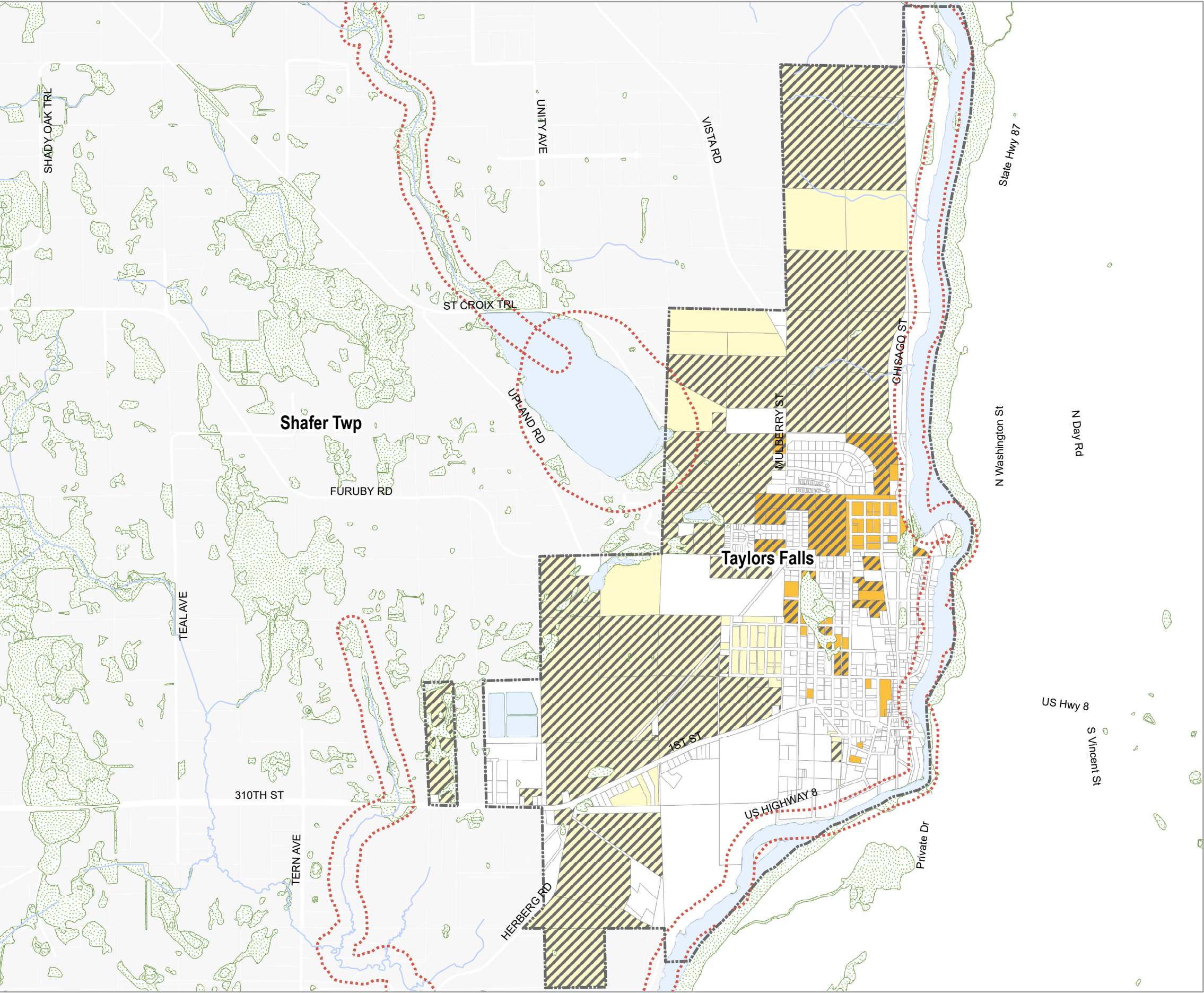
City Summary			
City Name	Taylors Falls		
Submarket	Taylors Falls		
Contact	https://www.ci.taylors-falls.mn.us/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	N		
Building Height	35 feet or 2½ Stories		
PUD Flexibility	Y		
Architectural Standards	Y		
LGU Wetlands	Taylors Falls		
Tree Preservation Required	Y		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Countryside Zone	None	None
City Density Ranges	0.1 to 0.2 units per acre	None	None
Total Vacant Land (Gross Acres) by Market Density	228	41	0
Total Redevelopable land (Gross Acres)	1,632	95	0
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	1,860	136	0
Average GROSS Units supported (Market Density)	4,650	680	0



Taylor's Falls Zoning Map

- Taylor's Falls Boundary
- Shoreland Boundary
- RC Rural Countryside
- RT Residential Transitional
- ST Small Town
- SCR-I St. Croix River I
- SCR-II St. Croix River II
- DC Downtown Commercial
- B+I Business and Industrial
- H Historic Preservation
- S Shoreland
- Parcels
- Lakes
- Rivers

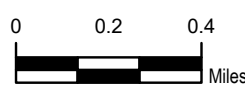




Taylors Falls Vacant and Redevelopable Land Inventory

- Taylors Falls Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant Medium Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

*Density is based on market density values in 2018



Shafer

Zoning and Land Use Considerations

Shafer includes a few opportunities for low-density housing but no higher density opportunities. Shafer has some larger wetlands located within the city that should be considered in the development process. Shafer has one major transportation road with Highway 8 running from west to east and County Road 21 running north to south.

