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Strategic Plan

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The Purpose, Background & Journey

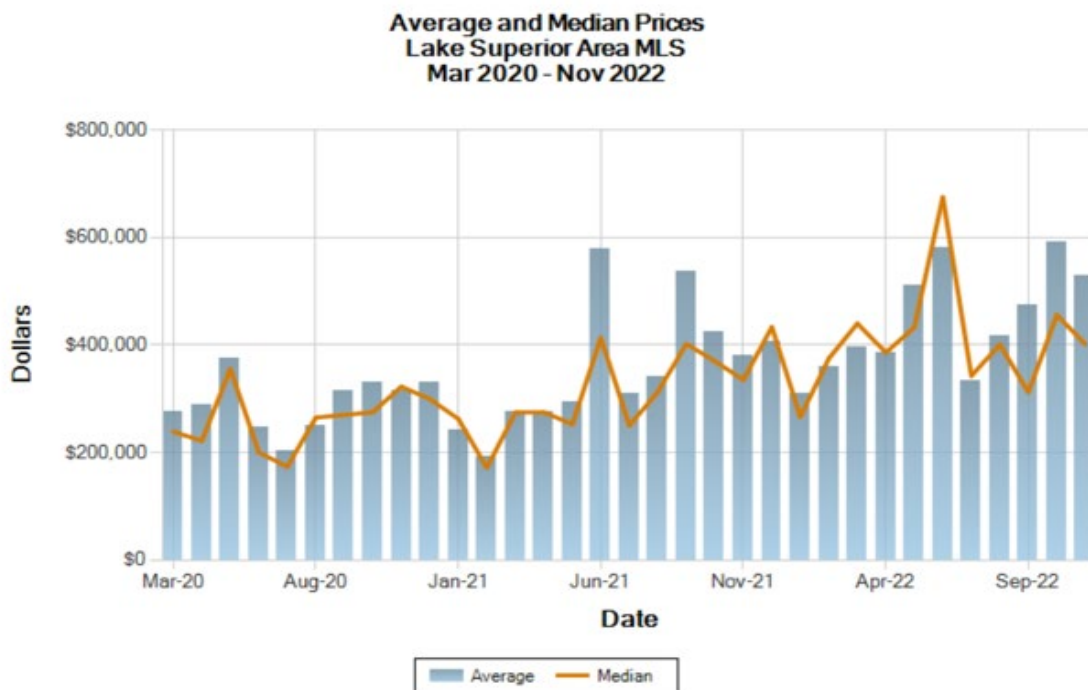
Purpose

The purpose of this document is to establish a three-year strategic plan for the Housing and Redevelopment Authority of Cook County (the "HRA"). The history of the HRA and the background of the plan's development are included to help the reader understand the process that led to decisions and the goals presented herein. The Board will use the goals outlined here as a metric to assess its performance.

This Strategic Plan (the "Plan") is an adaptable guiding document; the Board may choose to adjust or modify elements of the Plan, subject to changes in the housing industry and the needs of Cook County. Additionally, the Board will formally review the Plan in three years, at the end of 2025, to assess its relevance, effectiveness, and whether it should be amended or redrafted. At present, the HRA employs one staff person, the Executive Director. This limitation has been considered as the HRA Board has worked on this Plan: resources, both human and capital, are finite and the HRA's strategy and objectives must reflect these constraints.

Background

Cook County housing market has been challenging for decades. Historically, the tourism industry has required more seasonal than year-round employee housing. Concurrently, there remains a contingent of property owners who adhere to a seasonal schedule, leaving before winter and returning sparingly until summer. In recent years, tourism during spring, fall and winter has increased, rendering housing more of a year-round challenge for many residents. Since the COVID-19 pandemic, this long-standing housing challenge has become of critical concern: the tourism economy remained strong while an increasing number of people from outside the county wanted to purchase homes in the area. These pressures on supply created a historically low inventory of housing units, which also resulted in increased prices: the median sale price increased by over \$180,000 (80%) from the spring of 2020 to the spring of 2022.



Given Cook County's geographic isolation, the nationwide shortage of home builders and contractors, and our modest median household incomes (approx. \$60,000), constructing a sufficient number of new housing units to meet demand proved impossible. As this became increasingly evident, a group of concerned citizens and leaders began meeting regularly during the COVID-19 pandemic to discuss how the community might address its housing challenges. Eventually, this group championed the idea of establishing a Cook County HRA.

