



**Urban Land Institute
Minnesota/
Regional Council of Mayors**

**Opportunity City Program
Summary Report**



**City of Anoka
&
Anoka Housing and
Redevelopment Authority**

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ULI Minnesota & the Regional Council of Mayors

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ULI Minnesota actively engages public and private sector leaders in land use planning and real estate development to learn, network and join in meaningful, strategic action. The future holds many challenges and opportunities; we need the diversity of ULI Minnesota’s professional community to meet them wisely.

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Supported by ULI Minnesota, the nationally recognized Regional Council of Mayors represents Minneapolis, Saint Paul and 36 municipalities in the developed and developing suburbs. This collaborative partnership provides a nonpartisan platform that engages mayors in candid dialogue and peer-to-peer support, and builds awareness and action for a more connected, more sustainable and more prosperous region.

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Opportunity City Pilot Program Report Summary – Anoka’s Story

Anoka's Story

The City of Anoka is situated along the Rum and Mississippi Rivers about 18 miles north of Minneapolis. Anoka's name was derived from two Indian words, A-NO-KA-TAN-HAN meaning on both sides of the river, and ON-O-KAY, meaning working waters. The City was developed as a logging and mill town in the mid 1800's and was a key destination for trading and industry. The majority of the Anoka's housing was constructed in the 1940-60's and became a commuter hub for downtown Minneapolis workers wanting the tranquility of a small established town. In the 1960-70's the city

developed the majority of its rental housing in response to the market demand as transportation access improved to the area.

Besides the natural water and park amenities, Anoka's established downtown provides specialty retail shops and services for the community with major employers consisting of county positions and industrial jobs. These are all key components of a healthy community.

Anoka is beginning to experience regeneration in its single family neighborhoods as the small, affordable homes become more attractive to the first-time buyer market. However, the



City lacks single family move up options that are prominent in the surrounding suburbs of Andover and Ramsey. As a result, when families grow, they often choose to move out of the City. With 40% of the housing stock as rental, a lower than average percentage of young households (20%), are within rental housing. This could be the result of limited housing choices for young, professional, single renters, since existing apartments are older and similar in style with limited amenities. It will remain important to continue to reinvest and reinvent the existing homes by offering quality tools and strategies that provide opportunities for new households.

While the City has choices in style, location and affordability, availability is a key issue. There are options for renters and starter homes but supporting more modern move-up housing and new rental options that would be attractive to young professionals is an important community housing policy and reinvestment strategy. With developable vacant land, the City is in a good position to provide those housing options to meet the needs of young millennials, growing families and older residents wanting to stay in the community.

Program Goals/Outcomes:

The goal of the Opportunity City Program is to build on the collaborative relationships among Regional Council of Mayors (RCM) and Urban Land Institute (ULI) professionals to identify and implement best practices that support a full range of housing choices for economic stability and regional prosperity.

The City of Anoka is one of seven metropolitan suburban communities selected to participate in the ULI MN/RCM Opportunity City Program. Anoka's Mayor, Phil Rice, is a member of the Regional Council of Mayors. The Anoka HRA committed \$5,000 to the Opportunity City Program as well as countless staff hours in the collection of information, evaluation of tools and strategies, and coordination of the housing audit.

By working together and learning from each other, the expected outcome of the process is to develop an approach that identifies local housing tools and strategies that can serve as a model for other cities and be brought to scale at the regional level. In addition, implement new tools and strategies to enable suburban cities to better prepare themselves for the future through 1.) preservation, rehabilitation and production of quality housing units; 2.) use of regulatory incentives; 3) incorporating sustainability into land use plans; and 4.) connecting housing to jobs and transportation networks.

The Housing Audit Process:

- 1.) Review of the housing framework: goals, community factors.
- 2.) Analyze the Community Change Report as it relates to demographic and household data.
- 3.) Review and evaluation of existing city tools and strategies surrounding the preservation and production of housing choices.
- 4.) Identification of specific recommendations for local implementation.

City Housing Goals and Policies:

The Opportunity City Pilot Program has five key themes in support of a full range of housing choices:

- Preservation and rehabilitation.
- Production of housing units that support varied resident life cycles and incomes.
- Use of regulatory incentives
- Sustainability
- Jobs/housing balance connected to transportation systems.

The review of the Anoka HRA goals and implementation strategies indicates a wide range of support for these key themes. (A full summary is included in appendix 1.)

- Increase quality ownership housing conditions, values and the tax base.
- Reduce the number of vacant and foreclosed homes.
- Encourage the maintenance and quality renovation of rental properties.
- Encourage the renovation and expansion of older, smaller homes.
- Promote home ownership among all housing types and provide housing options to attract young buyers and families.
- Promote the maintenance and renovation of commercial buildings and facilities for the expansion of the tax base and quality jobs.
- Encourage the redevelopment and rehabilitation of opportunity areas throughout the City.
- Provide opportunities for older residents to remain in the City.

