

ISANTI COUNTY DEVELOPMENT OF A 2ND DWELLING ORDINANCE (ADU)

2020 - 2022



Isanti County – Previous Ordinances for Temporary Habitation/Manufactured Homes

ISANTI COUNTY

Subdivision 4. Interim Uses

2. A manufactured home, meeting the sanitation requirements of the MPCA Chapter 7080, 7081 and 7082, as amended, and the foundation requirements of Subdivision 2, #17(a), which is to be used as a second dwelling and is temporary in nature, may be permitted under the Interim Use Permit if:
 - a. The manufactured home will be located on a parcel of at least five (5) acres and will be occupied by persons who are elderly dependent or disabled members of the family of the persons occupying the principal dwelling on the premises. The above requires a letter from a medical doctor.
 - b. The manufactured home will be located on a parcel of at least five (5) acres and shall be occupied by persons acting as caretakers for elderly dependent or disabled members of the family who are still occupying the principle dwelling on the premises. The above requires a letter from a medical doctor.
 - c. The manufactured home will be located on a parcel of at least 75 acres and will be occupied by persons engaged in the occupation of farming on the premises as partners or other business associate of the persons living in the principal dwelling on the premises; and who earn 50 percent or more of their annual gross income for federal income tax purposes from such farming on the premises.

Do we really have a need?

- Before the pandemic Zoning had multiple requests, since March of 2020 Zoning has had 2-3 requests per week.
- Housing stock (number of houses on the market for sale) all time low
- Availability of starter housing- importance of young families in county
- Number of houses that sold in Isanti County in 2019 that had existing “second dwellings” (nonconforming)
- Home rental
- Permeant second dwelling adds to tax base
- Increased security and companionship without giving up personal privacy
- Benefits of “aging in place”

Task Team- Forming

- County Commissioners
- Planning Commission Members
- Board of Adjustment Members
- Isanti County Zoning
- Isanti County Attorney
- Township Officials
- Realtors
- Citizens at Large

Task Team- Storming

- Understanding Comprehensive Plan Intent & Goals
- Perceived Comprehensive Plan Conflicts
- Definition of terms
- Township Survey
- Defining potential uses for an ADU
- What works for an ADU ordinance in a municipality may not work in a rural area

Task Team- Norming

- Development of a living Action Register with smart goals
- Providing a “Parking Lot” to capture adjacent ideas
- Search (nation wide) for existing county ordinances with provisions for ADU’s
- Inviting guest speakers and subject matter experts
- Defining potential uses for an ADU
- Township Meetings
- Public Hearings
- Definition of terms

Guest Speakers

- MN Senator Mark Koran
- County Assessor Elisha Long
- Chief Deputy County Attorney Tim Nelson
- Cambridge City Administrator Lynda Wolfe
- Central MN Counsel on Aging Lori Vrolson
- AARP Jay Haapala MN, Robert Liberty Portland OR, Samar Jha Washington DC
- Century 21 Realtor Carrie Moline Gibbs
- Various Township Officials
- Representatives from Cities of Braham & Isanti