City Summary			
City Name	Shafer		
Submarket	Taylors Falls		
Contact	http://www.shafermn.com/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	N		
Building Height	35 feet, 40 feet or 3 stories		
PUD Flexibility	Y		
Architectural Standards	N		
LGU Wetlands	Shafer		
Tree Preservation Required	Y		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	None	None	None
City Density Ranges	None	None	None
Total Vacant Land (Gross Acres) by Market Density	81	0	0
Total Redevelopable land (Gross Acres)	78	0	0
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	159	0	0
Average GROSS Units supported (Market Density)	398	0	0

Shafer Zoning Map

Legend:

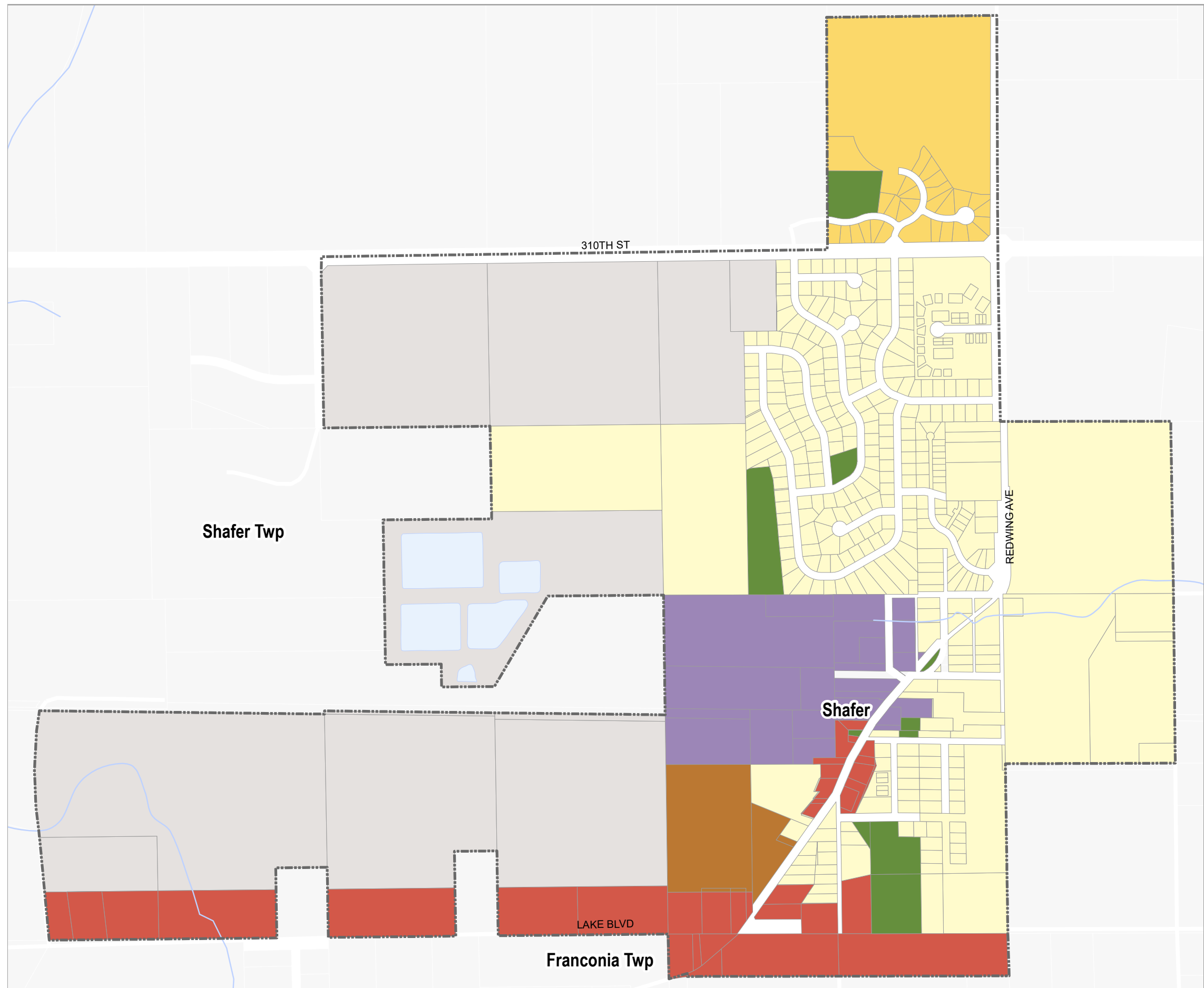
- Shafer Boundary
- R-1 Single Family Residential
- R-1A Single Family Residential
- R-M Mobile Home Residential
- P Park
- IND Light Industrial
- C & CBD Commercial
- AG Agricultural
- Parcels
- Lakes
- Rivers