Evaluate Community Factors:

In every city, there are internal and external factors that hinder the city's ability to provide a full range of housing choices. In Anoka, several factors were evident, as determined through interviews with staff, program users, community leaders and service providers and review of city materials. (A summary of documents reviewed are found in appendix 2-4.)

Older Housing Stock

- Ongoing reinvestment is required, but the economic downturn reduces the ability to reinvest.
- There are smaller-sized single family homes on smaller lots.
- Older homes can be expensive to renovate.
- The need for more functional spaces which requires a large investment and is often not feasible.
- Limited move-up opportunities to retain families as they grow.

Older Apartment Housing Stock

- Apartments are of the same market, type and age and lack modern and newer amenities.
- There are lower than market rents due to the age and condition of the units; this reduces the marketability.
 - *Limited variety & amenities – mostly 1-2 bedroom, same style.*
 - *Increase in families with children within apartment complexes.*

Lower Incomes & Home Values

- Lower wages, incomes and home values compared to other similar cities. This reduces the ability to support large home renovations/tear downs & rebuilding of older homes.
- Of the total jobs in the City, 8.5% are held by Anoka residents and 30% of the jobs held by those residents are of a lower wage, earning less than \$1,250 per month.
- There are geographic disparities in incomes and home values. Homes on the river have a higher value compared to older established neighborhoods. In addition there are clear suburban and urban areas of the City.

Majority of households commute to work

- Of the residents that work in the City, the majority (87%) commute outside the City for work.

Program Review:

Anoka HRA supports a variety of housing programs for home renovation and redevelopment. The programs target a wide range of household incomes and address health and safety items and infill development. Scattered site redevelopment has been a key priority of the City and HRA for many years and has resulted in the elimination of substandard housing and opportunities for new single family units. The following is a summary of the programs reviewed as part of the housing audit. ([Details regarding the program evaluation are provided in Appendix 5 of this report.](#))

Single Family Renovation Programs. The HRA invested nearly \$300,000 in single family renovation through grants and loans over the past 5 years. These programs are a key reinvestment strategy for the City and serve small home renovation projects related to weatherization and code-related items. The programs help to maintain the housing but are not inducing transformational changes to the older housing stock that may be necessary to attract young professionals and the move-up buyer. The programs include:

- **Anoka HRA Rebate Program.** The housing rebate program provides great leverage of HRA funds comparing the amount of private dollars invested in the house tied to the public rebate. On average for all the rebate programs the HRA leverages 20 dollars of private funds for every dollar of public (HRA) funds. This program is a great incentive for homeowners to upgrade mechanical, structural and foundation systems in their home and constitutes only 8% of the \$300,000 invested by the HRA for home renovation.
- **HRA Renovation Loans.** Targets health and safety renovation projects through a low interest deferred loan. Over 38 loans were issued in the last 5 years with an average of \$12,500 per loan. The loans are paid back when the home is sold or refinanced and those funds revolve back into the program to provide funding for additional loans.
- **Fix-Up Fund Interest Discount.** The HRA invests in the MN Fix-Up Fund Loan program to allow a lower interest rate on the state renovation loans for Anoka residents. The investment makes the loans more attractive and affordable. This program has been a great success with over 55 discounts to loans over the past 5 years at an average investment of only \$700 per loan.
- **Home Purchase/Rehab Program.** The HRA recently created a purchase/rehab program targeting foreclosed homes in the City. The program provides up to \$10,000 in grants (\$2,500 toward down payment) for the renovation of foreclosed homes when purchased for owner occupancy. With three grants issued, the programs provide an incentive to occupy vacant homes and stabilize neighborhoods.

Investment in New Single-Family Opportunities. The HRA has taken a proactive approach to addressing dilapidated, vacant homes in the City through its **Scattered Site Purchase and Rebuilding** program. With five properties purchased in the last five years at a total investment of \$322,981, the HRA will resell cleared lots for an average of \$25,000 for the construction of a new single family home. The program provides opportunities for new homes in established neighborhoods along with increasing the property values and stabilizing the neighborhood.

Housing Services. The HRA financially supports and promotes the use of the Center for Energy & Environment (CEE) which administers the City and State loan programs and provides remodeling advisors free of charge to residents. The HRA is charged for the cost of processing loans and for each visit by a remodeling advisor.

Section 8 Program. The HRA administers the Metro HRA Section 8 program for 12 north metro communities. With over 322 vouchers serviced, HRA staff provides annual re-certifications, manages inspections, calculates rent payments and is a resource for both tenants and landlords. The majority of clients served in Anoka are older adults and disabled persons.