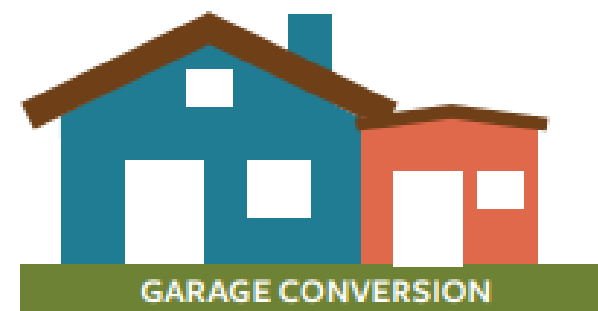
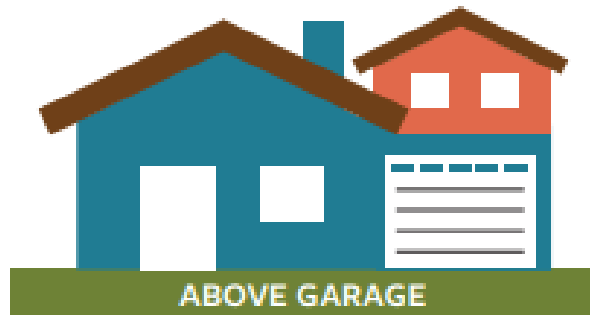
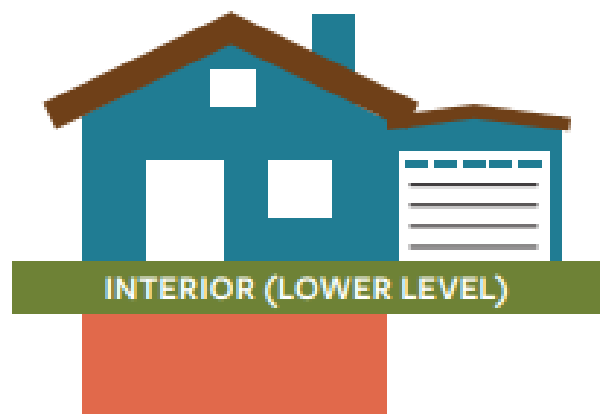
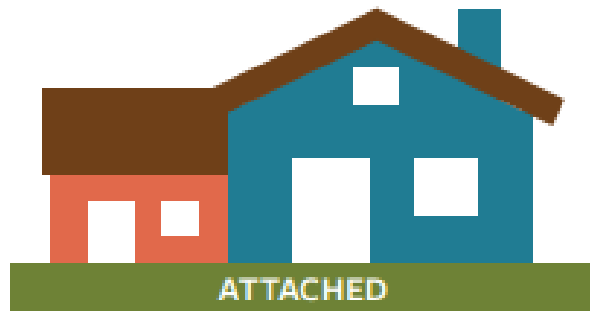
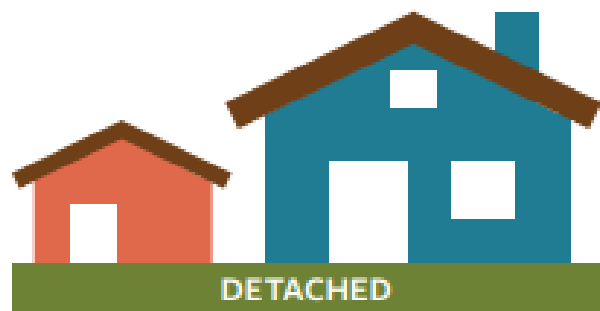
What is an Accessory Dwelling Unit (ADU)?

- ABC's of ADU's available at [AARP.org/ADU](https://www.aarp.org/adu)
- See page seven for shapes and size of ADU's
 - 2018 survey of people 50 and older would consider an ADU in order to- provide a home for a loved one in need of care (84%), provide housing for relatives or friends (83%), feel safer having someone living nearby (64%), have space for guests (69%), increase the value of their home (67%), create a place for a caregiver to stay (60%), earn extra income from renting to a tenant (53%)

ADUs Are Also Known As ...

- accessory apartment
- backyard bungalow
- basement apartment
- casita
- carriage house
- coach house
- English basement
- garage apartment
- granny flat
- guest cottage
- guest house
- in-law suite
- laneway house
- multi-generational house
- Ohana unit
- secondary dwelling unit

ADU's come in many shapes and styles ...



Affordability of Housing Generally

- According to the Minnesota Housing Partnership, as of **2017** there were **900 extremely low-income households** in Isanti County, with just **325 available housing units** that were affordable to households in that category.
- According to MN Dept of Employment and Economic Development (MN DEED), as of **2019** the **typical housing costs for families living in Isanti County were above the state average.**
- That suggests the value of making additional affordable housing available generally.

Affordability of Senior Housing in Isanti County

- A common measure for the affordability of housing is whether it takes up more than 30% of household income.
- According to the Minnesota Housing Partnership, as of 2017:
 - For Isanti County seniors who rent housing, 56% fall within that category.
 - For Isanti County seniors who own their homes, 28% fall within that category.
- That's compared to 42% of Isanti County renters overall, and 24% of Isanti County homeowners.
- That suggests the value of making additional affordable housing options available for Isanti County's growing senior population.