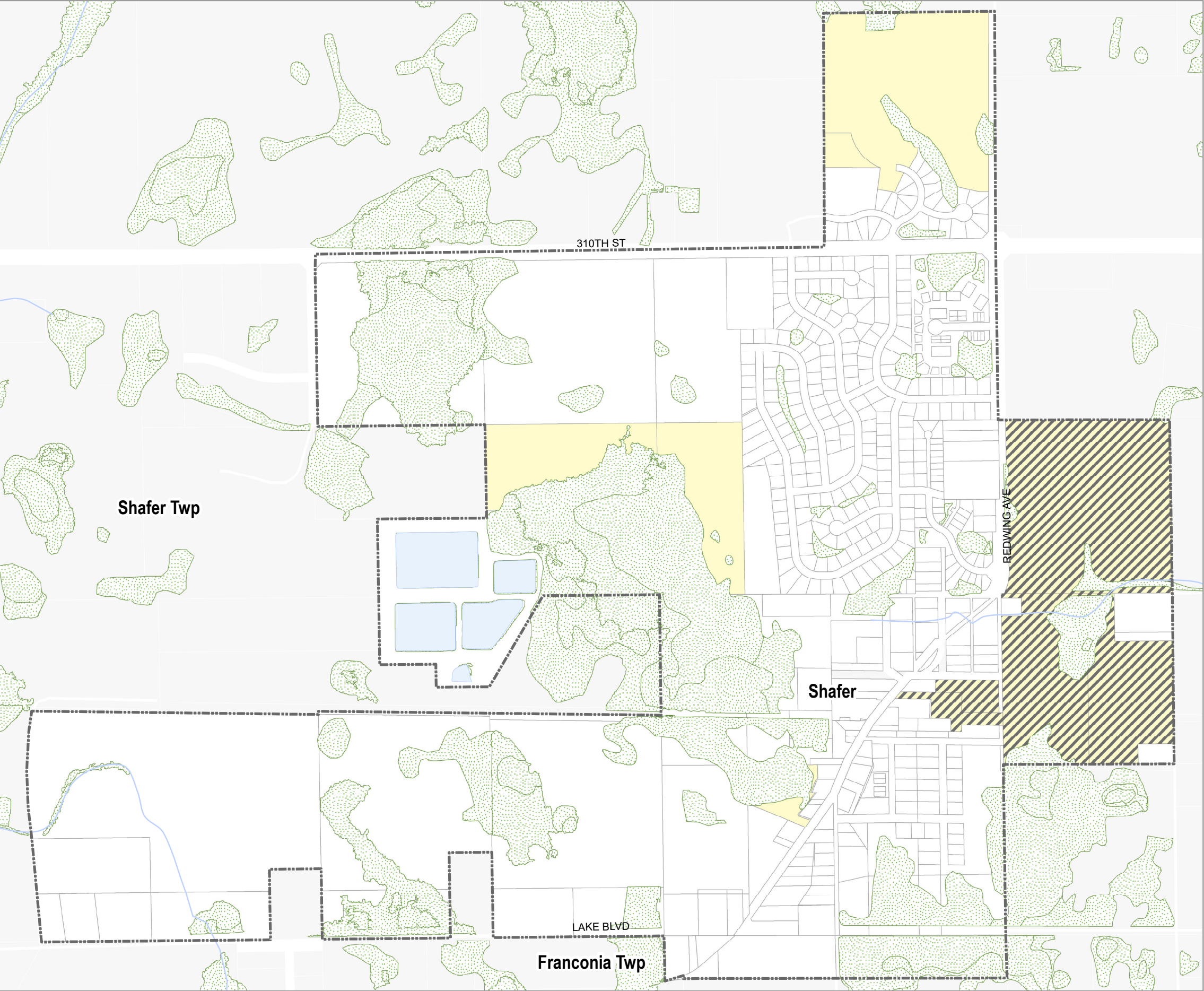
0 0.1 0.2 Miles

NORTH

CHISAGO COUNTY

October 2018 Figure 1-20





Shafer Vacant and Redevelopable Land Inventory

- Shafer Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

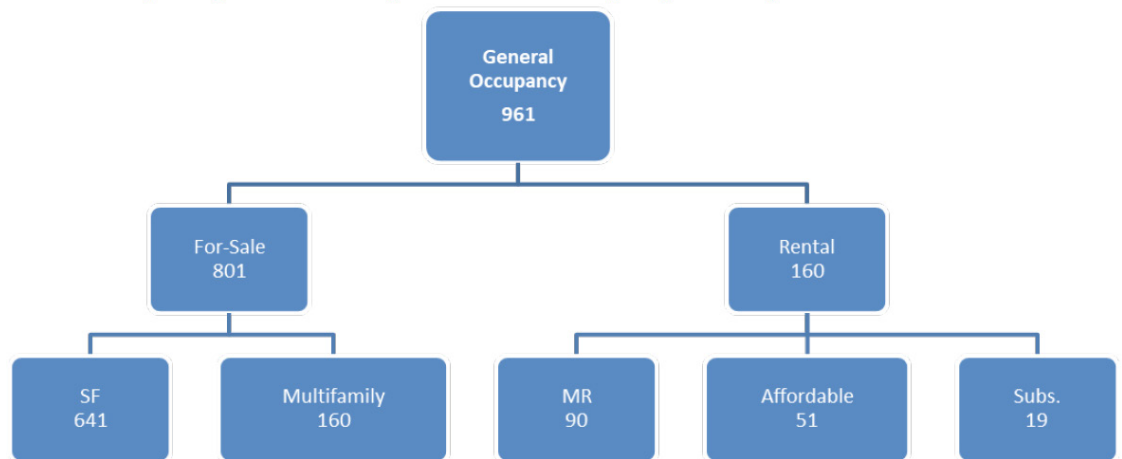
*Density is based on market density values in 2018

Wyoming Submarket

The Wyoming Submarket includes the following cities:

Stacy
Wyoming

Figure 1-22 shows the projected general occupancy and senior housing demand for the submarket from 2017-2030.