The Creation of the Housing and Redevelopment Authority

To help address this growing crisis, the County Board voted unanimously in August of 2021 to establish the Cook County Housing and Redevelopment Authority (HRA); later in September the Board approved an initial budget of \$125,000. As described in State statute, the HRA is an independent government entity overseen by a Board of Commissioners. HRA Commissioners are appointed by the County Board and serve staggered, five-year terms.

In October, 2021, five Board Commissioners were appointed, each representing one of the five districts in the county, as well as two County Board representatives. The first HRA Board, the individuals who helped develop this strategic plan, includes the following members:

- Lawrence Doe, District 1
- Chris Skildum, District 2
- Mary Somnis, District 3 (*Chair*)
- Chris O'Brien, District 4
- Bill Gabler, District 5 (*Vice Chair*)
- Stacey Hawkins, County Board Representative
- Ann Sullivan, County Board Representative (alternate)



Operationally, the HRA's purpose is to secure and create resources that help build, redevelop and maintain housing, to establish relationships and partnerships with developers, the community, other housing agencies and government, and to create and implement housing programs to help residents County-wide. Unlike nearly all other HRA's, the Cook County HRA does not receive direct funds from the U.S. Department of Housing and Urban Development (HUD). For this reason, Cook County does not contain any public housing, does not have HOME, Community Development Block Grant (CDBG) funds, or Emergency Solutions Grants, nor does it directly receive HUD housing assistance vouchers. The HRA does have access to some HUD funding through the Northeast Minnesota HOME Consortium, though these funds are limited and are shared with other northeast Minnesota counties.

While the HRA does not receive HUD funds, it is still able to pursue federal, state, and local grants for housing, as well as establish and administer Tax Increment Financing (TIF) Districts and use other powers identified in state statute, such as the ability to issue bonds or to implement its own levy should the community find it desirable and necessary.

HRA Efforts To-Date

Beginning in May, 2022, the HRA created policies and procedures and secured professional services to ensure it could operate effectively. Additionally, it finalized a one-year work plan that included the development of a three-year strategic plan, this document. Concurrent with developing an administrative structure, the Director began to research the County's specific housing needs, historic and current challenges, and development opportunities throughout the county. The total demand for new housing has been established in the Comprehensive Housing Needs Analysis commissioned by the Grand Marais/ Cook County EDA in 2022. This report projects that between 520-615 new housing units could be absorbed by the end of 2026.

While this report outlines the scope of the need, the HRA required a deeper understanding of where future units should be located, what types of housing could and/or should be built in those locations, and the capacity of the HRA and community to construct these units. To gather this information, the HRA engaged and continues to engage in the following tasks:

- Meeting with businesses, boards, citizens groups, local government and non-profit entities to learn about their experiences and needs.
- Researching past efforts and ideas and assessing whether they still present opportunities.
- Researching available funding programs and meeting with funders and partner organizations about opportunities to collaborate.
- Meeting with various private and public entities about opportunities to acquire land for housing purposes.
- Meeting with developers, businesses and contractors about their availability and interest in projects in 2023 and 2024.
- Presenting at boards, businesses and community events about housing to provide education and context surrounding our housing needs and opportunities for the HRA.



Cook County HRA Mission, Vision & Values

Mission

The Cook County Housing and Redevelopment Authority catalyzes and advocates for the creation of safe, stable and attainable housing opportunities for current and future residents.

Vision

When envisioning the future of Cook County, the HRA aspires to help build the following reality:

Cook County is an inclusive community with attainable housing where residents and families can grow and flourish for generations.

Values

HRA Commissioners generated a list of important attributes, beliefs and principles to guide the operations of the HRA. They then collaboratively distilled that list into the following three values:

Action

Innovative and data-driven action, producing long term results.

Integrity

Progress that reflects stewardship of public trust, resources, and goals through transparent communication and diligent effort.

Inclusion

The HRA welcomes people from all backgrounds, races and creeds and believes all people deserve the opportunity to access safe, attainable housing.