Isanti County's Aging Population

- MN DEED provides projections for population changes in Isanti County from 2020 to 2030, with the numbers broken down by age categories.
 - For ages 65-74, the projected population increase is 38.5%.
 - For ages 75-84, the projected population increase is 53.1%.
 - For ages 85 and older, the projected population increase is 50.8%.
 - Meanwhile, there are projected drops in population for most categories of younger Isanti County residents, including people ages 5-14, 15-24, 35-44, 45-54, and 55-64.
 - With a growing senior population, there will be a need for additional senior housing options.

Isanti County Statistics

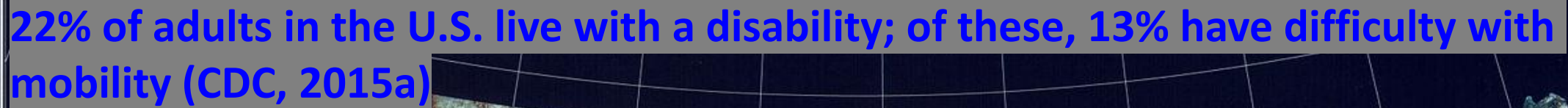
- Population census, April 1, 2010 = 37,816
- Population census, April 1, 2020 = 41,135
 - * an increase of 8.78%
- Persons age 65 and over = 16.8%
(By 2030, more than 1 in 5 Minnesotans will be an older adult)
- 2,510 veterans (2014 - 2018)
- Persons with a disability under age 65 = 9%
- Persons without health insurance under age 65 = 4.6%
- Persons in poverty = 7.6%

References:

- <https://mn.gov/admin/demography/data-by-topic/aging>
- www.census.gov/quickfacts/table/isanticounty

UNITED STATES AVHRR MOSAIC

22% of adults in the U.S. live with a disability; of these, 13% have difficulty with mobility (CDC, 2015a)



- Cost for disability = \$400 billion annually (CDC, 2015a).
 - \$2 trillion is spent annually on U.S. health care; 75% of that is spent treating chronic conditions (Iezzoni, 2010).
 - Cost for Activities of Daily Living (ADL) services is \$43 billion annually. The incidence (and cost) of older adults with ADL limitations is expected to double by the year 2030 (Gu, et al., 2015).
 - 1 in 3 caregivers is age 65 or older (Alzheimer's Association, 2019)
 - 10,000 baby boomers turn 65 y/o every day through 2030 (Pew Research Center, 2010).
- Mobility limitations affects ¼ of adults > age 70 and ½ of adults > age 80 (Ward et al., 2016).

Over 3 million adults in the U.S. use a wheelchair for mobility (Lagu et al., 2013)

Trends project an increase in disability prevalence as adults grow older

(Brault, 2012; Burns & Gordon, 2010; Chen & Sloan, 2015; Darling & Heckert, 2010; Gu et al., 2015; Lee, 2010; Talih & Huang, 2016).

Largest growth in mobility disability is adults ranging in age 53 to 58 years old (Chen & Sloan, 2015)

ALBERS EQUAL AREA PROJECTION
MOSAIC OF FIFTEEN AVHRR
24 MAY, 1984 - 14 MAY, 1992

Consider other adults who need support

- Persons with Alzheimer's disease needing supervision
- Wounded veterans
- Persons who may benefit from psychosocial support
- Persons with complex medication and diet regimens
- Persons with complex or multiple medical conditions
- Persons who have limited transportation ability or cannot drive to essential appointments and services
- Persons with limited or low income
- College Students (Cambridge Community College)
- Persons recovering from surgeries; e.g., hip, knee, etc.
- Younger adults with disabilities are aging

Problem for Adults With Physical Disabilities (AWPD)

AWPD tend to receive fewer preventive health screenings than adults without disabilities (Drew & Short, 2010; Horner-Johnson et al., 2014; Suzuki et al., 2013).

AWPD have more complex health needs than people without disabilities (Eisenberg et al. 2015).

If needs are not adequately met, the likelihood of medical conditions worsening increases and becomes more costly (Valderas et al., 2009).



People with disabilities become vulnerable to health problems (Drew & Short, 2010).

People with disabilities are at risk for poor health outcomes (Krahn et al. 2015; Wang, 2012.)

People with disabilities die at higher rates from conditions such as breast cancer (Iezzoni et al., 2010; Iezzoni et al., 2011; Yankaskas et al., 2010).