Wyoming Submarket Projected Senior Demand, 2030

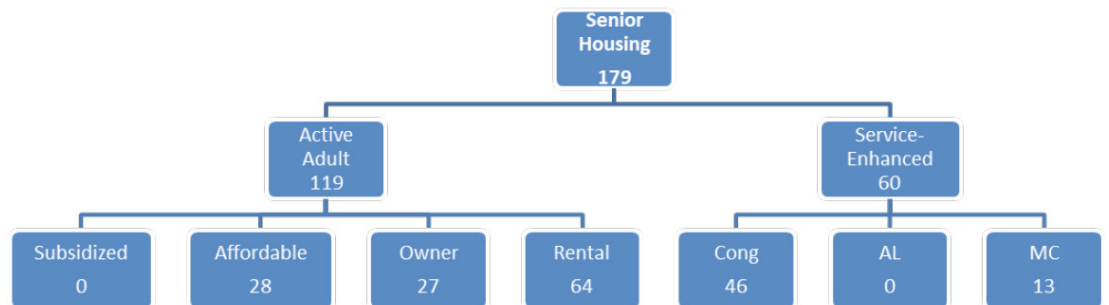


Figure 1-22

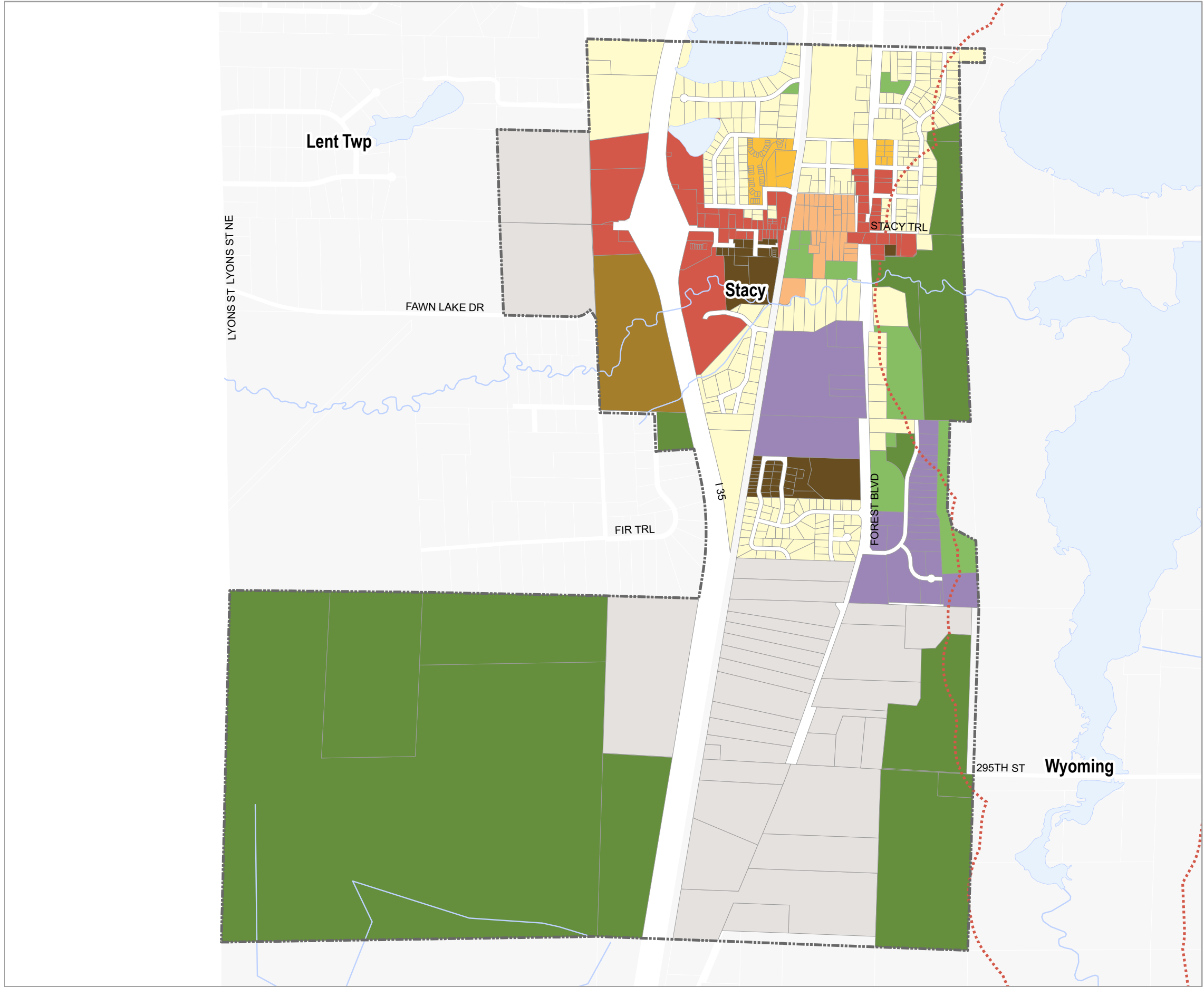
From the Comprehensive Housing Needs Analysis for Chisago County, Minnesota completed by Maxfield Research & Consulting, June 2018

Stacy

Zoning and Land Use Considerations

Stacy has potential areas for housing for low, medium and high-density housing development. Stacy contains larger wetlands that should be considered when developing. Stacy has one major transportation road with Interstate 35 running from the south to the north on the west side of the city. Stacy has a few areas for housing redevelopment in the downtown area.