The Strategic Planning Process

The Cook County HRA engaged in a process over the summer and fall of 2022 to develop a strategic plan that establishes key HRA goals, priorities, and specific actions, and to gain consensus on the role of the HRA in supporting the housing and redevelopment needs of the County. The HRA engaged in a number of activities to gather community and stakeholder input as it developed its first strategic plan. The Director engaged with local media to raise awareness about public meetings and feedback opportunities and inform and educate the public regarding the HRA's challenges and efforts.

Planning process activities included:

- Cook County HRA Board working sessions in May and August, 2022
 - Working Board sessions included the following exercises:
 - Asset mapping
 - Strengths, Opportunities, Weaknesses and Threats analyses
 - Small and large group breakouts and brainstorming activities
- Issuing a community-wide housing rehabilitation survey from July-August, 2022.
 - There were 79 responses.
- Hosting a Housing Summit in September, 2022
 - 22 people attended.
 - The full recording of the Housing Summit is available here:
<https://www.youtube.com/user/CookCountyMN>
- A final strategic planning working session facilitated by Minnesota Housing Partnership in October, 2022.
- A review of existing housing related plans and reports including:
 - Town Of Tofte Comprehensive Community Plan- 2005
 - City of Grand Marais Comprehensive Plan
 - Schroeder Township Land Use Plan- 2016
 - Cook County Land Use Guide Plan for Cook County, Minnesota- 2016
 - Comprehensive Housing Needs Analysis for Cook County, Minnesota- 2022

Goals, Priorities and Implementation

While the mission of the HRA is clear, the tasks necessary to achieve it and the challenges along the way are many. The HRA has thus identified three overarching goals to work toward over the short, medium and long terms. For the purposes of this Strategic Plan, “short term” means 12-18 months, “medium term” means 18 months- three years, and “long term” means the goal is achieved three or more years from now.

- 1) Expand housing opportunities for people at all income levels.
- 2) Acquire & develop resources to support programs & housing activities.
- 3) Preserve the housing we have.

1) Expand Housing Opportunities for People at All Income Levels

How will we measure success?

- The number of new housing units constructed in Cook County.

Strategic Priorities

Short term

- a) Secure land for a new housing project.
- b) Secure development partners.
- c) Secure public resources to assist with funding gaps.
- d) Be a partner in ground-breaking for one multifamily project.
- e) Break ground on one single family project.
- f) In partnership with the City and County, explore zoning and land use opportunities to encourage housing development.

Medium term

- g) Assemble at least 3 properties for development projects.
- h) Secure new resources to assist with funding gaps.
- i) Be a partner in ground-breaking for two multifamily projects.
- j) Assist with receiving approvals for any agreed-upon changes to local zoning ordinances that would help facilitate new housing.
- k) Help create housing desirable for seniors that could help free up existing single-family homes.

Long Term

- l) Support and/or assist with production of at least half of the needs outlined in the 2022 Comprehensive Housing Needs Analysis.

2) Acquire & Develop Resources to Support Programs & Activities

How will we measure success?

- The number and level of resources secured by leveraging funds from partners, grants, and donations.

Strategic Priorities

Short term

- a) Work with the city and county to expand tools to support housing development.
- b) Work with IRRR to secure infrastructure funding for new housing development.
- c) Identify opportunities for the HRA to receive land donations for housing.
- d) Assist with the adoption of a tax forfeited land policy.
- e) Evaluate land parcels for development.

Medium to Long term

- f) Secure resources to provide technical assistance to apply for MN DEED Small Cities and/or MHFA LIHTC funding.
- g) Be a local partner in building a collaborative working relationship with Grand Portage Band of Lake Superior Chippewa.
- h) Evaluate land parcels for development as they become available.
- i) Establish and maintain development and property management relationships.
- j) Work with EDA to establish partnership opportunities to open up additional resources for redevelopment/mixed use projects.



3) Preserve the Housing We Have

How will we measure success?

- The number of housing units that we assist with rehabilitation and weatherization resources.

Strategic Priorities

Short term

- a) Identify and promote existing resources to improve homes.
- b) Assess need for rehab/pre-weatherization/weatherization.
- c) Identify any available contractors for rehab work.

Medium to Long term

- d) Provide new housing options for seniors, making more single-family housing stock available for new, full-time residents who can improve and update homes.
- e) If needed, create local funding option for specific home improvements.
- f) Collaborate with CCLEP, Arrowhead Co-op, the County and City to advocate for weatherization and sustainability funding for Cook County.

