

INTRODUCTION

Purpose, Process, History, Demographics and Housing Plan

September 2017



Chisago County Comprehensive Plan

2017

Purpose

Chisago County adopted its first Comprehensive Plan in 1970. A successive plan was completed in 1987, prepared in response to increasing growth and development activity in the County and to provide updated data from the 1980 U.S. Census. The goals and policies in the 1987 Plan were basically the same as the 1970 Plan, which was viewed primarily as an update of the previous Plan. The County again updated the Plan in 1995 in recognition of rapid development in many areas of the County.

In the spring of 2003, the County Board of Commissioners authorized an update of the Comprehensive Plan to conduct a critical review of the growth trends and projections for the County. The County completed the extensive update process in 2006 and adopted the updated Comprehensive Plan in February 2007.

In May 2016, the County Board authorized staff and the County Planning Commission to prepare another update to the Comprehensive Plan. The policies of this Plan will provide specific direction about future decisions on physical development and growth while allowing flexibility for the County to adapt to changing conditions. Chisago County continues to be at a critical point in terms of growth and must continue to identify and implement ways in which the growth can best be managed in the future.

The Comprehensive Plan is essential in meeting the challenges of today's demand for the public's expectations for public services in Chisago County. The County cannot haphazardly plan for its future (including housing, transportation, parks and trails, economic development, public safety and resilience) while meeting the needs of the County. With limited financial resources, decreasing land suitable for development and parks, changing trends in land use, recreation, demographics and population and population growth, Chisago County must carefully plan for their future by accommodating the needs of their constituents. The 2016-2026 Comprehensive Plan describes many of the choices Chisago County has made for how it will develop through at least the next ten years. This plan supports a development pattern that, as much as practicable, meets the current needs without environmental, economic and social burdens on future generations. The County is committed to maintaining or enhancing economic opportunity and community well-being while protecting and restoring the natural environment upon which people and economies depend.

The 2016-2026 Comprehensive Plan is an official document adopted by the County Board as the primary policy guide for decisions about the physical development of the County. The Plan sets broad policies and strategies to direct the future growth and development in the areas of land use, transportation, parks and trails, housing, natural resources, historic and cultural resources and public facilities. The Comprehensive Plan is the legal basis for the County-adoption of land use controls.

Chisago County has authority to plan under Minnesota Statutes 394.21-394.37. The County is governed by an elected Board of Commissioners, consisting of five members.

The County Administrator undertakes many of the administrative responsibilities on behalf of the County Board. The Planning Commission, which consists of seven members, advises the Board about planning and zoning activities within the County.

There are ten cities and nine townships in Chisago County. The County land use planning authority includes all of the unincorporated areas in the County, except Lent Township, which has adopted its own Comprehensive Plan and Land Use Regulations. Participation by townships is a critical part of the planning process, since establishing a sound direction for future development in the townships is the primary purpose of this Plan. It also is the intent of the County Board to implement a Comprehensive Plan that reflects the values and goals of the majority of residents of the County.

The Comprehensive Plan is the primary land use vision and policy document intending to guide land use and development decisions of Chisago County. The Plan also is used to ensure consistency in the development of infrastructure and resource planning. This plan provides a framework for how the County and its citizens will guide growth, land uses and development in the County over the next twenty to thirty years. The Comprehensive Plan provides citizens and others with a certain amount of predictability about how development may occur in Chisago County. It is the intent of the Chisago County Board of Commissioners that this Plan be viewed as the primary growth management tool for the County. This Comprehensive Plan is intended to be flexible so it can respond to changing conditions, yet static enough so long-term land use and related policies are consistent and maintained and so careless and ad hoc decision making is avoided.

There are several important questions, trends, issues and desired outcomes that the Comprehensive Plan process has explored. These will help define Chisago County in the future and included: What will be the population of Chisago County in 2020, 2030 and 2040? How fast will the population grow or decline in the future? Will the growth or decline be uniform across the County or will changes be focused in certain locations? What are and will be household characteristics and size? What other demographic changes and trends will the County experience? What will the impacts be of population changes on the County's economy? On housing? On land use? On employers and employment conditions? On local governments and the services they provide? The narrative for each of the elements of the Comprehensive Plan should help to establish a context for addressing these and many other important questions facing the future of Chisago County; and the goal and policy statements of each element should provide guidance for directing the future of Chisago County.

In considering planning trends and the issues facing the region and Chisago County in 2017 and beyond, several desired goals and outcomes have been identified that will help define Chisago County in the future. The overall goals are described later in this chapter and desired outcomes are stewardship, prosperity, equity, livability and sustainability. Within this plan update there is background information, explanations and points of action for each of the goals, themes and five desired outcomes. The

County should pursue plans, policies and projects that balance most, if not all of the overall goals and all five of the outcomes, with the objective of creating positive change.

2003 – 2007 Plan Update Process

A three-phase process was established to update the comprehensive plan in 2003 - 2007. Throughout each phase citizen input was gathered to aid in directing the content of the Plan. A total of nine meetings were conducted throughout the three phases.

The following phases were designed for this process:

- Phase I: Issue Identification, Background Research and Mapping
- Phase II: Development of Plan Goals & Policies, Review of Alternatives, & Land Use Conceptualization
- Phase III: Plan Refinement and Adoption of Revised Plan

Phase I of the process (which took place from March 2003 to August 2003) consisted of preliminary meetings with each of the townships, a joint meeting with municipalities in the County, and meetings with other key players and organizations; such as the County's Economic Development Authority and various Lake Associations. For general public input on issues and opportunities of Chisago County, four "Planning Areas" were established throughout the County based on proximity and similar issues of concern. These Planning Areas were used to conduct public input meetings during Phase I to collect information from citizens on the Assets & Opportunities and the Threats & Challenges facing the County. Over 230 people attended the Phase I Public Input meetings.

