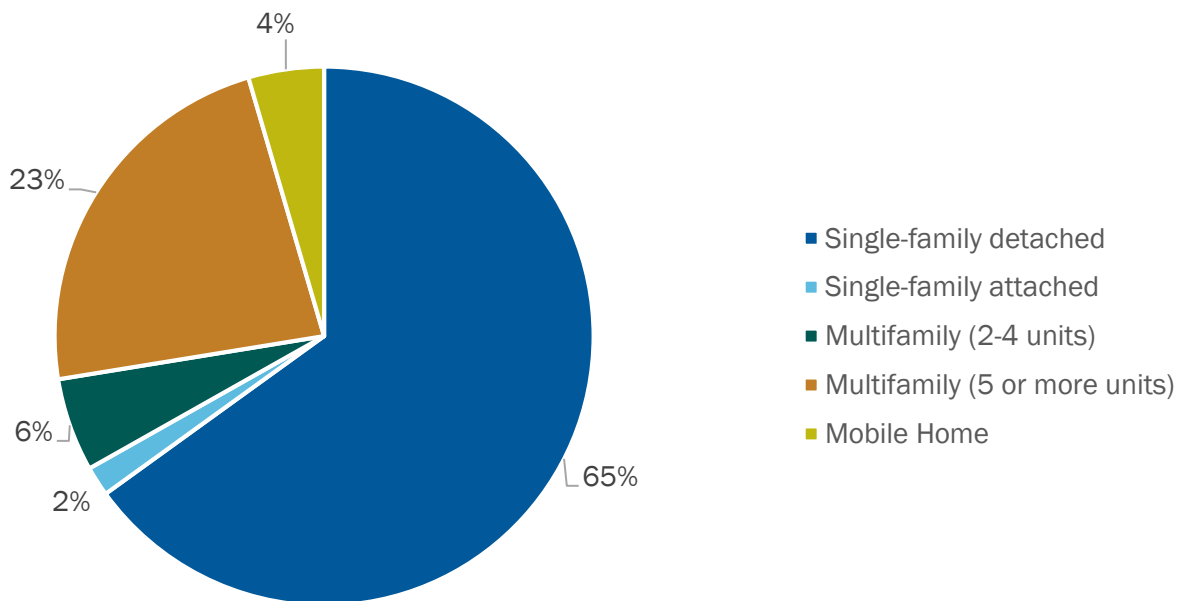


Introduction

Livable neighborhoods and high-quality housing are fundamental elements of a sustainable community. Our homes and neighborhoods define the “quality of life” for many residents. Grand Rapids envisions a varied, interconnected housing stock with housing options to meet the needs of a diverse community. As the center of the regional housing market, Grand Rapids must provide “lifecycle” housing for a growing workforce, young professionals, families, seniors, special needs, and people who are new to the community.

A primary focus of the Comprehensive Plan is meeting areas of unmet demand. As shown in [Figure 5.1](#), approximately 65 percent of the housing stock consists of single-family units. However, several multifamily developments came online following the Recession, introducing more variety into the housing stock. Still, attached single-family housing constitutes less than 2 percent of the housing stock. Several trends – community aging, stagnating incomes, smaller families – point to increasing demand for “missing middle” housing, which includes twin homes, quadplexes, and other medium-density housing.

Figure 5.1. Housing Composition



Source: ACS 5-Year-Estimates (2017)

Medium-density housing can be integrated into the existing community fabric as scattered infill. One challenge for Grand Rapids has been a lack of market interest in creating new subdivisions. Incremental infill development may be easier to achieve. Thoughtful infill which respects neighborhood character can enhance neighborhood connectedness, reduce infrastructure costs, and encourage additional cycles of reinvestment.

Housing is a community asset. The housing that is built today will still be standing in 50 years. Today’s housing decisions will have lasting effects on neighborhood character. As the housing stock ages, it requires maintenance and reinvestment. In the community survey, residents indicated that their number one housing need is revitalized housing in existing neighborhoods. Neighborhood revitalization and rehabilitation requires coordination, but investments to existing housing are ultimately more cost-effective and sustainable than new construction.

Grand Rapids Housing Study

The 2019 Grand Rapids Housing Study provides a detailed assessment of the City’s existing housing stock, demographics, and housing needs. The study was completed concurrently with the Comprehensive Plan, and many of its findings and recommendations have been integrated here. The findings of the study should be considered in tandem with the recommendations of this plan as housing decisions are made.

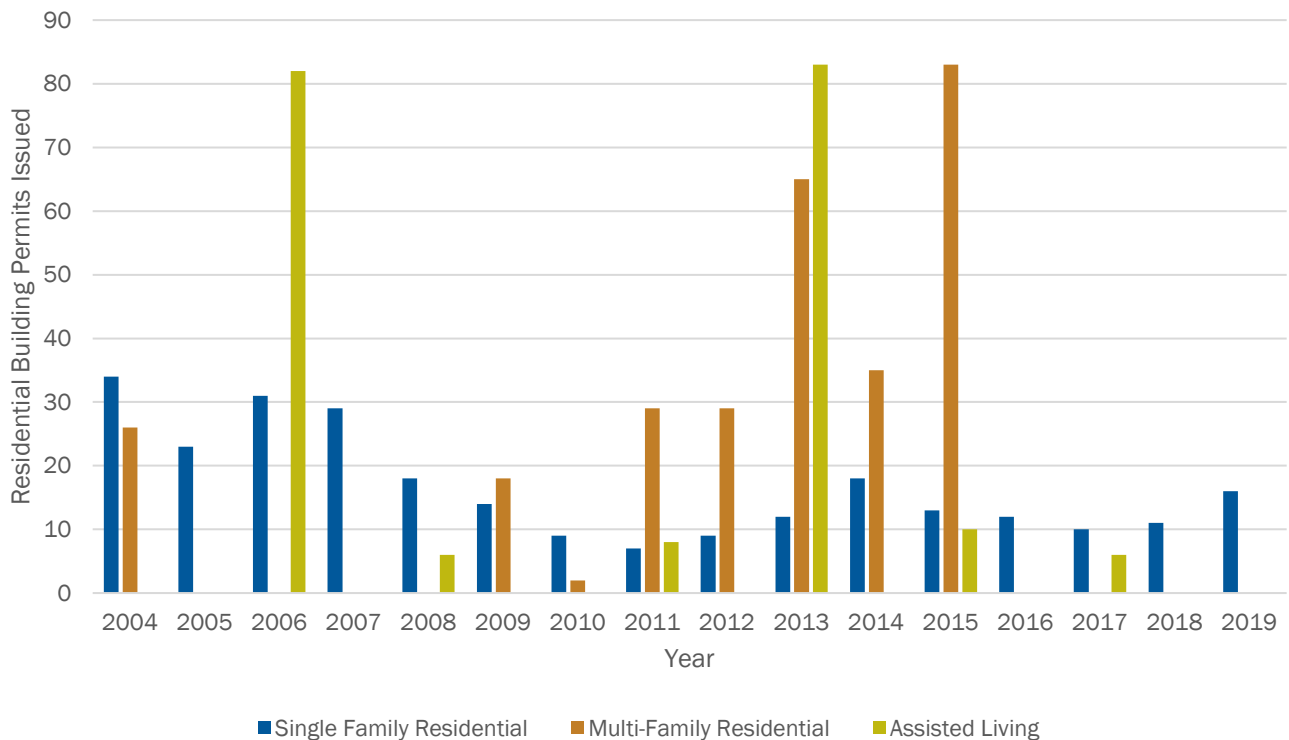
Trends and Forecasts

Several trends will shape the household needs and housing demand from 2020 to 2040. Demographic shifts will continue to generate demand for new housing types. Affordability will remain a major challenge in Grand Rapids and the surround market area. Grand Rapids will continue to account for most of the housing growth that occurs in the region. These trends and issues inform our expectations for housing growth, the housing goals and objectives, and implementation recommendations.

