

Housing Policy Analysis

For Todd, Morrison, Cass, Crow Wing, and Wadena Counties

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Region Five Photos at <http://s1184.photobucket.com/home/mnregionfive>

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Introduction

The following document analyzes Todd, Morrison, Cass, Crow Wing, and Wadena County policies relating to housing and residential development. This document is one piece of a larger analysis that addresses the five counties' policies regarding topics of land use, transportation, housing, economic development, parks, trails, open space, and recreation, water and natural resources, intergovernmental coordination, and healthcare. To ensure clarity, each topic is analyzed separately in its own document. Research and analysis was undertaken to provide the Region Five Development Consortium with a clearer understanding of how current policies relate and differ from each other across counties. The following analysis will be helpful for workgroups to develop regional policies and recommendations, which will be adopted by the full consortium to guide the future growth and development of Region Five in a sustainable manner.

Methodology

The following policies were taken from Todd, Morrison, Cass, Crow Wing, and Wadena County's most recent Comprehensive Plans. This document addresses the similarities, differences, and potential conflicts between county policies regarding housing. Due to the uniqueness of each plan, not all counties addressed similar issues around the topic at hand. For this reason, policies were only included if at least two of the five counties addressed the issue. To see what county policies were included or dismissed in this analysis please refer to Appendix C (separate document). Additionally, each county's policies are written at a different level of specificity making it difficult to compare/contrast a detailed policy with a vague policy. For the purpose of this analysis, policies were considered similar to each other even when they differ on the level of detail.

For this analysis, sub-topics were created to guide the reader throughout the document. For example, this document contains sub-topics of affordable housing, senior housing, cluster development, and so forth. Under each sub-topic, similarities, differences, and conflicts between county policies on an issue were analyzed and grouped into categories. Categories are listed as follows: Very Similar, Similar, Somewhat Similar, Unique/Potentially Conflicting, and Unique. Policies in the Very Similar category are ones that relate to each other at a clear level of specificity; policies under the Similar category are ones that relate in vision but not in detail; policies under the Somewhat Similar category relate to each other more similarly than uniquely; policies under Unique/Potentially Conflicting category are in potential disagreement with other policies pertaining to the same issue; and policies that are considered unique have some relationship to the issue at hand but are not similar to each other. Due to policies relating to more than one sub-topic, it is possible that the same policy will be included across sub-topics and categories. It is also possible that not all categories were used in this document, depending on how county policies relate to each other.

To make it clear to understand, each policy has been assigned a color that corresponds with a county. The county color code can be seen in the footer of each page. Additionally, text that is bolded and highlighted signifies the relationship between policies under a category. Furthermore, a sources list is included below in this methodology section to provide readers with links to each county's most updated comprehensive plan.

Sources

1) Todd County 2030 Comprehensive Plan:

http://www.co.todd.mn.us/HTML_Files/Departments/Documentation/ToddCounty2030ComprehensivePlan.pdf

2) Morrison County Comprehensive Plan (adopted 2005):

<http://morrisonmn.govoffice3.com/vertical/Sites/%7BC8FCCAFF-AECD-45DC-91B1-016A998EB4A8%7D/uploads/%7B77B3A859-82C4-4E06-AC2D-04350EE16357%7D.PDF>

3) Cass County Comprehensive Plan (2008-2012):

http://www.co.cass.mn.us/esd/pdfs/comp_plan.pdf

4) Crow Wing County Comprehensive Plan (2003-2023):

http://www.co.crow-wing.mn.us/planning_zoning/ordinances/docs/2004_COMPREHENSIVE_PLAN.pdf

5) Wadena County Comprehensive Plan (1999):

<https://r5dscrp.basecamphq.com/projects/7032816/file/85211367/WadenaCountyComplan.pdf>

Findings

I. Location of High Density Housing and Development

Policies regarding the location of high-density residential development are similar between Morrison and Cass County. Both counties' policies state that high-density residential development should be located within or near urban areas/municipalities. Wadena County also addresses the issue, stating that development of higher densities should be encouraged in growth areas, but it is not clear as to what and where growth areas occur. Apart from the similarities across counties, Morrison, Cass, and Wadena County have unique policies addressing the issue of housing densities (refer to IA3 below).

II. Housing Infrastructure Suitability

Both Morrison and Wadena County state that high-density development should be encouraged in areas that can support such development with infrastructure and services. Similarly, Cass County encourages development that maximizes the use of infrastructure. However, Cass County does not make it clear that development should occur only in areas where the infrastructure and services can support it.

III. Cluster Development

Todd, Morrison, and Cass County all encourage the use of cluster development design. Crow Wing County also believes that subdivision design should preserve open or green space and minimize the impact of public infrastructure. Todd and Morrison address the issue regarding rural residential development, specifying that cluster/conservation design should be considered when planning for rural residential development. Cass County states that cluster development should be encouraged as an alternative in environmentally sensitive areas. Cass County especially encourages cluster designs in development scenarios where open space areas can be used for buffering residential and agricultural land use areas. Crow Wing County states that they need to do more research on cluster overlay districts and on incentives for developers to build cluster developments.