In addition, during Phase I, a Steering Committee of 25 people representing various groups, agencies and opinions was appointed by the Board of Commissioners. This citizen based Steering Committee was established to act as a "sounding board" to give County staff direction and feedback on revisions to issues and policies outlined in the draft Comprehensive Plan. In addition, meetings were held with each township and a meeting with all the municipalities took place.

Phase II of the process took place from September 2003 to September 2004. During this phase the steering committee discussed issues, and goals and policies related to the following elements: natural resources, cultural resources, recreation and open space, agriculture, transportation, infrastructure, economic development, intergovernmental coordination and land use/growth management. A series of Public Open Houses, in which over 80 people attended, were conducted in May and June 2004 to display the information gathered to date and to receive comments and suggestions from the general public. Again, meetings were held with all municipalities and with various townships.

In addition, during this time frame, the County Board authorized a full transportation plan to be incorporated into the overall Comprehensive Plan. This transportation plan

component was led by the Public Works department with the assistance of Bonestroo, Rosene, Anderlik and Associates. The process for the Transportation plan included a Technical Advisory Committee in which each city and township was provided an opportunity to have a representative on the committee. The full transportation plan will be incorporated into this Comprehensive Plan.

Phase III of the process took place from October 2004 – November 2006. The plan was further revised based on public input and the final draft presented to the public, Planning Commission and County Board as follows:

- Meet with Township Officers Association in October, 2006
- Host three Township Public Input meetings in November, 2006 (and invite Cities to these meetings as well):
 - Shafer, Amador, Sunrise
 - Franconia, Chisago Lakes, Lent
 - Nessel, Rushseba, Fish Lake
 - (Wyoming Twp is not subject to Chisago County zoning authority.)
- Planning Commission consideration and of the document and recommendation to the County Board in December, 2006
- County Board holds public hearing and adopts Comprehensive Plan in December 2006 contingent upon review and comments by other jurisdictions
- Send to other jurisdictions for comment in January 2007 (DNR, DOT, SWCD, local government units, etc.)
- County Board adopts final Comprehensive Plan in February, 2007
- Begin work on revising Zoning Ordinance in March, 2007

2016 – 2017 Comprehensive Plan Update Process

In the spring of 2016, County staff and the Planning Commission identified the need to update the County's Comprehensive Plan, including adding goals, desired outcomes, references to several important recent County planning activities and studies and updating demographic information. Recent County-wide planning studies include an update to County Local Water Management Plan (2013), an update to the County Transportation Plan (2014), an update to the County Comprehensive Parks and Plan (2016) and the adoption of Master Plans for the Swedish Immigrant and Sunrise Prairie Regional Trails in 2015.

On May 18, 2016, the Chisago County Board authorized County staff and the County Planning Commission to update the Comprehensive Plan. The update process will include several meetings with the Planning Commission, input from the County's Environmental Services staff and other County departments and research about the latest trends in planning for the County to consider as part of the plan update.

2016-2017 Plan Update Public Involvement Process

The 2016-2107 Plan update included a public involvement process. The County expects to have several meetings with the County Planning Commission, possibly open houses with the townships and public hearings with the Planning Commission and County Board. These steps and actions evolved as staff and Planning Commission proceed with the plan update.

Desired Goals and Outcomes for the 2016 – 2017 Comprehensive Plan Update

In considering planning trends and the issues facing the region and Chisago County, staff and the Planning Commission identified several possible desired overall goals and outcomes that will help define Chisago County in the future. The overall goals are:

- Encouragement of neighborhood designs that support a range of transportation choices.
- Protection of natural areas, including wetlands, wildlife habitats, lakes, woodlands, open spaces and groundwater resources.
- Protection of economically productive areas, including farmland and forests.
- Encouragement of land uses, densities and regulations that promote efficient development patterns and relatively low governmental and utility costs.
- Preservation of cultural, historic and archaeological sites.
- Encouragement of coordination and cooperation among nearby units of government.
- Promoting the expansion or stabilization of the current economic base and the creation of a range of employment opportunities and the regional and local levels.
- Planning and development of land uses that create or preserve varied and unique urban, suburban and rural communities.

The desired outcomes are stewardship, prosperity, equity, livability and sustainability. These five outcomes reinforce and support one another to produce greater benefits than any single outcome alone.

For example:

- Stewardship leads to decisions that advance prosperity, equity, livability and sustainability.
- Prosperity provides more resources to support stewardship, equity, livability and sustainability.
- Equity is crucial in creating greater prosperity and livability in the County.

Plans, policies and projects that balance the overall goals and all five outcomes will create positive change. Readers and users of this Comprehensive Plan update will find information, goals and policies throughout this document to help guide and implement each outcome. The County will make tough decisions at the intersections of these outcomes, weighing the benefits and costs of their options against the desired outcomes. The best chance for achieving positive results toward the desired goals and outcomes requires integrated approaches by the County, the cities, the townships and other local governments in Chisago County to advance a vision of a prosperous, equitable and livable County for today and for generations to come.

History

The area now known as Chisago County was derived by early settlers from the Indian word Ki-Chi-Saga which means “fair and lovely waters”. In the early 1800s, the area was a vast area of forests, lakes, wetlands, and prairies. The Chippewa people were the primary residents. However, in accordance with an 1837 treaty, the Chippewa moved out of the area and an influx of European-American settlers arrived. Chisago County was organized in 1851. Logging became the key industry in the area. Sawmills developed in Taylors Falls, Sunrise, and Kost, but by 1914, most of the forests had been cleared and the logging industry declined. Agriculture then became the dominant industry.