Housing Starts

From 2008 to 2019, the City issued 499 housing permits. Of these, 131 permits were for single-family homes, 261 were for multifamily, and 107 were for assisted living – shown in [Figure 5.2](#). The City added 112 affordable apartments, over 40 percent of multifamily construction. The City also added 19 affordable single-family homes and 15 affordable rental senior apartments. Overall, the Grand Rapids’ housing stock grew by approximately 50 units per year. Meanwhile, Itasca County’s housing stock grew by approximately 66 to 69 units each year. Therefore, most of the housing growth in the market area is concentrated within Grand Rapids. Looking forward, development will continue to be focused in Grand Rapids, because of the City’s available infrastructure and proximity to urban services.

Figure 5.2. Housing Starts



Source: City of Grand Rapids Community Development Department Report (2019)

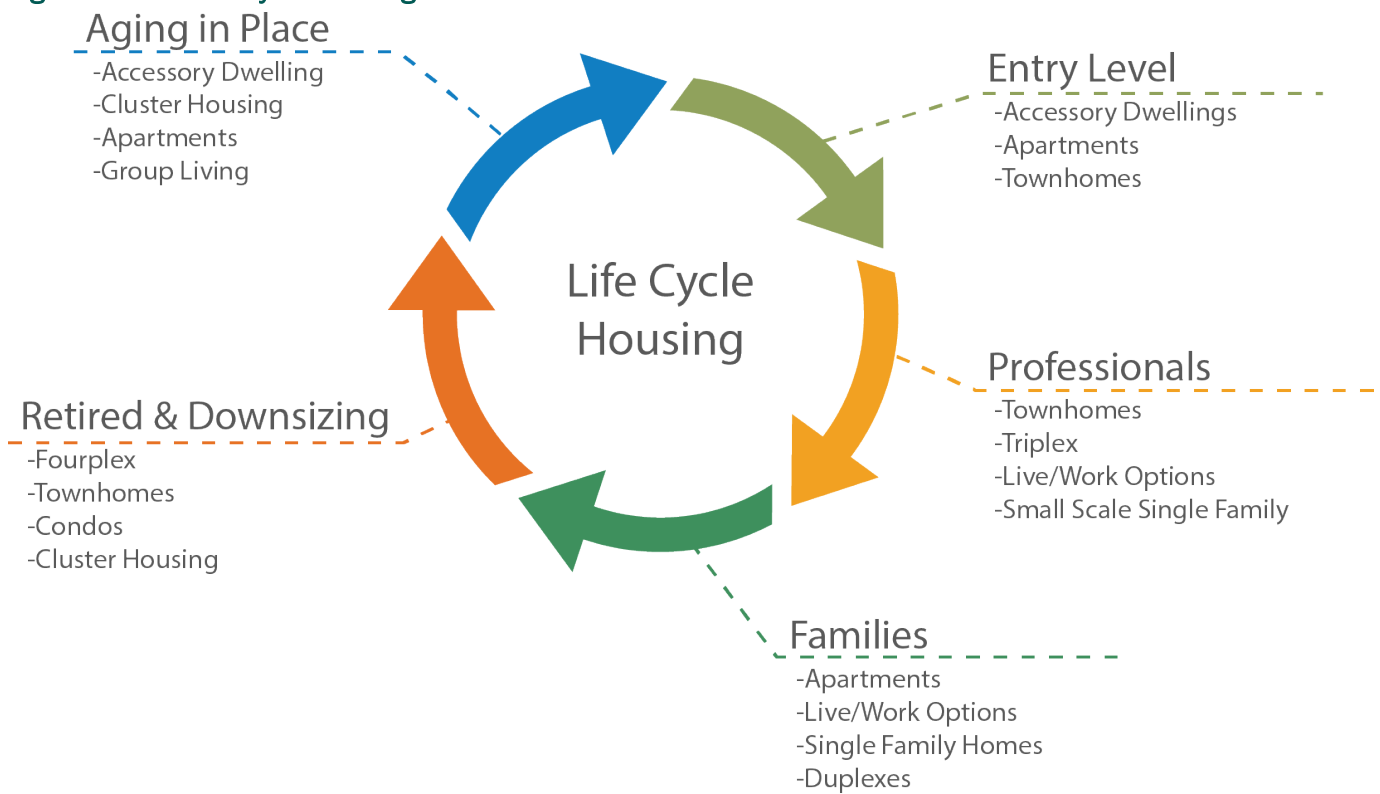
Aging Community

Like the rest of Minnesota and the nation in general, Grand Rapids is facing an unprecedented aging trend. At the 2010 Census, approximately 28 percent of households in the Grand Rapids housing market area had a head-of-household aged 65 or older. In 2019, 31.5 percent of households are estimated to be in this age range. The Grand Rapids Housing Study forecasts that this demographic will grow to 39 percent of households by 2024.

Looking long-term, the aging trend will continue through 2030 and begin to slow by 2040. The Minnesota State Demographer projects that the 65-and-over cohort will represent 32 percent of Itasca County’s population in 2030 and 30 percent of the population in 2040.

This demographic shift will have profound effects across the housing market. As shown in **Figure 5.3**, aging homeowners will downsize when they can no longer maintain their current homes, or when changing conditions or desires cause them to move. More one- and two-person households, operating on fixed retirement incomes, create demand for smaller units and market-affordable housing units, such as attached single-family homes. As seniors age out of their homes, new housing stock will become available, some of which will be purchased by younger households looking for “move-up” homes (lifecycle housing).

Figure 5.3. Lifecycle Housing



Universal Design

One way to accommodate the growing senior population is to broaden the use of universal design concepts in new residential development, rehabilitation, and redevelopment. Universal design refers to housing that is accessible to everyone. Through intentional planning, universal design produces housing that is adaptable to the different types of users who may inhabit it over several decades. In a sense, this represents a departure from the traditional lifecycle housing model, which assumes households have to keep moving to new homes with different attributes that meet their changing needs. In universal design, simple, often unnoticeable

design considerations make housing accessible to everyone. For instance, there is a natural overlap between the open-floor plans which are favored on TV and housing which is wheelchair accessible. Likewise, housing that is designed with one or more stepless entrances will benefit families with young children as well as households with older adults. Housing does not need to be geared around assistive technology, medical equipment, or special features, but it should enable these features to be installed or removed if needed.