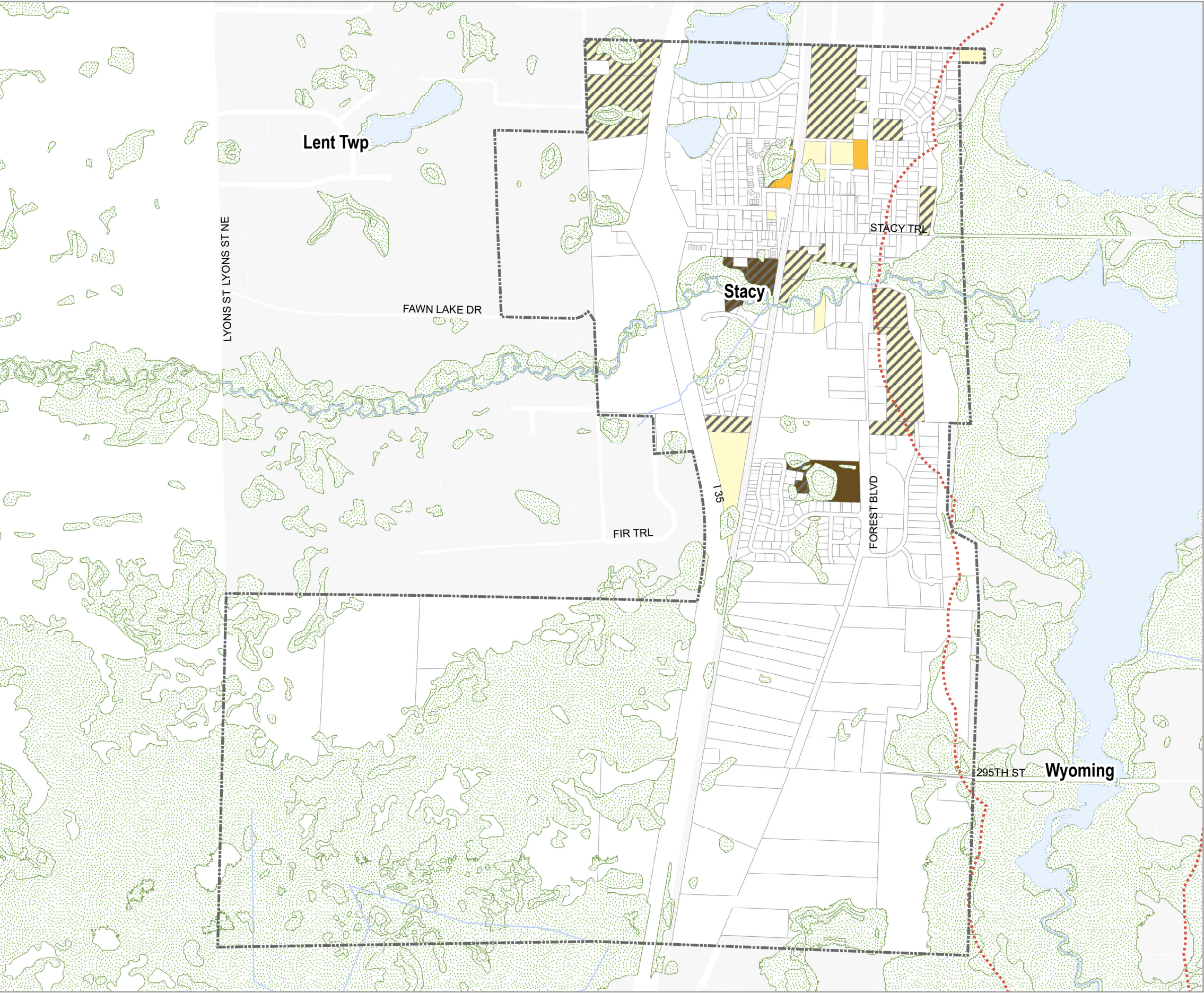
City Summary			
City Name	Stacy		
Submarket	Wyoming		
Contact	https://www.stacymn.org/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	Y		
Building Height	35-40 feet or 2½-3 Stories		
PUD Flexibility	Y		
Architectural Standards	N		
LGU Wetlands	Stacy		
Tree Preservation Required	Y		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Low Density Residential	Medium Density Residential	High Density Residential
City Density Ranges	3 to 6 units per acre	6 to 10 units per acre	Greater than 10 units per acre
Total Vacant Land (Gross Acres) by Market Density	23	3	9
Total Redevelopable land (Gross Acres)	93	4	13
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	116	7	22
Average GROSS Units supported (Market Density)	290	35	440



Stacy Zoning Map

- Stacy Boundary
- Shoreland Boundary
- R1 Single Family Residential
- R2 One and Two Family Residential
- R3-A Multi-Family Residential (TwnHm)
- R3-B Multi-Family Residential (Apts)
- RM Manufactured Home Park
- OS Open Space
- P Park
- I & LI Industrial
- GB & CB Business
- AG Agricultural
- Parcels
- Lakes
- Rivers





Stacy Vacant and Redevelopable Land Inventory

- Stacy Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant Medium Density Land
- Vacant High Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

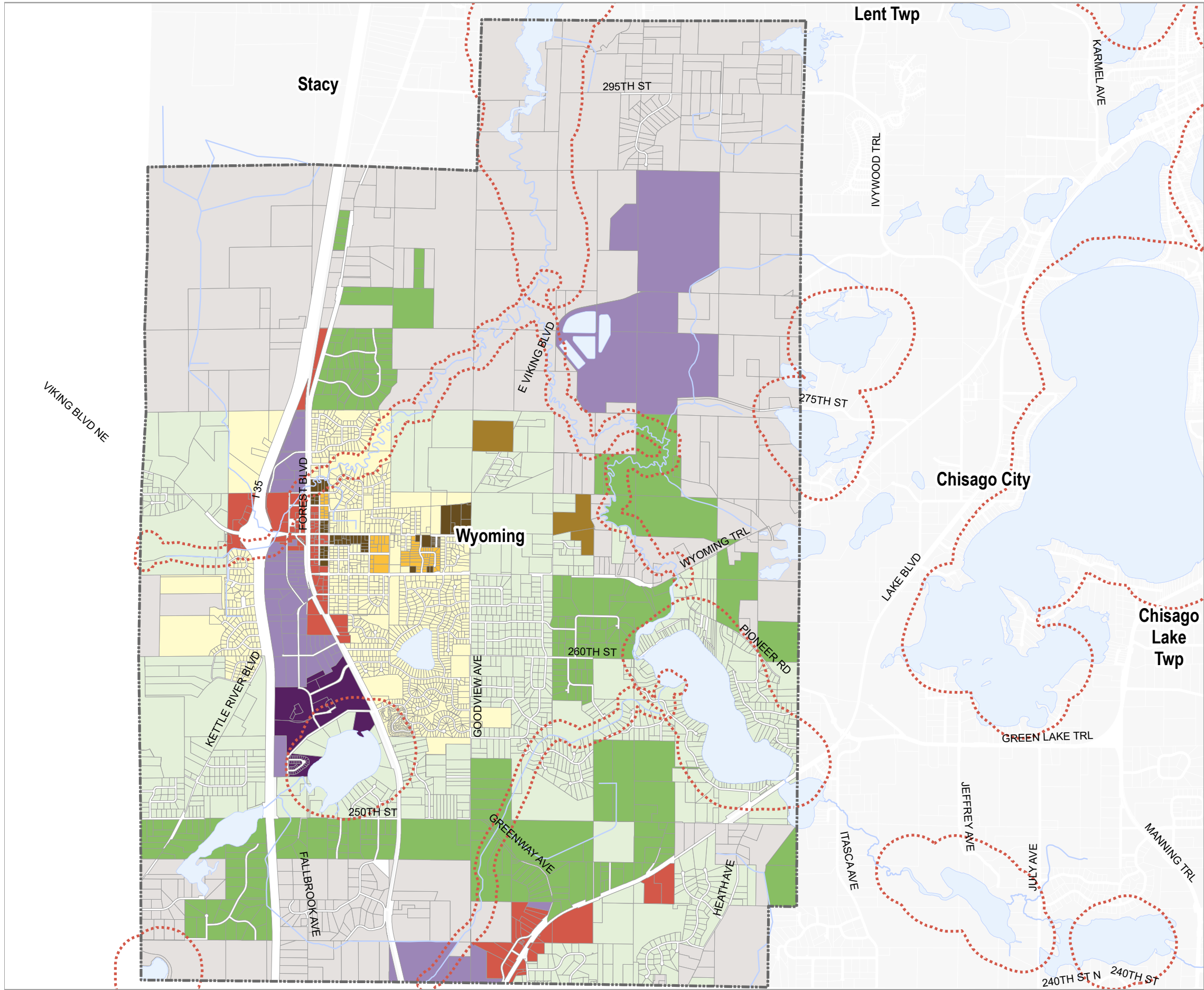
*Density is based on market density values in 2018