Today, agriculture is still an important land use in the county, but the county is rapidly changing. According to the County Assessor’s Office, there were 106,546 acres of land in the County (about 37 percent) used for agricultural purposes in 2016. Chisago County is one of the fastest growing non-metropolitan counties in Minnesota, in part, because of its proximity and accessibility to the Minneapolis/Saint Paul metropolitan area and, in part, because of the attraction of its abundant natural amenities. While much has changed over the years, Chisago County is still known for its natural amenities – its rivers, lakes, wetlands, open spaces and forests. One goal of this Comprehensive Plan is to help guide the County in preserving and enhancing the natural amenities that have historically been important, and will continue to be important, to the residents of the county.

Sieur duLuth, a French Canadian, was the first known white man to enter Chisago County in his travels down the St. Croix River in 1679. During the next one hundred years the French and English established trading posts at what are now known as Taylors Falls and Sunrise.

The 1837 treaty in which the Ojibway and Dakota Indians ceded all lands between the St. Croix and Mississippi Rivers opened the Chisago County area to settlement by the white man. In 1837 as well, a man named Jesse Taylor arrived in the location that would later bear his name, Taylors Falls. The first steamboats arrived at Taylors Falls a year later in 1838.

During the remaining decades of the 20th century, logging became the key industry in the Chisago County area. There were mills in Taylors Falls, Sunrise and Kost. Transporting the logs down the St. Croix River to the mills caused navigational difficulty with the steamboats coming up river, as well as causing erosion to the banks of the rivers and numerous logjams. Nevers Dam, the largest wooden dam ever built, began operation in 1890 and controlled the flow of logs down the river until 1912.

In 1848, the Chisago Lakes Area (Chisago City, Lindstrom and Center City) was surveyed for the federal government. The County was officially founded in 1851, and Taylors Falls became the first county seat. The first mail delivery to Taylors Falls took place in 1851.

In 1853, the road from Stillwater to Taylors Falls was completed, and a stage run opened. The first bridge to cross the St. Croix River was completed at Taylors Falls in 1856. Ferryboats crossed the St. Croix River at Sunrise and Rush City. In 1868, the military road, which traversed the entire County from north to south, was opened. Railroads followed as an important method of transportation. The St. Paul-Duluth Railroad, which crossed the County from north to south, was completed in 1870.

In 1865, the County seat was moved from Taylors Falls to Chisago City. It was later moved to Center City in 1875, and a courthouse was built. Although the County seat remains in Center City, two subsequent votes to move it have failed – in 1899 to move to North Branch, and in 1989 to move to Branch.

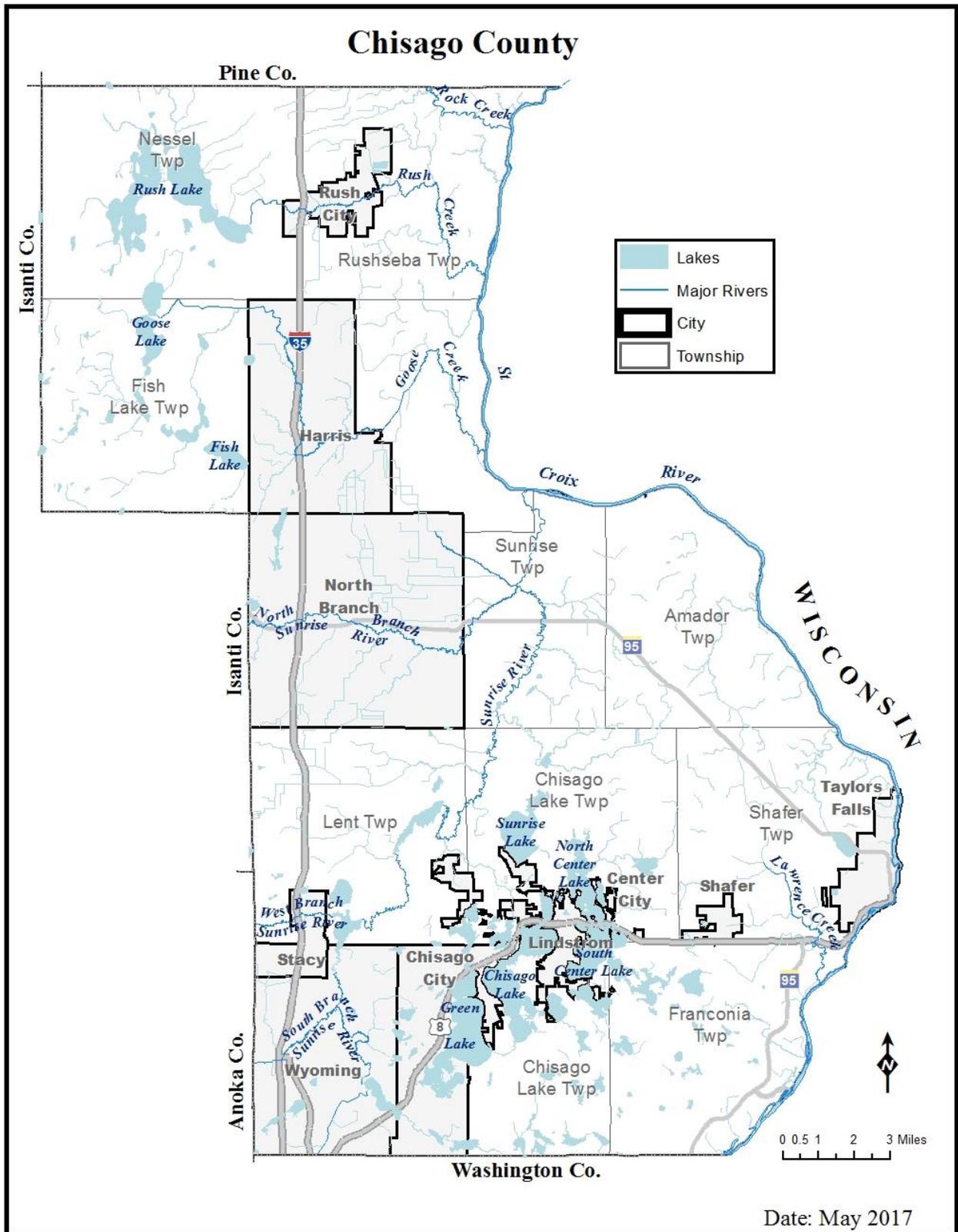
Although there were at one time 39 school districts in the County, today there are only seven. Agriculture was, and still is to a large degree, a prime industry in the County, with livestock, row crops, vegetables and turf being the primary activities. One of the largest potato equipment manufacturers of its time, the Splittstoesser Company, was based in North Branch. Many creameries were opened in the County to serve the dairy herds. Today, beef cattle have replaced many of the dairy herds. By 2007, the State of Minnesota reported that the largest employing industries in the County were health care and social assistance, manufacturing, retail trade, educational services, food services and public administration.