Some example features of universal design include:

- Open floor plans
- Multiple stepless entrances; if only one stepless entrance, it should not be through the garage or patio/deck
- Driveway and garage elevated to floor level
- Wider doors and hallways
- Main-floor bathroom, bedroom, and laundry
- 5-foot diameter turning space in all rooms
- Color contrast between floors, counters, and walls/trim
- At least one bathroom with a curbless shower or tub with integral seat, waterproof floor, and drain

Accessory Dwelling Units

Accessory dwelling units (ADUs) are another strategy that can be used as a tool to increase housing options and aging in place. An ADU is a secondary dwelling unit that is located on the same parcel as the primary home. It may be attached to the primary units (i.e., a garage apartment or a basement apartment) or it may be detached (i.e., located in the rear yard). When enforced appropriately, can help support the creation of senior housing or affordable housing options. However, regulations must ensure that the appropriate density, utility requirements, lot coverage, maximum ADU floor area, and parking needs are considered.

Rising Housing Costs

Across the nation, the costs of housing have risen dramatically in recent years. Workers' incomes have not kept pace. Consequently, the number of cost-burdened households is increasing. Some low-income households receive housing subsidies, but most do not. Quality affordable housing remains out of reach for many households.

Household Incomes

Whether or not housing is affordable depends on your income. In 2017, the area median income (AMI) for households in Grand Rapids was estimated to be \$44,514 (ACS 5-year estimates). Half of all households earned more than \$44,514 and half earned less. Any household at or below 80 percent of AMI is considered "low income" (\$35,611 or less in Grand Rapids). Households at or below 50 percent AMI are "very low income" (\$22,257 or less).

In 2017, the ACS estimated that 1,813 households in Grand Rapids were renter households (38 percent). The estimated median income for renter households in Grand Rapids was \$24,000. Therefore, nearly half of renter households – approximately 900 households – could be considered "very low income" households.

Housing Diversity

We value a variety of housing types in our community to meet the needs of all residents, no matter their stage in life. Quality, affordable housing is a basic need. Housing diversity is enabled when neighborhoods are connected to cultural, recreational, economic, natural, and social opportunities.

What is affordable?

The generally accepted definition is that housing is “affordable” when gross housing costs – rent and fees for renters, gross homeowner costs for homeowners – do not exceed 30 percent of household income. Consider a renter household that earns median income for renters – \$24,000 in 2017. (One full-time worker paid \$12 an hour, working 50 weeks a year, earns \$24,000). To be affordable, monthly costs would have to be \$600 or less. Housing priced at or above \$600/month would be not be considered affordable for half of renter households in Grand Rapids.

Table 5.1 provides the affordable monthly housing costs (30-percent of income) for households (of all sizes) by income bracket. For example a household early 80 percent of the AMI would be considered within the affordable housing need, and could afford monthly housing costs of \$890. Note that the U.S. Department of Housing and Urban Development (HUD) calculates different levels of AMI and affordability based on household size, so that affordability thresholds are higher large households and lower for small households.

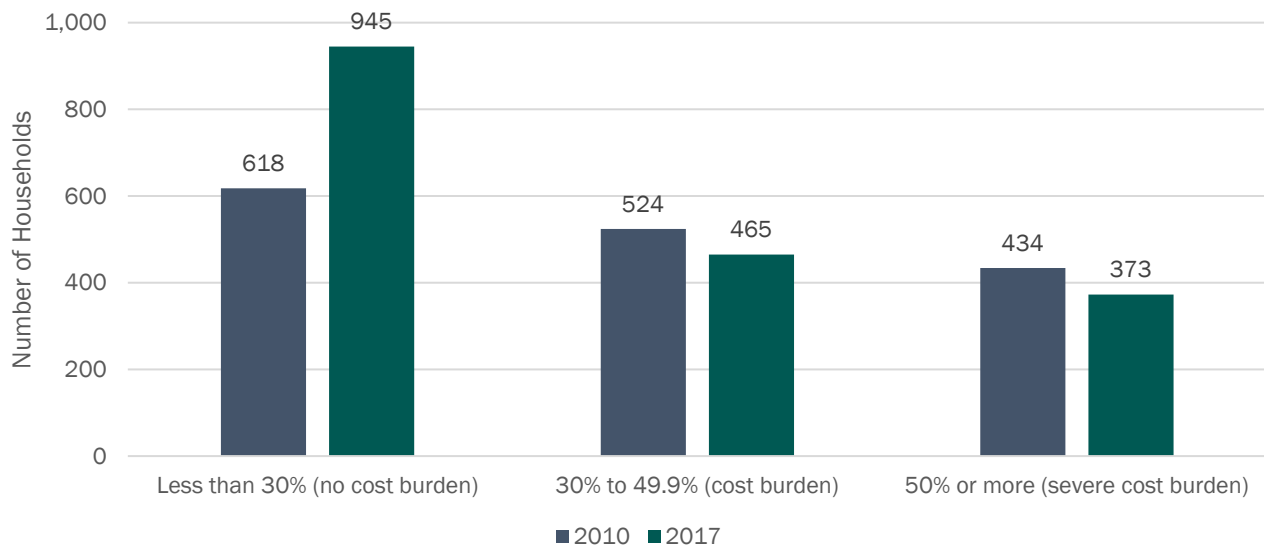
Table 5.1. Affordable Housing at 50%, 80%, and 100% AMI

AMI Range	Household Income	Approximate affordable monthly payment (all costs)
Area Median Income	\$44,514	\$1,113
80% AMI (Low Income)	\$35,611	\$890
50% AMI (Very Low Income)	\$22,257	\$556

Source: ACS 5-Year Estimates (2017)

In 2017, approximately 838 renter households in Grand Rapids were cost-burdened. This number represents 47 percent of renters and nearly 18 percent of all households in the City. The good news is that the incidence of rental cost-burden decreased from 2010 to 2017 (see **Figure 5.4**), owing to the economic recovery and concerted efforts by the City to increase its stock of affordable housing units.

Figure 5.4. Cost-burdened Renter Households



Source: ACS 5-Year Estimates (2017)

Single-family Residential Development

After the housing market crash, developers have been hesitant to advance new subdivisions in the housing market area. For development to occur, the pro forma needs to provide some degree of certainty that enough lots will be sold to generate profit. Given the slow rate of growth in Grand Rapids, it can be difficult to secure enough homeowner commitments to make bulk production of single-family housing a viable means of development. Rather, single-family development occurs in a more incremental fashion. It is important to coordinate incremental growth so that it is consistent with the long-term vision for neighborhood growth.

Housing Study Forecasts

The Grand Rapids Housing Study has forecasted short-term housing need for different housing types. [Table 5.2](#) provides a summary of these forecasts. Typical land requirements and example development types are included for planning purposes.