Wyoming

Zoning and Land Use Considerations

Wyoming includes a large portion of land for low-density residential that will be ready for redevelopment with the availability of utilities to the area and various areas for medium to high density residential housing. Wyoming contains various environmental resources including lakes with shoreland overlays and numerous wetlands with wetland overlays that should be taken into consideration when developing. Wyoming has three major transportation roads with Interstate 35 and Highway 61 running from the south to north and Highway 22 running east to west in the city.

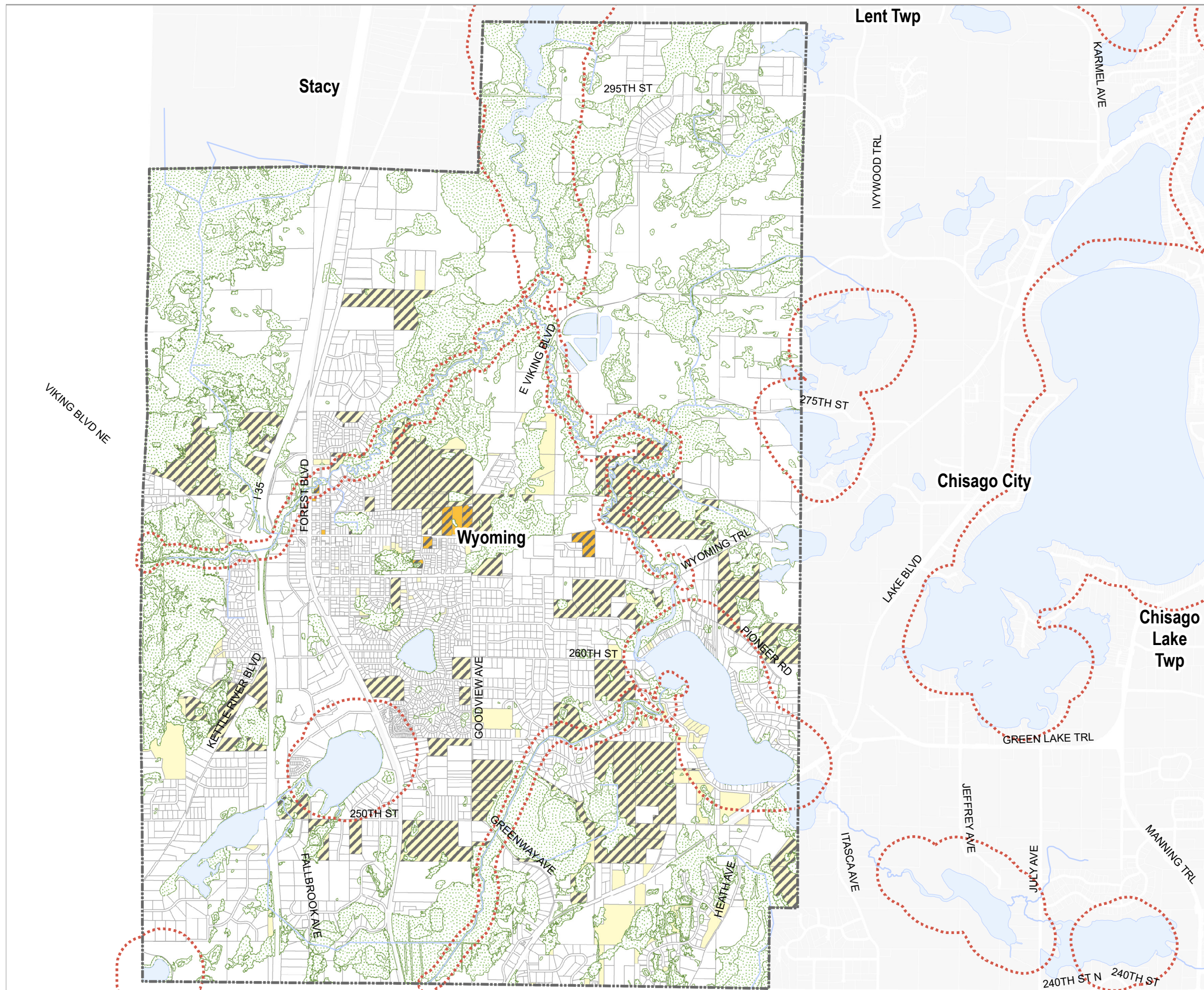
City Summary			
City Name	Wyoming		
Submarket	Wyoming		
Contact	https://www.wyomingmn.org/		
Zoning and Land Use Summary			
Development Fees	WAC, SAC		
Site Improvement Agreement	N		
Building Height	35-45 feet or 3 Stories		
PUD Flexibility	Y		
Architectural Standards	Y		
LGU Wetlands	Wyoming		
Tree Preservation Required	Y		
Shoreland Overlay	Yes - See Zoning Map		
Wetland Standards	Yes		
Other Reviewing Agencies	MnDOT, Chisago County, Watershed, Minnesota Department of Natural Resources		
	Low	Medium	High
City Land Use Categories according to Market Density	Low Density Suburban Neighborhoods	Med / High Density Suburban Neighborhoods	Mixed-Use
City Density Ranges	2.42 to 4.84 units per acre	3 to 30 units per acre	None
Total Vacant Land (Gross Acres) by Market Density	632	6	0
Total Redevelopable land (Gross Acres)	1,886	34	0
Total Vacant and Redevelopable Land by Market Density (Gross Acres)	2,518	40	0
Average GROSS Units supported (Market Density)	6,295	200	0