The Swedes and other Scandinavian ethnic groups are the most well-known settlers in Chisago County; however, the Germans, Irish, French, English and other groups helped to develop the County as well.

Regional Context

Chisago County is in east-central Minnesota on the Wisconsin border. It is roughly 35 miles north of the Minneapolis/Saint Paul metropolitan area, about 115 miles south of Duluth and about 58 miles east of St. Cloud. The county is well served and accessed by several major highways. Interstate Highway 35 runs north-south through the western portion of the county, US Highway 8 runs east-west through the southern portion of the county and Minnesota State Highway 95 runs east-west through the center of the county. Most of the existing development in the county is along these highway corridors and is within one-hour commute (or a day trip) of the metropolitan area.

The population of the county is expected to grow, in part, because of the proximity of the county to the metropolitan area. The county attracts residents who work in the metropolitan area, but who seek the quality of life that the county offers. The county also attracts tourists (many of whom are from the metropolitan area) who visit the county to enjoy its scenery and recreation opportunities. In particular, Wild River State Park, Interstate State Park, the Saint Croix River, Chingwatana State Forest, Carlos Avery Wildlife Management Area, and the 40 lakes attract many recreation enthusiasts to the county. Although Chisago County is a rural county, its proximity to the metropolitan area and its natural amenities contribute to its significance in the region.



Demographic Analysis

Not only is it important to know how many people live in Chisago County, but it is also important to know key characteristics of the population and the households in the county as well. For example, their age, household status, employment status, and where they live in the county. It is also important to look at future projections of population and households to determine what impacts may occur. This section briefly describes population and household characteristics of the county.

Historical Population Patterns

There are three significant periods related to population growth in Chisago County: 1) 1850 to 1900, 2) 1900 to 1960, and 3) 1970 to the present. From 1850 to 1900, the population of the County grew 87%. This tremendous growth relates to an influx of European-American settlers and to the growth of the logging industry in the area.

By the early 1900s, most of the forests in the county had been cleared, sawmills began to close, and lumberjacks left the county for other employment opportunities. Also, farming practices significantly changed during the 1900s. Advances in farm machinery required fewer people to farm larger areas. As a result, from 1900 to 1960, the population of Chisago County declined by 1%.

From 1970 to 2000, the population of Chisago County increased by 135%. Several factors contributed to this growth. Improvements in the transportation system allowed cities along Interstate Highway 35 and U.S. Highway 8 to have easy access to a greater area. Consequently, businesses and industries prospered in these areas. In addition, people seeking a rural lifestyle moved to the county from the Twin Cities metropolitan area. Many of these people were attracted to the natural and rural amenities of the county. Due to the relatively easy commute to the Twin Cities area, many of these people were able to live in the county, but work in the metropolitan area. In essence, the natural resources that attracted European-American settlers to the county in the 1800s also attracted residents in the 1960s and continue to attract residents and visitors today.

The U.S. Census shows that in the year 2000, Chisago County had a population of 41,101. This is an increase of 35% from the 1990 population of 30,521 and an increase of 60% from the 1980 population of 25,717 as shown in the table below. By 2010, the Census showed 53,887 residents in Chisago County – a 79 percent increase over the 1990 population of 30,151. The US Census estimated the County's population at 54,293 in 2015. In recent years, Chisago County has been one of the fastest growing counties in the State. For example, according to the State Demographic Center, Chisago County was the fifth-fastest growing county in the state for the years 2000 to 2014 (with a population increase of 12,924 – a population increase of 31.4 percent). Most of this growth has occurred in the cities along Interstate 35 and along Highway 8.

Chisago County Historical Population

1970	1980	1990	2000	2010	% Change 1970-1980	% Change 1980-1990	% Change 1990-2000	% Change 1970-2000
17,492	25,717	30,521	41,101	53,887	47	19	35	135

Source: U.S. Census 1970, 1980, 1990, 2000 & 2010

Population Projections

In recent years, Chisago County was one of the fastest growing non-metropolitan area counties in the State. It is projected by the State Demographer that between the years 2000 – 2030, Chisago County will be the 4th fastest growing county in the State. The County’s proximity and accessibility to the Twin Cities Metropolitan Area and its natural amenities are two factors that are greatly influencing this growth. There are expected to be increased pressures for more growth in the County in the next 10-20 years, as people continue to view larger lots in the rural areas as an attractive alternative to suburban development.