Table 5.2. Five-Year Housing Outlook (2020-2040)

	Market Segment	Projection/Goal	Typical land Requirements	Example Development Types
Rental Homes	Market rate rental	120-130 units	6-7 acres at 20 units/acre	4-5 apartment buildings
	Subsidized rental housing	25-50 units	2-3 acres at 20 units/acre	1 or 2 apartment buildings Combined with market-rate units
Homeownership	Moderate Homes	60-70 units	20-25 acres at 3 units/acre	Small/medium-lot single-family Traditional subdivision process
	Affordable homes	20-30 units	5-8 acres at 4 units/acre	Small-lot single family Community land trust Housing rehabilitation
	Higher-priced homes	20-25 units	20-25 acres at 1 unit/acre	Large-lot rural development Lake homes
Homeownership	Single-family attached	25% of moderate and affordable units (20-25 units)	2-3 acres at 10 units/acre	1 or 2 twin home areas Neighborhood infill Planned Unit Development
Senior Housing	Light Services	55-75 units	Dependent on number of units and on-site services	Proposed continuum of care facility

Source: Grand Rapids 2019 Housing Study

Community Preferences

In the Comprehensive Plan Survey, the community was asked to identify which factors would be most important if they were looking for a place to live. The number one factor, overwhelmingly, was affordability (85 percent of respondents). The community also places a high priority on walkable neighborhoods (45

percent) and curb/appeal appearance (35 percent). The following sections examine these preferences in context, and some other key findings from survey.

What do you look for in a home?

			<ol style="list-style-type: none"> 4. Close to amenities 5. Quiet, low traffic 6. Close to work 7. Large lot/large home 8. Sidewalks 9. Close to family or friends 10. Close to schools
<ol style="list-style-type: none"> 1. Affordable Community 	<ol style="list-style-type: none"> 2. Walkable Neighborhoods 	<ol style="list-style-type: none"> 3. Curb Appeal 	

Affordable Community

Living costs affect everyone. Likewise, affordability is a goal that touches many aspects of the community, from housing costs to economic development to sustainability goals. In Grand Rapids, housing and transportation costs consume nearly half of the average household's expenses. Residents also pay for a variety of public infrastructure and services; efficient planning and fiscal responsibility helps to minimize these costs. Affordability is also tied to hazard mitigation planning, which helps avoid potential relocation costs and reconstruction. Likewise, a resilient, sustainable economy provides good-paying jobs and access to services, helping to support working individuals and their families.

Affordable Housing

Grand Rapids aims to provide a variety of housing options to meet diverse community needs. Grow Grand Rapids supports a four-step approach for creating and retaining affordable housing.

1. Support construction of market-affordable housing, including pathways to affordable homeownership for low- and moderate-income households.
2. Preserve and rehabilitate naturally occurring affordable housing (NOAH), including single-family and multifamily units.
3. Expand the supply of affordable rental units for low-income households.
4. Preserve and expand rental assistance programs to meet a greater share of community need.

Affordable Homeownership

Market-affordable homes form the core of Grand Rapids' housing stock. These homes should be geared for households earning 80 percent to 120 percent of AMI. New construction does not require subsidy, but the City can help reduce costs in several ways:

- Infill development. Encourage development of underutilized sites in areas that already have supporting infrastructure. Infrastructure can be a significant cost for developers – ultimately, capital costs are absorbed by homeowners through incurred taxes and assessments. Infill development lowers infrastructure costs compared to greenfield development, although property acquisition and site preparation may cost more.

- Compact development. Like infill, compact development encourages higher densities, reducing per capita infrastructure costs. The average size of American single-family homes has doubled since mid-century; in 2019, the U.S. Census estimates that the average size of new construction is nearly 2,400 square feet. Encouraging smaller lots can help right-size the housing stock for local budgets. The Zoning Ordinance may need to be amended to accomplish this.
- Land assembly. The City can help set the stage for development. Through land assembly, it can acquire and hold property with less risk than the private sector. This is a good strategy for preserving future development opportunities even when the development market is slow. The City may purchase land directly and develop the property on its own or convey the property to another developer. Land assembly can help support infill opportunities as well as greenfield development. The City contains over 800 acres of tax-forfeited land. Some of these areas may be appropriate for absorbing future growth. All tax-forfeit land is owned by the State but most of it is managed by Itasca County. By coordinating with Itasca County, the City can convey developable tax-forfeit properties at affordable rates.
- Fiscal responsibility. Fiscal decisions affect the cost of the living across the community and within different income groups. Efficient government taxation and spending can help reduce the costs of development. Public infrastructure improvements should not be made prematurely. Proposed financing methods need to be evaluated for potential impacts to tax rates and service cuts, particularly as they affect low-income groups. For example, tax increment financing (TIF), a powerful economic development financing tool that can be used to assist warranted development opportunities.
- Streamlined development review process. For developers, time is money. Providing a clear process for application submittal and review not only reduces barriers to construction, but also lowers construction costs. Land use regulations should not inhibit reasonable development opportunities.