Second Dwellings/Multi-Generational Housing

- Classification and Taxation
 - Single Family Structures
 - Duplexes
 - Mother-in-law apartments / In-law suites
 - Manufactured Homes/Park Models



Classification: Manufactured Homes / Park Models – Personal Property

Scenario: Greg Olson has single-family home located on his 10-acre parcel in Dalbo Township. His mother purchases a new manufactured home and moves it to his property. The manufactured home is not permanently installed on the property. How should this property be **classified/taxed**?

	Primary Structure	Manufactured Home
Estimated Market Value	\$331,000	\$70,000
Classification	1a – Residential Hmstd	1a - Relative Hmstd
Taxable Market Value	\$323,600	\$42,000
Class Rate	1.00%	1.00%
Net Tax Capacity	\$3,236	\$420
Total Tax (1.05 local rate)	\$3,398	\$441

Total tax for the property is \$3,839



Classification: Two residential structures located on one parcel

Scenario: Greg Olson had two single-family homes located on his 10-acre parcel in Dalbo Township. **Mr. Olson lives in the primary residence and his mother lives in the secondary residence.** Both structures have site improvements (well/septic). How should this property be **classified/taxed**?

	Primary Structure	Secondary Structure
Estimated Market Value	\$326,000	\$186,000
Classification	1a - Residential Hmstd	1a - Relative Homestead
Taxable Market Value	\$318,100	\$165,500
Class Rate	1.00%	1.00%
Net Tax Capacity	\$3,181	\$1,655
Total Tax (1.05 local rate)	\$3,340	\$1,737

Total tax for the property is \$5,077

Scenario: Greg Olson had two single-family homes located on his 10-acre parcel in Dalbo Township. **Mr. Olson lives in the primary residence and rents the secondary residence.** Both structures have site improvements (well/septic). How should this property be **classified/taxed**?

	Primary Structure	Secondary Structure
Estimated Market Value	\$326,000	\$186,000
Classification	1a – Residential Hmstd	4b(1) - Residential Non- Hmstd
Taxable Market Value	\$318,100	\$186,000
Class Rate	1.00%	1.25%
Net Tax Capacity	\$3,181	\$2,325
Total Tax (1.05 local rate)	\$3,340	\$2,441

Total tax for the property is \$5,781

Summary

- 10,000 Baby Boomers turn 65 y/o every day through 2030
- Mobility limitations increase with age
- Largest growth in mobility disability is adults ranging in age 53 to 58 years old
- Without proper care, AWPB become vulnerable to health problems and are at risk for poor health outcomes
- Long Term Health Care Facilities worker shortage and are not increasing the supply of available beds
- 1 in 3 caregivers is age 65 or older
- Isanti County Commissioners recognize the urgency to be innovative with housing solutions for AWPB, adults with other considerations, and their caregivers.

March 15, 2022 Public Hearing

Isanti County Board of Commissioners took action to amend the Isanti County Zoning Ordinance to allow Accessory Dwelling Units in the Agriculture/Residential zoning district as a permitted use.

<https://www.co.isanti.mn.us/>

- Select: ***How Do I...***
- Select: ***Find***
- Select: ***Ordinances***
- Select: ***Accessory Dwelling Unit Ordinance (PDF)***

Lesson Learned

- Providing education up front- don't assume everybody knows
- Importance of clear definitions- ambiguous terms leads to confusion and conflicting interpretations
- Importance for keeping the county comprehensive Plan “fresh”

Resources

ABC's of ADU's available at

<https://www.aarp.org>

AARP Housing: All about Accessory Dwelling Units

<https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus.html>

American Planning Association: Accessory Dwelling Units

<https://www.planning.org/knowledgebase/accessorydwellings/>

Long Term Health Care Costs:

<https://mn.gov/dhs/ownyourfuture/plan/financial/care-cost.jsp#:~:text=In%20Minnesota%2C%20the%20average%20cost,care%20in%20a%20nursing%20home>



Q & A



Thank You

Trina Bergloff, Isanti County Zoning Administrator/Solid Waste officer

Email: trina.bergloff@co.isanti.mn.us

Phone: 763-689-5161

Web: www.co.isanti.mn.us

Susan Morris, Isanti County Commissioner

Phone: 763-286-1953

Bruce Mickelson, Isanti County Planning commission

Email: bruce.mickelson48@gmail.com

Phone: 763-334-8648