The State’s population projections through 2040 show Chisago County as the fourth fastest growing county in the state with Chisago County projections showing a population of 63,671 in 2020 (a 18.2% increase from 2010-2020), a population of 68,071 in 2030 (a 26.3% increase from the 2010 Census population) and a population of 70,610 in 2040 (a 31% increase from 2010-2040).

Chisago County Population - Estimations and Projections

2010 (Actual)	2016 (Estimated)	2020	2030	2040	% Change 2010-2020	% Change 2010-2030	% Change 2010- 2040	% Change 2000-2030
53,887	54,766	63,671	68,071	70,610	18.2	26.3	31	69

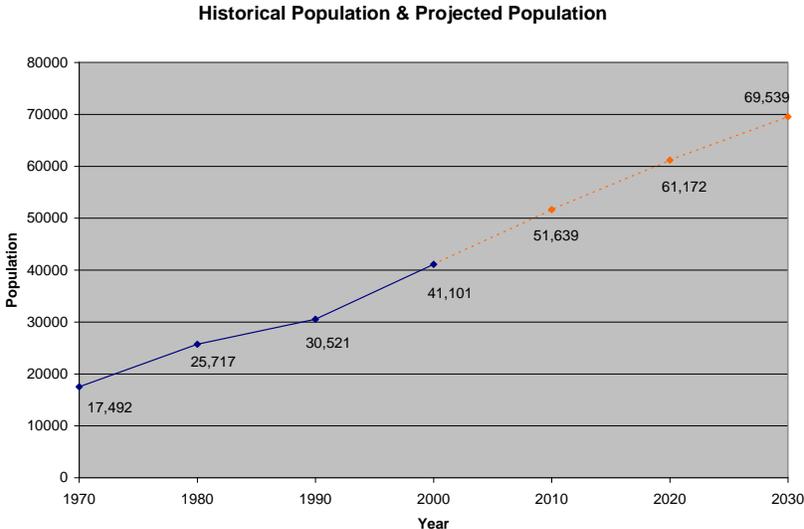
Sources: US Census and Minnesota State Demographic Center

Before the 2000 U.S. Census data was released, the State Demographic Office estimated the population of Chisago County was 39,860 in the year 2000. As discussed above, the U.S. Census shows that the 2000 population was actually 41,101 the 2010 population for Chisago County was 53,887 and they estimated the County’s population at 54,293 in 2015. Consequently, the State’s population estimate for 2000 was conservative and it follows that its population projections are likely conservative. Therefore, the following population projections from the State are conservative and should likely be adjusted upward.

If it is assumed that the population growth rate will be the same between the years 2000 and 2020 as it was between 1980 and 2000, then using a 60% increase per 20-year period, it could be assumed that the population of Chisago County would be roughly 68,500 in the year 2020. Or using a 30% increase per 10-year period (90% in 30

years), it could be assumed the population of Chisago County will be roughly 78,092 in 2030. (Note: The increase from 1970 to 2000 was actually over 135%).

This growth may affect the County in several ways: 1) pressure to develop in the rural and natural areas will likely increase, 2) infrastructure needs (new construction and maintenance) will likely increase significantly, 3) pressure to provide more urban amenities will likely increase and 4) the need for additional recreation opportunities and related services will likely increase.



Age Composition

The State Demographic Office’s projections show the population across the state will be older, largely to the continued aging of the baby boom generation. The projections also show a more modest growth in the younger age groups. The tables below show the age composition for Chisago County. As indicated by the data in the tables, the greatest increase in percentages from 2015 to 2030 is projected by the State to be in the 65 to 74 age group.

2015 Age Composition

Age	Number	Percent
Under 5 years	3,466	5.7
5 to 9 years	3,505	5.8
10 to 14 years	4,534	7.5
15 to 19 years	4,728	7.8
20 to 24 years	3,331	5.5
25 to 34 years	6842	11.3
35 to 44 years	7,910	13.1
45 to 54 years	9,899	16.4
55 to 59 years	4,352	7.1
60 to 64 years	3,423	5.7
65 to 74 years	4,987	8.2
75 to 84 years	2,691	4.4
85 yrs and over	850	1.4

Source: MN State Demographer

2030 Age Composition

Age	Number	Percent
Under 5 years	4,016	5.9
5 to 9 years	3,812	5.6
10 to 14 years	3,561	5.2
15 to 19 years	3936	5.8
20 to 24 years	3,186	4.9
25 to 34 years	8,775	12.9
35 to 44 years	7,361	10.8
45 to 54 years	7,511	11.3
55 to 59 years	4,288	6.3
60 to 64 years	4,541	6.8
65 to 74 years	9,403	13.8
75 to 84 years	6,089	8.9
85 yrs and over	1,592	2.3

Source: MN State Demographer

Chisago County Population Overview

Year	Total County Population	65+ County Population	County Percent 65+	State Percent 65+
2000	41,101	4,047	9.85	12.08
2010	53,887	6,247	11.6	12.88
2016	54,766	7,546	13.9	14.0
2020	63,671	10,882	17.1	15.94
2030	68,071	17,084	25.1	20.63
2040	70,610	20,471	29.0	22.10

Sources: US Census and Minnesota State Demographer's Office

Demographic Considerations for Long-Range and Strategic Planning

The Minnesota State Demographic Center published a report in March 2016 titled “Demographic Considerations for Long-Range and Strategic Planning.” This report outlined demographic trends and several issues and considerations for policy makers to consider as part of budgeting and long-term planning for the State. Many of the topics and considerations in this report are applicable to Chisago County as follows:

Demographic trends over the next several decades will exert unique pressures that will transform the landscape for local, county and state governments. This report identifies three major demographic trends for policy makers and leaders to consider as they continue their work in strategic and long-range planning. Those three trends –

- Population aging,
- Shifts in the labor force, and
- Growing racial and ethnic diversity

will change both the work and the workforce in Minnesota.