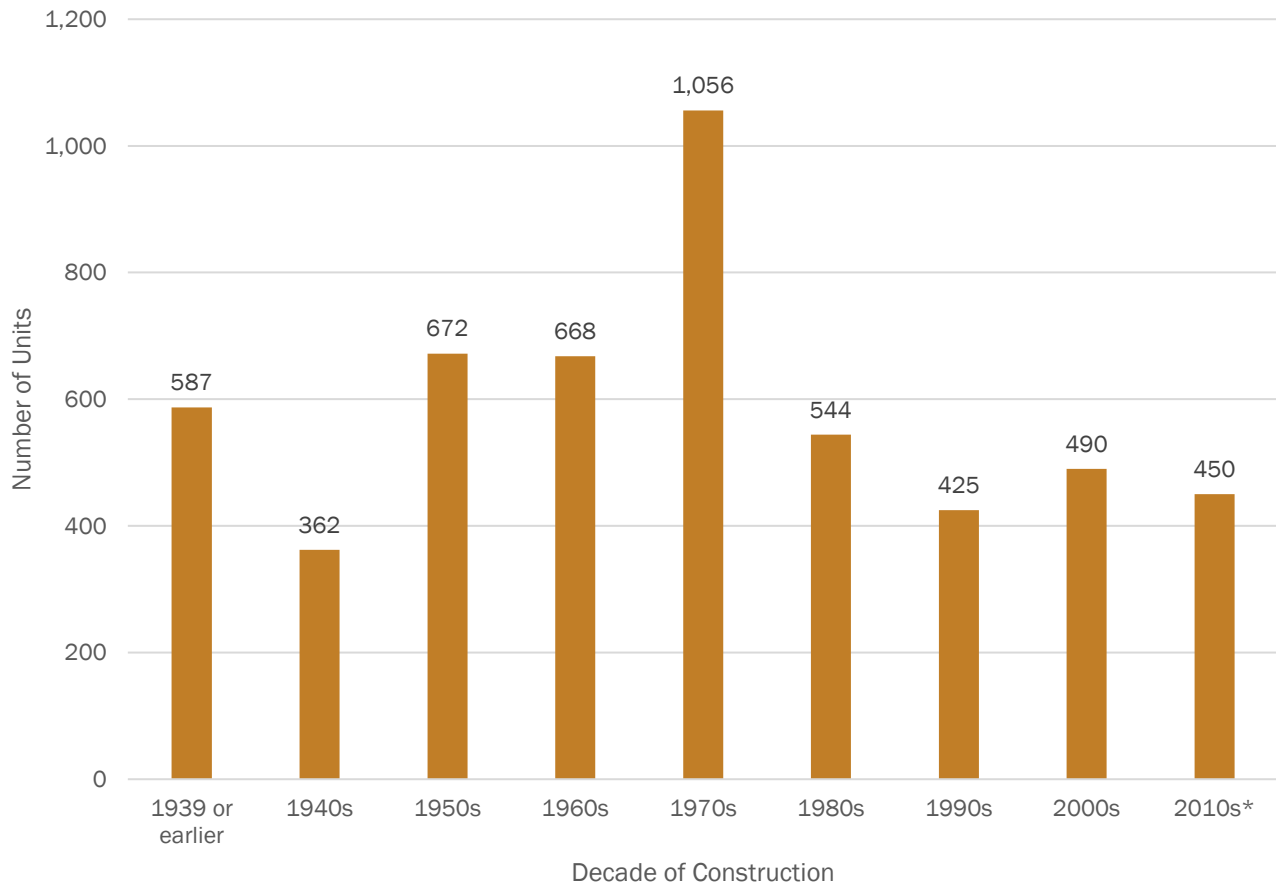
The Community Land Trust Model

Community land trusts create an affordable path to homeownership. Community land trust organizations use two key mechanisms to ensure homes remain affordable over time. First, they retain ownership of the land, while the homeowner owns the building. By taking land off the real-estate market, a community land trust stabilizes land costs. This keeps homes affordable while providing homeowners the same benefits as market rate homeownership. Second, community land trusts use a shared equity model that gives the land trust a share in equity when homes are sold. This allows homeowners to build equity and gives future homeowners access to ownership at an affordable price. Often, homeowners will qualify for down-payment assistance or be able to obtain a low-interest mortgage through the trust.

Housing Preservation and Rehabilitation

Preservation and rehabilitation of existing housing stock plays a significant role in maintaining affordability over the long-term. Preservation is more efficient and affordable than new construction. Aging neighborhoods can be an important source of naturally occurring affordable housing (NOAH). As shown in [Figure 5.5](#), nearly two-thirds of Grand Rapids' housing stock is at least 40 years old. As the core housing stock ages, improvements will be needed to preserve housing quality while maintaining affordability. Loss of NOAH to redevelopment is unlikely given limited development pressure and available land, but this could change if housing quality substantially deteriorates in a concentrated area.

Figure 5.5. Decade of Construction



Source: 2017 ACS. The number of units constructed during the 2010s was obtained from the Community Development Department's 2018 report.

Grand Rapids was recently awarded a grant from the Small Cities Development Program. This program provides funding to help local governments rehabilitate housing stock. Housing funds must benefit low- and moderate-income households. Grand Rapids has identified two target areas, a [primary area](#) and a [secondary area](#), for grant funding. The primary area is located east of Trunk Highway 169, from third street SE to 10th Street SE. The secondary area is located within the River Road corridor, from 4th Avenue SE to 7th Avenue SE. Eligible households can apply to the City of Grand Rapids for rehabilitation assistance.

There are some additional development opportunities on sites within or adjacent to the targeted rehabilitation areas, including some vacant parcels within the primary area. Additional public and private investment would further benefit these areas. The City will continue to pursue grant assistance to support reinvestment in existing neighborhoods.

Affordable Rental Housing

The Low-Income Housing Tax Credit program (LIHTC) is the nation's largest source of funding for affordable housing construction. The LIHTC program provides an incentive for developers to construct below-market-rate housing. The tax credit expires after 30 years. Beginning in 1987, LIHTC helped finance ten multifamily developments with 358 low-income units in Grand Rapids. By 2040, the tax credit will have expired for most

of these units, which may affect landlords’ ability to maintain affordable rents. It is important to extend the program or identify alternative means of financing assistance to maintain the affordability of these units.

Table 5.3 provides a summary of the program’s use in Grand Rapids.

Table 5.3. LIHTC Units in Grand Rapids

Development	Total Units	LIHTC Units	Credit Allocation Year
Grand Manor (215 SW 15 th St)	40	20	1987*
Pokegama Square Apartments	20	20	1988*
Grand Manor (227 SW 13 th St)	33	32	1990*
Oakwood Terrace	24	24	1996**
Oakwood Terrace II	24	23	1999**
Grand Plaza	35	35	2006**
Grand Manors II and III	56	56	2009**
Oakwood Terrace III	24	24	2004**
Woodland Manor	24	24	2013
Pine Ridge Apartments	100	100	2015
Total	380	358	–

*LIHTC expired. **LIHTC will expire by 2040.

Source: Department of Housing and Urban Development (HUD) LIHTC User Database

Housing and Redevelopment Authority (HRA)

The mission of the Grand Rapids Housing and Redevelopment Authority is to serve the citizens of Grand Rapids by:

1. Providing affordable housing opportunities in a safe environment
2. Revitalizing and maintaining neighborhoods and a strong urban core
3. Forming effective partnerships to maximize social and economic opportunities

The HRA operates two subsidized apartment buildings and one subsidized townhome community designed for families, in addition to connecting residents to market-affordable housing opportunities.

Outside of subsidy, there are ways to encourage construction of affordable rental units within the private market. One emerging trend to monitor is the cooperative housing model. Cooperative housing appears poised for growth throughout Minnesota, where it is being driven by demand for affordable senior communities.

The Housing Cooperative Model

In a housing cooperative, an organized group of residents live in a multifamily building. Each household owns a share of the building. Shares can be sold at market rates or below market rates. In a limited equity model, the cooperative recoups equity on these transactions to subsidize new shareholders. Minnesota provides favorable financing for senior cooperative housing, which is gaining in popularity across the state.

The ability to adapt the cooperative structure to meet community needs benefits developers and residents alike, making it a viable option for mid-market housing, independent living communities, and assisted living communities. The value of shares increases incrementally – typically 1 to 2 percent annually – which helps maintain affordability for retired persons living on fixed incomes.

Rental Assistance

The Housing Choice Voucher Program is the federal government’s major program for assisting low-income and very low-income families in the private housing market. Vouchers are a powerful tool because they are transferrable – recipients can use them anywhere they are accepted and are not limited to subsidized housing projects. This promotes equitable access to quality housing and economic opportunity and helps reduce the stigma of public housing.

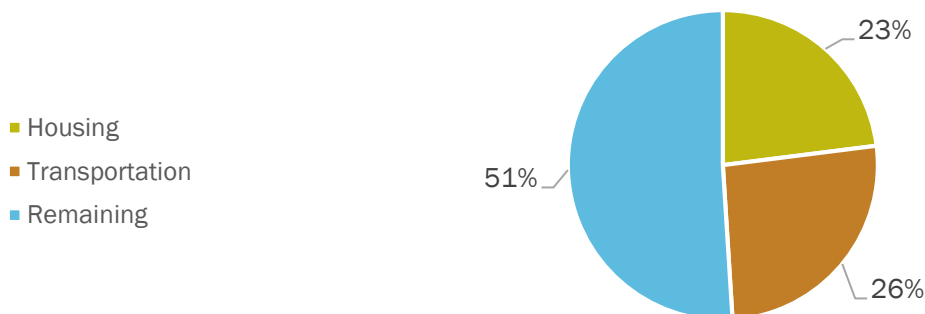
The Itasca County Housing and Redevelopment Authority (ICHRA) administers about 250 Housing Choice Vouchers. The ICHRA makes payments to landlords on behalf of voucher recipients, who make up the cost difference. Voucher recipients typically spend around 30 percent of their income on housing. Vouchers can be used to house qualified applicants in one- to four-bedroom units. They may be distributed throughout the County, but can be beneficial in Grand Rapids, which has generally lower incomes but better access to services.