Wyoming Zoning Map

- Wyoming Boundary
- Shoreland Boundary
- R1 Rural Residential I
- R2 Rural Residential II
- R3 Single Family Residential
- R4 One and Two Family Residential
- R5 Manufactured Homes
- R6 Limited Multiple Dwelling
- OHC Office and Health Care
- I Industrial
- C & CB Commercial
- A Agriculture
- Parcels
- Lakes
- Rivers





Wyoming Vacant and Redevelopable Land Inventory

- Wyoming Boundary
- Shoreland Boundary
- Potential Redevelopable Land
- Vacant Low Density Land
- Vacant Medium/High Density Land
- Parcels
- Lakes
- Wetlands
- Rivers

*Density is based on market density values in 2018

Housing Goals and Recommendations

Housing Goals and Recommendations

Background

In 2018, Chisago County brought representatives from 10 cities together for two workshops for the purpose of:

- Beginning a conversation about the current state of housing and future housing needs in Chisago County based on the results of the Maxfield Housing study.
- Working with communities to help create objectives, goals and recommendations that will help meet future demand for housing.

In the first workshop, representatives from the cities identified the strengths, weaknesses, opportunities and things that stand in the way of maintaining strengths or realizing the opportunities. The following themes emerged from the sessions:

- Transportation corridors, primarily Highway 8, present both opportunities and constraints in promoting housing growth.
- The County is rich in natural resources, which is attractive to homeowners and limits the locations in which housing can be developed. Cities must balance preserving desirable natural resources with demand for housing.
- Managing perceptions about growth is challenging.
- The cost of development remains expensive across the state. High cost of construction is outpacing wage increases, making housing less affordable to working families.
- The cities in the county have an abundance of land, but landowners are not always willing to sell land that is desirable for housing development.
- The cities in the county are bedroom communities
- The cities in the county have access to a high-quality school district.

In the second workshop, representatives from the cities met to learn about extraterritorial policy options for guiding land within a two-mile boundary of the cities and to discuss goals and strategies for their towns. Based on the discussion by city representatives at this workshop, we've identified goals that were broadly applicable. This section of the Toolkit expands this discussion through identification of goals and recommendations for achieving these goals.

Chisago County Housing Goals

After reviewing responses from the workshops, the following overarching theme emerged from participants:

Cities in Chisago County want to establish conditions for more diverse housing that allows for residents with diverse incomes to call cities in the county home.

We offer this theme as a guiding principal that guides the recommended strategies and the goals identified in the workshops. The following goals and recommendations are a starting point for cities to create Housing Action Plans that are specific to their towns.



Planning

Goal: Establish strong policies that support a more diverse housing future

Recommendations:

- *Evaluate zoning and comprehensive plan to allow for a diversity of housing types*

To promote a diverse housing future, the zoning and comprehensive plan should allow for and encourage a mix of housing types. Some of the conditions that should be evaluated to facilitate a more diverse future housing mix include evaluating zoning restrictions like setbacks, height limits, minimum lot sizes and minimum unit requirements to ensure that they are compatible with the desired types of housing to meet future market demand. Evaluation should include whether or not denser development—multi-family units or townhomes—would be feasible under the current policy standards and what modifications will need to be made to meet the future demand for housing.

- *Identify appropriate areas where higher density housing could be built*

Cities should identify appropriate areas where higher density housing would be most compatible. Considerations for location could include proximity to goods and services, access to transportation, utilities and areas that are walkable.

- *Evaluate infrastructure needs to facilitate housing development*

Infrastructure such as roads, sewer and water are essential in the development of new housing. Cities should evaluate their infrastructure needs to ensure there is capacity to serve future development in desired locations.

- *Study extraterritorial land uses that may develop in the future*

Cities should work with adjacent cities and townships and the county to jointly plan for future expansion. This is a long-term planning effort that will help communities prevent subdivision of land resulting in a loss of land available for housing.

- *Modify public finance strategy to support tools for multi-family development*

Cities should identify with their Council the level of support they are willing to provide for multi-family development such as Tax Increment Financing (TIF), Tax Abatement, deferral of assessments and waiver of fees.



Education and Awareness

Goal: Educate the community on the value of having new housing that is affordable to lower and moderate income people.

Recommendations:

- *Workshops with city leaders, residents and businesses*

Cities should hold workshops with city leaders and residents to develop a greater understanding around the need for a diversity of housing types that will serve residents of lower and moderate incomes. Workshops may include activities that help community members understand what new multi-family housing development looks like, and the environmental tradeoffs that occur with lower density development. The workshops could also include stories for local residents and businesses on the economic importance of having a diversity of housing types at various rents and values.