The demographic shifts will settle in over the next several decades with the resulting compositional differences in the State’s society and workforce will be long lasting. In particular, Minnesota’s population and workforce will be older for decades to come and more racially and ethnically diverse.

Population Aging

In the coming decades, Minnesota’s population and its workforce will become increasing older and the as a result the labor force will dramatically slow its growth. Minnesota is now on the cusp of an era in which its older adult population (ages 65 plus) will surge to a figure that is several times larger than what Minnesota experienced just half a century ago. The growth in the older adult population is due to the large Baby Boomer generation entering the 65 plus age group as well as lengthening life spans. While the transition of the Baby Boomers into their later years will be a one-time event, it will usher in a more sustained shift from a younger to an older age structure. Barring major unforeseen events, Minnesota’s (and Chisago County’s) older age structure will remain for the duration of the 21st Century.

For example, from 1980 through 2010, the 65+ group in Minnesota consistently accounted for 12-13 percent of the total population. However, this share in Minnesota is expected to rise to 17 percent in 2020 and to 21 percent by 2030. In other words, one in five Minnesotan will be an older adult by 2030. For Chisago County, the State estimates that 25.1 percent of the population (1 in 4) in 2030 will be aged 65 plus. This percentage (25.1) of the county population as seniors is larger than is projected for the State (21 percent) as a whole. A population that is considerably older on balance will have implications for demands on public programs and services, urban planning,

housing stock, health care, economic purchasing programs and a range of other areas relevant to State (and County) leaders and policy makers.

An increasing number and share of users of State (and County) services and programs will be older adults. Public service providers will need to consider not only what service are provided, but also how they are delivered. For example, customers and clients will expect government agencies to attentive to font size on websites and print forms, to accessibility issues and other strategies to better serve older adults. Soliciting feedback and program design suggestions from older adult users can help to identify areas in need of improvement or modification.

The public programs that serve older Minnesotans are certain to experience direct impacts of population aging. Older adults' enrollment in long-term care service under Medical Assistance (MA, Minnesota's Medicaid program for those with low incomes and/or disabilities) will swell considerably as the Baby Boomers enter the later years of their lives, during which many will require long-term care. While family and friends provide the majority of long-term care when illness or disability is more than they can manage or an individual does not have a personal care network that is nearby, individuals look to community-based programs, home care agencies, assisted living facilities and nursing homes to provide long-term care services. Minnesotans become eligible for MA's long-term care services only if they have very limited income and assets, or after spending down most of their resources paying for health and long-term care.

Population aging is not just a short-term phenomenon to weathered; rather, there is a shift toward an older society that will be the reality for Minnesota well into the foreseeable future. Thus the demographically driven budget pressures that will play out over the next 15 to 30 years will require budgeting changes that realign with Minnesota's new age structure. By staying attuned to this population-aging phenomenon, policy-makers and program managers will be well to anticipate changes and make adjustments. Examples of anticipated changes include:

- Programs that serve all ages, such as SNAP (Supplemental Nutrition Assistance Program), should anticipate a rising share of its enrollees to be older adults as the population distribution shifts. (This is a county administered, federal program that assists low-income people to buy food and better meet their nutritional needs).
- Greater attention will need to be paid to the changing preferences and needs of individuals as they age in the broad spheres of housing and transportation options (including the availability of public transit).
- Proper staffing of the medical and caregiving workforce will be a priority, as more older adults will be managing chronic illnesses and/or disabilities that require caregiver assistance, including dementia.

While there are many areas that require careful thinking and planning for the impacts of an aging population, it also is understood that older adults are vital assets to their families and communities. As much as possible, older adults should be enlisted to help shape the design of aging service at the state and local levels. Furthermore, Minnesota's older adults exhibit very high level of volunteerism, and state and local leaders should be aware of this large amount of human capital that may be enlisted to help meet and array of State and local needs. Older adults may be willing to mentor younger workers, serve on task forces and citizen panels or commissions or otherwise make positive impacts aligned with the State's (and County's) goals.

Goal: Enlist older adults to help with programs and services offered by Chisago County.

Policies:

1. The County will actively enlist older adults to help design services for the aging offered by Chisago County.
2. The County will actively enlist older adults to live, especially summers, in Chisago County.
3. The County will actively encourage older adults to volunteer on task forces, citizen panels and on commissions.
4. The County will encourage older adults to mentor younger workers.

Racial and Ethnic Diversity

It is expected that Asian, Black and Hispanic and multiracial Minnesotans will continue to grow most rapidly in the coming decades. As Minnesota's population grows more diverse in terms of race, ethnicity, culture and language in the decades to come, it is important to emphasize the necessity of continued training in cultural competency and equity work among the State workforce, both as it serves the public and relates to its own members. According to the US Census, 97.2 percent of the population of Chisago County in 2000 was white. In 2010, the percentage of County population that was white shifted to 95.8 percent. It is projected that 94.6 percent of the County population will be white in the year 2020. This would be a 2.6 percent decrease in the percentage of white population (and thus a 2.6 percent increase in the percentage of minority population) in Chisago County for the years 2000 – 2020.

Conclusion

Population aging, workforce changes and growing diversity are three major demographic trends that will shape and transform Minnesota and Chisago County in the coming decades. These trends are fundamentally related to efforts to plan for sustainable, responsible budgets and future State (and County) government and private sector workforce needs. Policymakers and leaders will need to consider these fundamental demographic changes as they conduct strategic and long-term planning. It should be noted that it is not possible to determine how future federal policies, technology, productivity gains, health advances and other developments may change the trajectory of demographic trends and programs. Supervisors and managers across

State and local governments should be aware of these trends and reflect upon how this information may require changes in their respective areas of work as they proceed with their long-range and strategic planning - including the areas of land use, development and transportation systems.