ICHRA administers a few other rental assistance programs. The Bridges Program provides a temporary subsidy to help individuals with a serious mental illness. This is intended to bridge the gap between homelessness, treatment centers, institutional facilities, and permanent affordable housing. The Permanent Supportive Housing Program provides rental assistance and supportive services for homeless persons with disabilities.

Transportation and the Cost of Living

According to the [Housing and Transportation Affordability Index](#), the largest expense for Grand Rapids’ residents is not housing – it’s transportation. H&T estimates that households spend more than a quarter of their budgets on transportation costs. These include the vehicle ownership and maintenance costs, the cost of fuel, and the costs for vehicle insurance and registration. Walking, bicycling, and transit alternatives to automotive transportation are significantly less expensive than driving. Through mixed-use development, compact design, and focused transportation improvements, the City can promote alternatives to vehicle ownership which reduce the cost of living. The Transportation Element includes additional goals and strategies to encourage walking, bicycling, and transit.

Figure 5.6. Housing and Transportation Costs



Source: *Housing and Transportation Index*

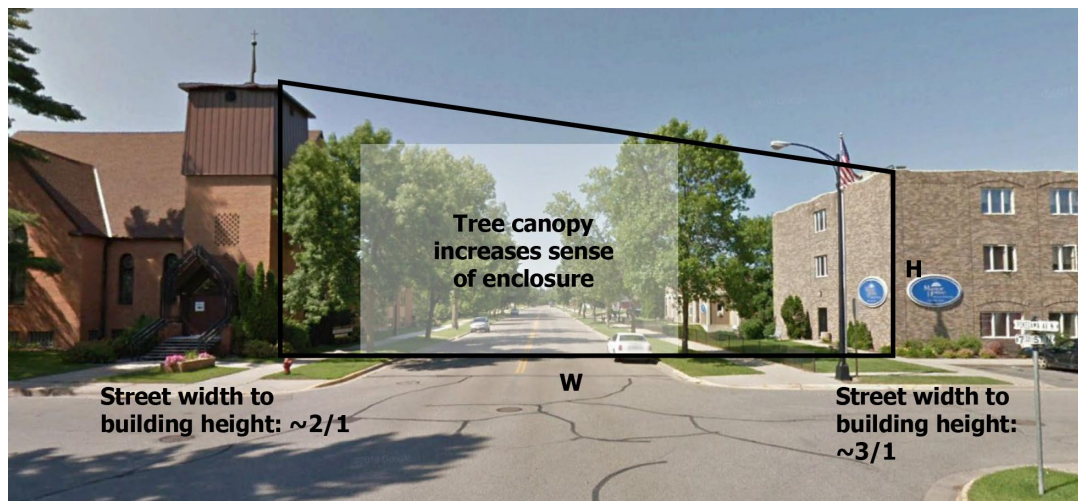
Walkable Neighborhoods

Walkable Design

In the community survey, the preference for walkable neighborhoods ranked second, while the preference for sidewalks ranked eighth. Indeed, there are many aspects of neighborhood character that create a walkable environment. Sidewalks and paths improve pedestrian travel, but these elements alone do not create an inviting pedestrian experience.

Walkability is primarily defined by neighborhood form and function. Building heights and setbacks, massing and density, parking requirements, the lengths and widths of streets – all affect whether a place is pedestrian-oriented, auto-oriented, or somewhere in between. These dimensions are set by the zoning ordinance, right-of-way standards, and similar regulations.

The most walkable areas in Grand Rapids are downtown and the surrounding core neighborhoods. These areas are characterized by a traditional street grid and a good mix of residential and non-residential uses. In traditional neighborhoods, narrow streets and shorter setbacks help create a sense of enclosure that is appealing to pedestrians.



The scale of structures to the voids between them determines how a place feels to pedestrians. Pedestrian-friendly environments provide a greater sense of enclosure than auto-oriented environments.

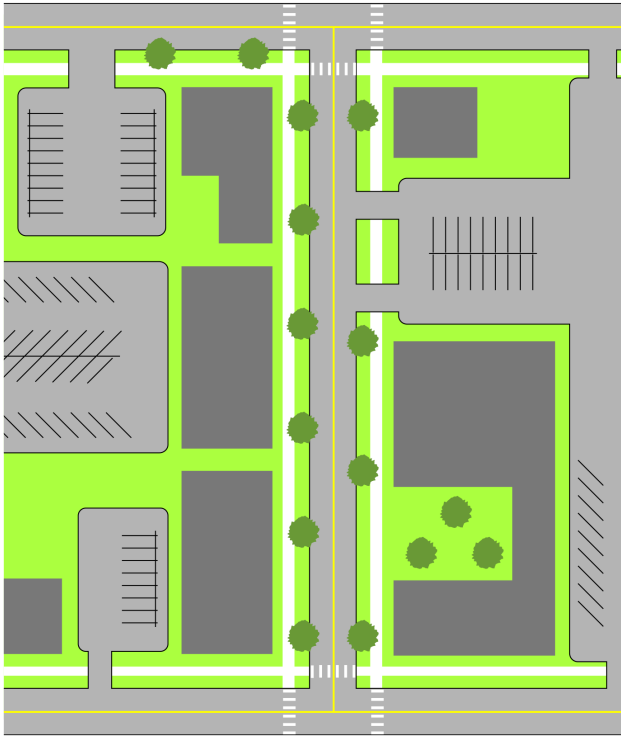
Parking

Parking plays a major role in defining neighborhood character. Humans have a limited attention span. Pedestrians (and others) are attracted to stimulating environments that keep supplying new interests. Perhaps no element of the urban landscape is less interesting than an empty parking lot.

The amount of surface parking for each development is determined by minimum parking requirements. This represents a market intervention that has had the effect of oversupplying surface parking in some areas of the City. In addition to inhibiting pedestrian design, excess surface parking removes land from development markets and raises development costs. When parking is artificially oversupplied, land cannot be put to its best and highest use. Updating parking ordinances could encourage compact design and potentially open infill opportunities, including outlot developments in commercial areas.

In pedestrian-supportive environments, the supply of surface parking is right-sized to meet demand. Parking is preferably located to the side or rear of buildings. Buildings align the majority of street frontage.

Walkable Design



1. Buildings align majority of street frontage.
2. Compact design promotes walking and bicycling.
3. Off-street parking is minimized. Consolidated parking reduces conflict points
4. Parking placed to side or rear of buildings.
5. Landscaping adds buffering and visual interest. Mature trees provide shade for passersby.
6. Complete sidewalks and crosswalks improve pedestrian safety and comfort.