IV. Affordable Housing

Todd, Cass, and Crow Wing County explicitly say that they encourage affordable housing. Similarly, Morrison County encourages a mixture of housing price ranges and a variety of housing options, but it is not clear as to what this means. However, one of their housing policies states that they should only be aware of other opportunities of other

types of development, including affordable housing. Todd and Crow Wing County also support life-cycle housing, which is not mentioned by Morrison and Cass County.

Uniquely, Crow Wing County is most detailed regarding this issue, stating that all new residential subdivisions should contain a percentage of affordable life cycle housing units and/or provide density bonuses for affordable housing (refer to IVA1c below) Todd County also goes into detail saying that housing opportunities for low- and moderate-income households should increase (see IVA3a below).

V. Senior Housing

Todd, Morrison, and Crow Wing County all promote and encourage senior housing development. Crow Wing County goes most in depth as to how they will take action to create more senior housing (refer to VA2 below). Crow Wing County's policy is also unique in that they specify where senior housing should be located: near necessary support amenities such as schools, shopping, infrastructure, and medical facilities (refer to VA2a below). Todd County gives a number of senior housing units (200-400 units) that they would like to develop before 2015.

VI. Housing Rehabilitation

Todd and Morrison County's policies regarding housing rehabilitation are very similar. They both encourage the rehabilitation of existing homes in the County. Morrison County also encourages programs, which may assist homeowners in housing rehabilitation efforts. Crow Wing County also encourages rehabilitation and redevelopment efforts; explicitly stating that rehabilitation should occur for substandard housing. Todd and Morrison County do not specify the kind of housing they wish to rehabilitate. Crow Wing County also goes most into depth as to how they will identify and plan to rehabilitate substandard housing (refer to V12 below).

VII. Incompatible Land Use Mitigation

Morrison and Cass County both agree that incompatible land uses should be buffered from each other. For example, Cass County says that buffers should be provided between developments and existing uses such as extractive uses and shooting ranges (refer to VIIA1b below).

Uniquely, the only topic related to land use conflicts that Wadena County touches upon is the issue of truck traffic in residential areas. They would like to prevent routing truck traffic through residential areas by encouraging commercial and industrial development along major transportation routes (refer to VIIA2b below).

VIII. Access to Opportunities

Although slightly different in scope, Todd and Crow Wing County are the only two out of the five counties that address the issue of citizens having access to facilities and activities. Todd County encourages convenient access for housing to public and private facilities and activities while Crow Wing County encourages citizen access to a diversity of recreational and open space opportunities (refer to VIII A1 below).

IX. Housing Coordination

Cass and Crow Wing County both have similar policies regarding the coordination of housing in the county. They both support cooperative efforts among housing agencies. Crow Wing County's policy is slightly more detailed saying that they support cooperative efforts by municipalities, non-profits and regional housing agencies to create a county-wide housing action plan. Uniquely, Cass County encourages joint planning between local governments on infrastructure expansion. Todd, Morrison, and Wadena County do not address this issue.

Policy Analysis

I. Housing Densities

A. Location of High Density Housing

1. Similar

- a) Increase the use of "orderly development" and "Smart Growth" by focusing higher density residential development to existing lands within or adjacent to urban areas, or "in-fill" of vacant land for residential development.
- b) Encourage high-density residential development to be located in or near Municipalities.

2. Similar to Above (A1)

- a) Encourage development of higher densities in growth areas to encourage efficient development that will support public facilities and services and preserve open space.

3. Unique

- a) Recognize urban growth boundaries within Morrison County to determine appropriate areas of future development. The use of urban growth boundaries may minimize the impacts of growth and development through advanced planning or mitigation of potential land use conflicts and provide for orderly annexation and capital improvements planning.
- b) Promote the wise utilization of land for organized residential development.
- c) Limit rural development density.
- d) Encourage single-family lakeshore development.
- e) Encourage development of multiple family housing units in areas deemed appropriate.
- f) Encourage future residential, commercial, and industrial development adjacent to urban areas.
- g) Encourage development of multiple family housing units in areas deemed appropriate.
- h) Designate areas for residential development in order to prevent “ leap frog” development.
- i) The County's planning policies should attempt to reduce the negative effects of sprawl and leap frog development. Development projects that create or stimulate inefficient development patterns, rural traffic congestion, or environmental degradation should not be encouraged.

II. Housing Infrastructure Suitability

A. Residential Development Location to Infrastructure

1. Similar

- a) Allow dense residential development lots (less than 2.5 acres) only in areas of the County capable of supporting such development with infrastructure and services, and where consistent with adjacent land uses.

- b) **Encourage development of higher densities in growth areas to encourage efficient development that will support public facilities and services** and preserve open space.

2. Similar to Above (A1)

- a) **To encourage diversified housing development that maximizes the use of infrastructure** including roads, sewer, water and other public services.

III. Cluster Development

A. Cluster Development

1. Similar

- a) Develop and adopt provisions in development ordinances that encourage innovative site and housing unit designs. **The County encourages developers to consider cluster and conservation development designs** when planning new rural residential developments and the construction of community water and sewer systems.
- b) **Increase the use of cluster designs** for rural residential development, especially in development scenarios where open space areas can be used for buffering residential and agricultural land use areas.
- c) **Encourage cluster development** as an alternative in environmentally sensitive areas.