Households

As the baby boom generation continues to age, the number of married couples without children living at home will grow. Another trend related to baby boom aging will be that the number of one-person households headed by a person 65 and older will grow. The number of households in Chisago County will grow faster than population mainly because the population is getting older. As the baby boomers age, more people will be living in small one-person or two-person households instead of in larger families.

The increasing number of households will be accompanied by a shift in household type. The number of married couples with children will not change much, while the number of non-family households and married couples without children will increase rapidly. These changes reflect both the aging of the population and changes in social customs and lifestyles, and they will affect all areas of the state.

As the population ages, the proportion of people in their childbearing and child-rearing years will decline. This is the major reason for the stagnant number of married couples with children. In addition, the projections assume that more of the people who have young children will be single parents or will be in a cohabiting relationship rather than marriage.

The number of single parent families has risen dramatically in recent decades. Projections from the State Demographers Office show this household type will grow, but at a rate slightly below the overall rate of household growth.

The increase in the number of elderly one-person households will continue as one of the effects of the aging Baby Boom generation. Household size will decline because the number of households is projected to grow faster than the number of people. This reflects the aging of the population and the growing prevalence of smaller types of households, such as empty nesters and one-person households.

Number of Households in Chisago County – Actual and Projections

Year	2000	2010	2016	2020	2030	2040
Total	14,454	19,470	20,041	23,560	27,620	28,244

Sources: US Census: 2000 and 2010 and Minnesota State Demographer: 2016, 2020, 2030 and 2040

The total number of households in Chisago County increased approximately 33% from 2000 to 2010 (14,454 to 19,470) and is projected to increase 42% from 2010 to 2030 (19,470 to 27,620).

The majority of households in the county in 2010 (61 percent) involved married couples with children. However, in the future a larger percentage of married couples will not have children living with them. There also will be more households with children that will have only one parent in the household. More households will involve a single person living alone or sharing a dwelling unit with other single, unrelated people. Given the trend for more single person households and smaller family sizes, it follows that household size will also decrease. The State Demographer's Office is estimating that the people per household in Chisago County will drop from 2.68 in 2010 to 2.64 in 2020 to 2.5 people per household in 2040. Therefore, because the county's population will continue to grow and household size will likely decrease, the County and area cities will need to plan accordingly to allow for development of an adequate amount and variety of housing. This in turn will affect the type and location of parks, trails, and open space in the county. This also means that Chisago County and local communities will need more recreation facilities to better meet the future needs of residents.

Housing Plan

Individual housing preferences vary as each household considers factors such as access to desirable schools, proximity to jobs, the availability of transit and nearby amenities including cultural and religious institutions. People are increasingly choosing where they want to live and then looking for employment. Young creative professionals are highly mobile and can live anywhere they want. They are often choosing or prioritizing high-amenity places (including those with high-speed internet service or access to technology) that have a diverse population, natural beauty, abundant recreation and sufficient walkability that allow them to travel without an automobile and to communicate quickly and easily with clients and friends around the world.

Attracting younger talent through high-quality communities also is an investment in the future market for the housing stock. Many younger families look for more space as they have children and their lifestyle preferences change. As existing residents age out of their homes, the younger residents will be ready to move in. Businesses also place a high value on livability. Whether a large company seeking a location for an office or a talented entrepreneur looking to grow an innovative business, decision-makers want to know their employees can get to work and are happy living in the area.

Growing demographic groups that also could define new housing needs in Chisago County include:

Seniors – the “Silver Tsunami” of those age 65 and older – will be the fastest growing segment of the County's population. The State Demographers Office estimates that by 2030 there will be 17,084 people (25.1 percent of the population) in that age group (1 in 4 people) in the County and by 2040 the number will grow to 20,471 (29 percent of the county's population). As people age, their housing preferences tend to change. Some seniors choose to move to a condominium. Others want to age in place, close to their places of worship, friends or family members. Across these

locational preferences, most seniors share common interests in less household maintenance, one-level or accessible spaces and easy access to goods and services, especially health care. The County and local communities should study whether there are adequate housing choices, including age-integrated options, available for seniors to stay active, conveniently access goods and services and/or be near friends and family. To better accommodate seniors, the county and cities should consider adding zoning tools and/or change development standards to facilitate housing options to better connect this growing demographic with the locations where they desire to reside.

The Millennial generation, those born in the 1980's and 1990's, is a growing demographic generation and seems to have different lifestyle preferences than previous generations. Millennials tend to favor urban amenities, access to transit and bicycling options and denser and active neighborhoods rather than the auto-oriented subdivisions of their youth. Between stagnant entry-level wages, higher student loan debt and delayed marriage and child rearing, millennials are moving into homeownership at later ages than previous generations. Critical to County's future prosperity will be the availability of places to live that keep and attract these young people to Chisago County. As the millennial generation's living preferences continue to diverge from the parents' generation's, will there be living options available in Chisago County to satisfy their wants and needs, especially as they start to have children?

As Minnesota's economy grows stronger, access to safe and affordable homes builds the foundation for families and for living, working and learning in all communities. For many, renting makes sense. Young people starting out are often saddled with student debt. Seniors may not be able to afford or manage owning a home. Many do not have the savings or credit to qualify for mortgages. Workers relocating for jobs also need rental housing.

Despite recent improvements in the economy, renter incomes are still below 2000 levels in most Minnesota counties. According to the Minnesota Housing Partnership, renter incomes in Chisago County fell 24 percent from the year 2000 to 2014 while rents increased by 14 percent, after adjusting for inflation. They also noted that in 2015 about 15 percent of households in Chisago County were renters and that 85 percent of households in the County own a home.