Mixed-Use

When we think of “vibrant” neighborhoods, we think of places defined by activity. One way to create active spaces is to mix certain uses, such as commercial retail/office and medium-to-high density residential, which would normally be active at different times. Historically, mixed use neighborhoods evolved organically. However, as American zoning practice evolved, separation of uses became the norm. This resulted in large single-use districts as we currently know them.

In recent years, planners have recognized that thoughtful mixed-use design has many benefits. For example, they can provide greater access to jobs and services, strengthen neighborhood connections, encourage walking and bicycling, and add interest and complexity to the places we live. While big box retail is struggling, mixed-use can provide a more focused retail node with an immediate base of customers and employees, which may be more sustainable in the long run.

Mixed-use ordinances can allow for vertical mixed use (i.e., multiple uses on various floors of a building), horizontal mixed use, or a combination of the two. Both concepts can work on a small scale – for example, within a single infill site – or a larger scale, such as through a master plan or planned-unit development process or planned-unit development process. In Grand Rapids, the mixed-use district is intended to accommodate a mix of residential, retail, office, and public uses, and developments are encouraged to use creative arrangements and pedestrian-oriented design. It would be most appropriate to expand the application of this district in transitional areas that border residential and commercial districts, especially within walking distance of downtown. On the Future Land Use Plan, mixed-use opportunities are identified with the Neighborhood Mixed-Use and Downtown Mixed-Use categories.

Building Facades

In pedestrian-supportive environments, building facades lend an element of visual interest that stimulates mental and physical activity. To encourage walking, a general goal is to eliminate long stretches of blank, inactive walls. This can be done in a variety of ways. Windows and doors break up the façade and create a literal connection between the public realm and building interiors. Façade surfaces can be further articulated by vertical or horizontal offsets and recesses. Grand Rapids encourages the use of durable cladding materials. Two or three materials, such as primary cladding with textural accents, are appropriate.

In residential neighborhoods, garages have an outsized impact on the character of facades. Large front-loading garages constitute a large portion of the building frontage. Traditional neighborhoods with recessed garages, side-loading garages, and detached garages have a more walkable feel.



Front-loading garages are great for cars, less so for people. Building monotony can discourage pedestrian activity. Sidewalks and boulevard trees are desirable pedestrian amenities, which ultimately contribute substantially to home value. This photo represents a development within Grand Rapids where the sidewalks are located on one side of the street.

Curb Appeal

In real estate, curb appeal refers to the first impression of a home – the aesthetic of housing as viewed from the street. Good curb appeal contributes to the value of the home and attracts potential buyers when the homeowner is looking to sell. Curb appeal extends to the appearance of adjacent properties can affect the perception of one’s own home. Savvy homeowners understand that buying the worst house in the best neighborhood can be a good investment. In the community survey, many homeowners identified curb appeal as a major factor in their homebuying decisions, likely for the reasons listed above.

Good curb appeal might include:

- Tree-lined yards with well-maintained landscaping
- A visually appealing front entrance focal point
- Porches, windows, and a defined entryway
- Boulevard trees
- Visually appealing front entry/focal point

By maintaining and improving their properties, individual homeowners are responsible for many of the items above. However, several design considerations play an important role before any development occurs. Hence, the City tries to encourage favorable design through the planning process. For example, City ordinances specify whether boulevard trees are planted, and if so, how many. The City also has landscaping standards for private property. Additional standards may specify the number or type of acceptable exterior materials to be used, including accent materials on the front façades of homes and apartments.

One of the goals of this Plan is to provide a varied housing stock. At the city scale, a varied housing stock ensures that there are many types and styles of housing to meet the needs of a diverse community. At the neighborhood scale, a varied housing stock, or lack thereof, is an essential element of neighborhood character. Incorporating a mixture of building styles in new development enhances neighborhood character. Many developers offer a limited number of housing styles, but even simple design modifications, such as rotating or flipping the floor plan, can add variety to a neighborhood without significantly affecting the cost of development. Good attention to design aesthetics can create lasting neighborhoods that homeowners want to maintain, encourage pedestrian activity, and strengthen neighbor connections.

Goals and Objectives



As noted within Chapter 3, goals and objectives were developed for each plan element in support of the 2040 Vision and Guiding Principles. The goals and objectives defined within these chapter should be considered as housing decisions are considered.

Goal – Statement of a desired vision (i.e., what is the future of the various elements within).

Objective – Statement of a defined action or policy that provides guidance in achieving the established goal.

Goal 1: Facilitate the development of a vibrant, varied, and interconnected housing stock. Grand Rapids has diversity in its housing stock, with a variety of single-family homes, urban to rural neighborhoods, and multi-family housing from market-rate apartments to affordable senior facilities. Residential neighborhoods should be cohesive yet avoid visual monotony. The City’s population is growing more diverse, so the need for a wide variety of housing will continue into the future. It is important to design and preserve neighborhoods which foster a sense of community and build social capital. An interconnected housing stock supports multiple housing types and helps strengthen connections between the places we live, work, and play.

- a. **Guide residential development to reflect a pattern of interconnected housing types.** The Future Land Use Map shows a mix of residential housing land use areas that are intended to transition smoothly. Protect neighborhood character that adds value to housing infrastructure and fosters the small town feeling that is important to residents and visitors.
- b. **Identify opportunities to incentivize housing development that encourages developers to pursue an affordable and varied housing stock that meets community needs. Additionally, find opportunities to promote housing in needed locations throughout the community beyond the profitable locations.** Housing development should meet the needs of the community. The community’s desires for housing development – the types and locations for new housing construction – may differ from standard development models. The City values cooperative partnerships with developers and housing agencies to implement flexible design concepts and development financing that produces desired residential development.
- c. **Monitor housing typologies and vacancy rates throughout the community. As the community’s demographics shift, the City should monitor and address gaps in its lifecycle housing stock, to ensure sufficient housing for residents at every life stage.** Grand Rapids is guided by the concept of “lifecycle

housing”, which aims to ensure that all households can find suitable housing regardless of their age or station in life.

- d. **Support opportunities for owner-occupied single-family home development not being met in the market.** The City understand the importance and prevalence of owner-occupied single-family development throughout the community and will support the development of such housing types that meet unmet needs for potential homeowners.
- e. **Allow for secondary uses in each residential land use area.** Neighborhoods are enhanced when there is a mix of housing types. As described in the Future Land Use Map categories, all residential areas should include both a primary and preferred housing type and some secondary housing types.
- f. **Explore opportunities to create amenity-rich nodes that provide local services for the neighborhood. While standard mixed-use development is not achievable everywhere, opportunities to introduce mixed uses at appropriate locations in existing neighborhoods and new development should be considered.** The Future Land Use Map categories include mixed use categories (neighborhood mixed use, downtown mixed use) in which higher density residential uses are combined with commercial uses in either the same building (vertical mixed use) or in the same development (horizontal mixed use). Recognition that different commercial uses serve distinct markets and have distinct risks relative to housing will allow the City to capture synergy between residential and commercial uses.
- g. **Promote safe and sanitary housing conditions for all housing tenures.** Development review, code enforcement, and housing rehabilitation programs ensure that the condition of housing stock is not harmful to public health, safety, and welfare.