- *Use public relations to educate about affordable housing*

Work with the HRA-EDA to develop public service announcements about who needs—and lives—in affordable housing. This could be accomplished through advertising, social media campaigns, videos that tell local stories and opinion articles in local media.





- *Host a county-wide development summit*

A development summit informs community leaders about housing issues affecting the county. It also provides a venue for the exchange of information between developers and city leaders.

- *Connect to recommendations from the Governor's Housing Task Force and the related outreach campaign, "Prosperity's Front Door"*

Providing housing that is accessible to lower and moderate income residents is a state-wide issue. Efforts at the state level, like the Governor's Task Force on Housing can help guide decision making for the HRA-EDA and cities in the county. "Prosperity's Front Door" is a related outreach campaign that can offer resources like guest speakers and educational materials to help inform residents about the need for housing that is accessible to a diversity of incomes.

Goal: Raise awareness of home ownership opportunities for potential homeowners

Recommendations

- *Promote a first-time homebuyer's program*

A first-time homebuyer's program helps educate residents who are inexperienced in the process of buying a home and encourage higher rates of homeownership. Cities should work with the HRA-EDA to encourage local banks to participate in the program to help potential homebuyers connect with lenders. The county should identify outreach strategies to reach first-time homeowners, including the use of social media and online advertising.

Communication and Facilitation

Goal: Strengthen relationship between private sector developers, landowners and other government entities

Recommendations:

- *Strengthen relationships with developers and landowners*

The HRA-EDA and cities expressed a desire to be more active in initiating contact and establishing relationships with developers. Examples of activities mentioned include:

- Roundtables with developers and “speed dating” where developers and government officials could get to know each other in a fun and fast-paced environment. This also gives cities an opportunity to profile properties for development.

Cities could also work with the county to develop educational workshops with the Urban Land Institute, which provides presentations and local analysis by members of the development community to cities.

Cities should also develop a strategy for building relationships with landowners and work to develop alternatives to land sales that may include supporting multi-family and high density housing.

- *Identify opportunities for private/public/non-profit housing developer partnerships*

Cities and the HRA-EDA may act in a role of a convener, to bring representatives from multiple sectors together. Each agency brings a different resource that could help fill the market gap that often prevents new housing from being feasible.

- *Continue sharing the results of the Countywide Comprehensive Housing Needs Analysis prepared by Maxfield Research and Consulting*

The findings of the report offer valuable insight into the projected housing demand for the county. Results from the study should be shared with city leaders, developers, realtors and bankers. City staff should work with the HRA-EDA to develop outreach through individual and group meetings.

- *Create dialogue between boards and councils from different communities*

Relationships between municipalities were mentioned as an important factor when thinking about future housing. Sharing best practices and maintaining positive relationships will help to improve the quality of development within each community. Cities should continue to work with the HRA-EDA on workshops and other networking opportunities that will allow for cities to share information.

- *Identify opportunities for collaboration on Statewide policy actions.*

Identify opportunities for the State to support housing in the county through evaluation of the Report of The Governor's Task Force on Housing dated August 2018.

Economic Development

Goal: Evaluate tools for financial assistance available through the County that would support diverse types of housing.

Recommendation:

- *Leverage relationships with county and state to facilitate future housing development*

State and county agencies have programs that can financially support future housing development, such as the State's MHFA mortgage program. The HRA-EDA staff can provide support when new development is proposed. City staff should reach out to the HRA-EDA to develop strategies to identify key opportunities for different types of financial assistance for developments.

- *Preserve existing housing stock*

Cities should evaluate the existing housing stock to understand the condition of the housing—whether it's rental or owner-occupied—and the market values. Based on this information, cities should work with county and state agencies to determine if there are housing assistance programs to renovate and preserve existing housing that is naturally affordable. Cities should also reach out to homeowners to determine needs for sustaining and maintaining existing housing and provide access to home improvement programs.

Goal: Promote Community Assets and Strengthen Communities

Recommendations:

- *Promote available land and community assets*

Local and regional economic development agencies can provide resources and connections for municipalities to market their assets. These assets could include available land and unique characteristics that may exist in a community. As part of an on-going strategy, cities should work with the HRA-EDA to develop marketing strategies that focus on land availability in relation to the amenities of the county, including opportunities for outdoor recreation, outdoor sports, great schools, natural beauty, access to goods, services, jobs and economic vitality.

- *Continue supporting local non-residential development*

A livable community includes a variety of housing, employment, commercial, social, recreational and educational opportunities. Attracting and developing non-residential uses is important to attract residential development. This provides amenities for residents and provides opportunities to work and shop within the community.

- *Encourage a sense of community*

A livable community also includes a cohesive social fabric where neighbors are not strangers and the idea of community is valued. City staff should work more with residents to identify opportunities to create stronger connections between neighbors. This could be achieved through community events and gatherings, development of neighborhood groups, facilitation for online connections or other community building activities. Allowing residents to create organic neighborhood events also helps to build community.

Conclusion

As Chisago County continues to develop and grow, the conditions for more diverse housing options will need to be created to maintain a vibrant, livable community and market for new investment.

This Toolkit provides resources for both the developers that will build future housing and the cities that are looking to help facilitate a more diverse and affordable housing future in Chisago County.

The Toolkit provides a summary of financial resources available for housing development, key land use and zoning issues to consider and a summary of land that is potentially available for development in Chisago County cities. Through the workshops on June 13, 2018 and August 23, 2018, cities were given the opportunity to think through the issues and problems they are facing and suggest goals and strategies to address them. The ideas generated from two workshops were used to craft recommendations that will give the cities of Chisago County a starting point to address the housing challenges they identified. The goals and recommendations covered issues in planning, education and awareness, communication and facilitation and economic development. By addressing both the real estate industry and city leaders this workbook will help to set the stage for a better and more diverse housing future for Chisago County.