A large majority of the housing units in Chisago County are single-family homes (approximately 80%). The number of households in the County is expected to rise 24% between the years 2015 and 2030. As of July 1, 2015, the US Census Bureau estimates there are 21,518 housing units in Chisago County. This is an increase of 346 from the 21,172 housing units the Census counted as of April 1, 2010. By 2020, Greater MSP is estimating there will be 22,240 housing units in the County – an increase of 1,068 housing units from 2010. With the projections of steady growth for the future, it is important that Chisago County be well prepared for the increased demands that will be put on the County and its resources.

An Overall Housing Study for Chisago County was prepared for the Chisago County Housing and Redevelopment Authority in September 2000. This study analyzed housing needs and conditions for the County. The multiple goals of the study included:

1. Evaluating the need for additional rental housing in Chisago County.
2. Providing an analysis of the current housing stock and inventory.
3. Determining gaps and unmet needs.
4. Examining future housing trends and predictions that Chisago County can expect to address in the coming years.
5. Providing a summary of existing resources for housing and resource providers.
6. Supplying recommendations for new single-family and multi-family housing.

The study divided the county into seven geographic regions. By reviewing the employment conditions, population characteristics and projections, household characteristics and projections and existing housing, the study then recommended the market need of housing (number and types) in each demographic area. Those recommendations are detailed in the document "Overall Housing Study for Chisago County" published in September 2000.

The housing study is to be considered a part of this Comprehensive Plan but will remain as a separate document. Because this housing study's projections and recommendations were based on a time period up to 2004, the County HRA-EDA will be doing a new housing study for the County in 2017-2018.

In the Spring of 2017, the County HRA-EDA prepared an RFP requesting a Comprehensive Housing Study and Needs Analysis of Chisago County. As noted in the RFP, the results of this study will help decision makers, stakeholders and community members develop a meaningful sense of the housing market, an understanding of key housing issues and identification of new strategies and strategies used elsewhere to address the county's housing needs. The study is to provide a measured assessment of present and future unmet housing demand, focusing on a deeper understanding of short-to-mid-term housing demand (5-15 years).

The goals of the housing study are to address the following questions:

- Is housing adequate in Chisago County to accommodate future growth and jobs in the County? What are the critical gaps and issues of the housing stock?
- What strategies should be used to address these issues and the need to support future economic growth?
- What types of housing will be needed in the short, mid and long-term?
- What types of housing development should be pursued or supported to meet the future demand?
- What programs should Chisago County and its cities provide for the development and/or redevelopment of necessary housing?
- What types of housing demands will likely not be met without subsidy, incentives, innovative programs, etc.?

- What are the specific workforce housing and transitional senior housing needs?

The County HRA-EDA contracted with Maxfield Research and Consulting in June 2017 to conduct the housing study. As they identified in their contract, Maxfield will determine the market potential for developing different types of owned and rented housing in Chisago County through 2030 based on an examination of demographic and employment growth trends and current housing market conditions. They also will provide detailed recommendations (number of units/lots; unit mix and sizes; prices/rents; housing features and amenities, etc.) for the housing types identified as needed in the short-term (2017 to 2022) and long-term (2022 to 2030) would be provided. The HRA-EDA and Maxfield expect to have the housing study completed by the Spring of 2018.

Goal: Improve the livability and increase the housing options for Chisago County's changing demographics (including seniors and millennials) and to attract and maintain a competitive workforce.

Policies:

1. The County will encourage the development and expansion of a wide variety of housing options throughout Chisago County. These will be to serve changing market needs and the increasing diverse population, including housing choices for seniors, low-to-moderate-income households and multigenerational households.
2. The County supports having a variety of housing options in the cities and townships that give people in all life stages and economic means viable choices for safe, stable and affordable homes.
3. The County supports the development of scattered-site, affordable housing - particularly in existing single-family homes in cities and townships.
4. The County supports the expansion and construction of park-and-ride facilities to provide more access to transit as an alternative to having individuals driving their personal vehicles.
5. Chisago County encourages affordable housing be located near support amenities such as schools, shopping, transportation (including transit), employment and public services.
6. The County will promote the preservation of existing housing, especially affordable housing, to cost-effectively maintain affordability and preserve the unique characteristics of the Chisago County's housing stock.
7. The County encourages local communities to remove barriers that unnecessarily increase the cost of housing while keeping minimum health and safety standards. This could include:
 - Allowing private developers to build housing at higher densities in the cities and townships that is supportive to affordable housing.

- Updating cities on possible changes to their zoning codes that could help with the development of new affordable housing.
8. The County supports the use of incentives and new regulations that encourage creativity and sustainability in housing development.
 9. The County and the Chisago County HRA/EDA should complete a new overall county housing study by 2018 to update the housing–related information and projections.

Goal: Maintain and improve the current housing stock.

Policies:

1. Promote and monitor the use of housing codes to meet minimum requirements for the protection of life, health, property, safety and welfare of the owners and occupants of residential buildings.
2. Encourage the rehabilitation of existing homes in all locations.
3. Encourage private and non-profit developers to purchase and rehabilitate foreclosed properties so neighborhood property is not negatively affected. This could include working with the Chisago County HRA/EDA and private and non-profit developers to coordinate state and federal funding applications to bring additional affordable housing to Chisago County through the purchase and rehabilitation of foreclosed properties.
4. Encourage “green” or energy efficient construction practices that use renewable energy sources and building materials, where cost-effective. Supporting non-profit organizations that administer weatherization and energy grants from the state and federal governments will help implement this policy.