2. Unique

- a) **Identify and develop appropriate incentives, standards and other tools to encourage affordable subdivision design(s) that provide for direct public benefit such as the provision of affordable housing, preservation of open or green space,** or minimization of impact on public infrastructure.
 - i. **Research incentives such as density increases for developers to build cluster developments (except in shoreland). Research cluster overlay districts.** Research a TDR ordinance and identify where it achieves community benefits.
 - ii. **Find a balance between larger lot sizes and clustered development.**

- iii. **Hold workshops and put together an information fact sheet on cluster developments.**
- iv. **Review the option of a cluster overlay district in an updated zoning map.**

IV. Affordable Housing

A. Affordable Housing

1. Similar

- a) **Promote and maintain an adequate supply of affordable and life-cycle housing** throughout the County.
- b) **Provide affordable** and multi-family **housing**.
 - i. **To maintain the availability of housing affordable to persons and families of all income levels.**
- c) **Encourage** all new residential subdivisions to contain a certain percentage of **affordable life cycle housing units** and/or provide density bonuses for affordable housing.
- d) **Increase the use of cluster designs** for rural residential development, especially in development scenarios where open space areas can be used for buffering residential and agricultural land use areas.
- e) **Encourage cluster development** as an alternative in environmentally sensitive areas.

2. Similar to Above (A1)

- a) Encourage the development of **housing for all income and socio-economic groups** who reside in the County.
- b) **Promote and encourage a variety of housing options** for Morrison County residents.

- i. **Encourage a mixture of housing** styles, **price ranges**, and types within Morrison County.
- c) **Encourage residential development that provides housing options for different socio-economic groups.**

3. Unique

- a) Increase housing opportunities available for low- and moderate-income households.
- b) Be aware of other opportunities of other types of development, including affordable housing.
- c) **Encourage all new residential subdivisions to contain a certain percentage of affordable life cycle housing units and/or provide density bonuses for affordable housing.**

V. Senior Housing

A. Senior Housing

1. Similar

- a) Partner with private and non-profit organizations to **develop at least 200 to 400 units of senior housing** before 2015.
- b) **Promote senior housing development**, which is supported by necessary senior services such as assisted living, transportation services, medical and social services, and similar services.
- c) **Encourage residential development that provides housing options for different socio-economic groups – particularly the aging population.**

2. Unique

- a) **Create incentives for affordable and senior housing to be located near necessary support amenities such as schools, shopping, infrastructure and medical facilities.**
 - i. **Prepare a future land use map that identifies mixed-use hubs that accommodate housing needs in relation to areas with adequate shopping, schools, employment infrastructure and medical needs.**

- ii. Encourage all new residential subdivisions to contain a certain percentage of affordable life cycle housing units and/or provide density bonuses for affordable housing.
- iii. In areas that cannot be located near such amenities, utilize proper transportation facilities to meet those needs.

VI. Housing Rehabilitation

A. Housing Rehabilitation

1. Similar

- a) Encourage the rehabilitation of existing homes in the County.
- b) Encourage the rehabilitation of existing housing and monitor programs which may assist homeowners in housing rehabilitation efforts.

2. Similar to Above (A1)

- a) Identify housing opportunity sites with redevelopment potential, including sites with existing infrastructure near commercial and natural amenities, and encourage rehabilitation and redevelopment of substandard housing.
 - i. Inventory and map areas in the county that have substandard housing through a windshield survey that is based on state criteria.
 - ii. Create a map of redevelopment potential based on an improvement to land value that identifies the building to land value ratio determining sites opportune for redevelopment.
 - iii. Prepare a plan to revitalize these areas through education, volunteer efforts, and financial assistance and, where there are imminent threats to public health and welfare, legal action.

VII. Incompatible Land Use Mitigation

A. Incorporation of Buffers

1. Similar

- a) **Separate incompatible land uses by incorporating buffering provisions** within the Zoning Ordinance and through the creation of transitional zoning in areas where future growth and development is anticipated.
- b) **Provide buffers between developments and existing uses** such as extractive uses and shooting ranges.

2. Unique

- a) The use of urban growth boundaries may minimize the impacts of growth and development through advanced planning or mitigation of potential land use conflicts and provide for orderly annexation and capital improvements planning.
- b) **Encourage commercial and industrial development in areas adjacent to major transportation routes in order to prevent routing truck traffic through residential areas.**

VIII. Access to Opportunities

A. Access to Opportunities

1. Similar

- a) **Encourage safe and convenient access for housing to public and private facilities and activities.**
- b) **Provide all citizens reasonable access to a diversity of recreational and open space opportunities.**

IX. Intergovernmental Coordination

A. Coordination Among Housing Agencies

1. Similar

- a) **Partnering efforts among the existing housing agencies** to give unified approach.

- b) **Support on-going cooperative efforts by** municipalities, non-profits and **regional housing agencies** to create a county-wide housing action plan.

2. Unique

- a) Encourage joint planning between local governments on infrastructure expansion.