Goal 2: Provide a mix of affordability in the City’s housing stock. Providing affordable workforce housing is a primary support for economic development initiatives. All workers must be able to live well, and retain more disposable income, in order to sustain economic development efforts. Young households and students need starter or short-term housing options, young families need affordable homes, and seniors need housing that can be afforded on a fixed income.

- a. **Guide residential development to reflect a pattern of interconnected housing types.** The Future Land Use Map shows a mix of residential housing land use areas that are intended to be interconnected rather than isolated by income or other demographics.
- b. **Provide for a range of housing typologies that respond to community needs.** A sustainable community is one that has housing for people at all phases of life, from young to old, single-person to family, over a variety of incomes. In particular, the City will continue to see a need for more senior housing choices, ranging from independent living to assisted living communities. A related area of focus is “Missing Middle Housing”, which includes single-family attached and right-sized multifamily options that can be integrated into existing neighborhoods, supporting goals for interconnected housing and aging in place.
- c. **Use a range of tools to sustain affordable housing options, and actively review new and updated programs that can be brought to the community.** Market mechanisms, public management, non-profit management, and various hybrids of these options can all contribute to ensuring affordability in the City’s housing infrastructure. The financing package should coordinate state and federal grants, local matches and incentives, Itasca County HRA, and other assistance.
- d. **Explore and establish regional housing partnerships to assist the City with meeting its housing goals.** The availability of affordable housing need is a widespread problem. Forming and maintaining productive partnerships with State agencies, regional non-profits, and private developers is needed to achieve shared housing goals.
- e. **Maintain the quality of housing stock.** Investment in existing housing stock is necessary to sustain the City’s housing infrastructure over time. The City should continue to remove barriers to reinvestment and rehabilitation, and to look for funding opportunities that can leverage private investment.

Goal 3: Recognize the City’s distinct neighborhoods and neighborhood character. The city has a wide variety of residential neighborhoods, from rural areas to fairly dense urban blocks. Neighborhoods have connection to natural amenities, such as lakes and rivers, commercial assets, and large institutions such as Itasca Community College. Land use decisions should recognize and reinforce the positive characteristics of each neighborhood, as development, infrastructure, and programs have the potential to change neighborhood character.

- a. **Consider context, including lot and building design, when integrating new development into existing neighborhoods.** Many perceived conflicts between development rights and existing uses of adjacent properties can be mitigated through sensitivity to design.
- b. **Engage a broad spectrum of stakeholders in sub-area plans and large developments.** Large projects may substantially impact the community. Successful outcomes require community buy-in. People affected by decisions should ideally have an opportunity to shape the decisions and have a sense of ownership over them.
- c. **Maintain and improve neighborhood sense of safety.** Consider perceptions about neighborhood safety in development and redevelopment actions. Development and redevelopment can enhance perceived safety or detract from it.
- d. **Identify and pursue opportunities to promote investments in the existing housing stock.** Develop residential assistance programs that encourage additional investment from property owners. Utilize the HOME program, CDBG funds, and other resources to support strategic purchase, rehabilitation, and construction in core neighborhoods.

Implementation Strategies



The implementation strategies defined within the following pages provide specific actions and measures that the City can deploy to meet the goals and objectives of this chapter. The strategies identified in the following table should be reviewed on a regular basis to ensure that the City continues to take action towards its desired future.

Additionally, this list should be updated and modified as strategies are accomplished.

Implementation Strategy –
Defined action or measure that the city will work towards to achieve the goals and vision of the Comprehensive Plan.

Implementation Strategy	On-Going Action	Short Term Action	Long Term Action	Responsible Parties
<p>Affordable and Equitable Housing</p>	<p>Obtain periodic reports and updates from the HRA and use to identify housing strategies, needs, and action steps.</p> <p>Promote relationships between the City, HRA, and affordable housing organizations and advocates for low-income households.</p>	<p>Work creatively and collaboratively with partners in housing to structure financial options for affordable housing. Work with the HRA to ensure adequate long-term affordable housing.</p> <p>Support the improvement of existing housing conditions and redevelopment strategies for housing in poor condition.</p> <p>Investigate development of the community land trust model for equity-based protection of affordable housing.</p> <p>Implement the recommendation of the 2019 Housing Study to address affordable rental and owner-occupied units.</p>	<p>Build relationships with major area employers to promote public/private partnerships in the development of affordable housing.</p> <p>Promote affordable home ownership programs</p> <p>Review and update city housing study.</p> <p>Continue Short Term Actions</p>	<p>Primary: Community Development</p> <p>Secondary: Housing and Redevelopment Authority (HRA)</p>
<p>Neighborhood Character</p>	<p>Continue to engage neighborhood residents in development decisions and plans.</p>	<p>Consider creating design standards that emphasize the existing neighborhood fabric.</p> <p>Allow secondary land uses within neighborhoods but consider reasonable limits to protect neighborhood character. This may include the introduction of low intensity commercial.</p>	<p>Same as Short Term Actions</p>	<p>Primary: Community Development</p> <p>Secondary: Housing and Redevelopment Authority (HRA)</p>

Implementation Strategy	On-Going Action	Short Term Action	Long Term Action	Responsible Parties
<p>Housing Stock</p>	<p>Monitor the condition, diversity, safety, and affordability of the available housing stock to provide opportunities for future residents.</p>	<p>Promote owner-occupied housing rehabilitation programs.</p> <p>Promote rental housing rehabilitation programs.</p> <p>Consider programs to improve the condition and quality of mobile homes.</p> <p>Consider implementation of rental licensing and inspection.</p> <p>Continue to demolish dilapidated structures.</p>	<p>Monitor the use and success of programs and update as warranted.</p>	<p>Primary: Community Development Secondary: Housing and Redevelopment Authority (HRA)</p>
<p>Density and Market Demand</p>	<p>Guide residential development areas and zone changes that are consistent with the Future Land Use Map to create a diverse yet integrated housing landscape.</p> <p>Monitor the housing demand, density needs and emerging trends to ensure regulations create opportunities.</p>	<p>Plan housing development contingencies that include aggressive economic growth scenarios.</p> <p>Stage residential development consistent with the Future Land Use Map and policies. Consider service needs as part of the review.</p> <p>Consider that new housing will be multi-generational, rather than responding only to current market conditions, in development review and permitting.</p>	<p>Assist the development of housing in the downtown and Mississippi riverfront to maximize community benefits.</p>	<p>Primary: Community Development Secondary: Housing and Redevelopment Authority (HRA)</p>

Implementation Strategy	On-Going Action	Short Term Action	Long Term Action	Responsible Parties
Housing Variety	Continue to promote housing diversity and a range of housing options to land use and housing efforts.	Consider life cycle housing opportunities when pursuing housing projects. Incorporate senior housing options into long range planning, including the consideration of assisted living, memory care, and other associated types.	Same as Short Term Actions	Primary: Community Development Secondary: Housing and Redevelopment Authority (HRA)