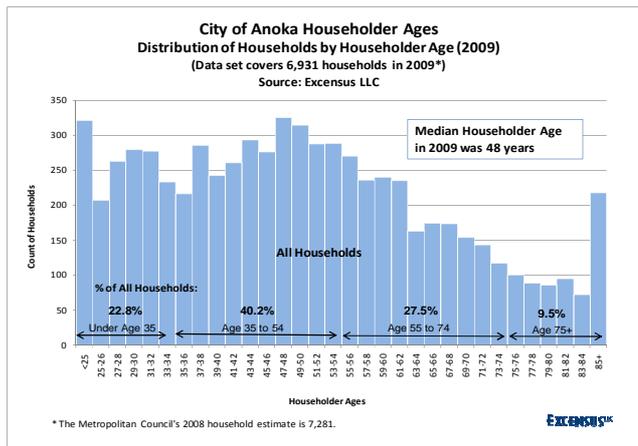
Rental Reinvestment Programs. The HRA created a rental renovation program in 2009 in response to the lack of interest in the county and state programs. The HRA program is less cumbersome and more flexible, and provides up to \$25,000 in loan funds for small rental renovation needs. The HRA program also supplements energy loans provided by CEE. However, to make a transformational difference in rental rehabilitation, more funding and increased support from existing owners will be necessary.

City Official Controls & Land Use Strategies. In addition to specific housing programs, the City uses several methods through its land use and official controls to support and promote redevelopment and reinvestment of the City's housing stock and reuse of land.

- **Planned Unit Development (PUD)\Mixed Use Zoning.** The City uses the PUD process for most mixed use and redevelopment projects to allow more flexibility in the use of the land when redeveloped. In addition, Anoka has created a TOD zoning district to support higher density and transit oriented development at and near the commuter rail station.
- **Tax Increment Financing (TIF)** The City and HRA use TIF for redevelopment and to support economic development efforts.
- **Housing & Redevelopment Authority (HRA) Levy.** The City makes an annual commitment to housing by continuously supporting the HRA levy. The levy supports housing reinvestment, redevelopment and affordability.
- **Rental Licensing and PACE.** The City supports rental and ownership housing maintenance through the rental licensing and proactive community enhancement programs. Both programs help to ensure minimum housing maintenance standards to maintain quality housing.

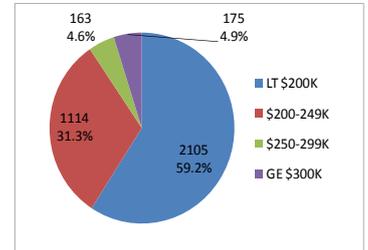
Community Change—Key Points:

Overall, the City of Anoka has a diversity of housing options that are occupied by households of all ages with a good mix of young and middle aged households. The City has experienced interesting changes in household characteristics related to the age of the household and the types of housing they are living in and moving to and from. **The following are key observations in the household trends that provide a basis for Anoka’s policy discussions as part of the Opportunity City Program.** (For more details, refer to Appendix 6 - Anoka Community Change Report.)

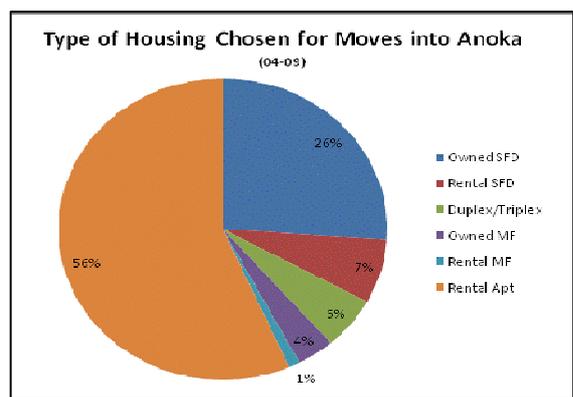


- Household Growth:** Between 2004 and 2009, the City experienced limited growth in the total percentage of households ages 55 and over, a segment that has grown nationally at a rate of 25 percent.
- Turnover of Residents.** There is lower than average turnover in Anoka. Two-thirds of all households remained in their home between 2004 and 2009, with the metro area average being closer to 50%. This was significantly higher for older households 55-74 at 80% and 90% for those over 75, which is evidence of aging-in-place. This is even more evident for those in ownership housing with an average of only 4% turnover compared to 14% for rental housing over the 5-year period. Turnover slowed down in the last two years with a low of 3% in single family detached housing and a high of 11% in rental apartments.
- Housing Mix.** In 2009, there was an owner-to-renter ratio of 60/40% and a mix of single family to multi-family of 57/43%. The percent of single family detached homes that are rented is 11 percent with the largest age group being those 35 and under in rental single family detached homes (at 18%). The majority (51%) of young households (under age 35) are in rental apartments. They are the future buyers of Anoka single family homes with 38% of the young households as homeowners. This compares to Richfield where 40% of their young households are in rental apartments and 25% of those renters purchased existing homes when they moved.

- Value of Housing.** Sixty percent of the single family detached homes are valued at less than \$200,000, of which 18 percent are occupied by households under 35. Homes valued at \$300,000 or more account for only five percent of all housing in the City. Households age 55 or older occupy 65 percent of these higher value “move-up” homes. There was an increase in households age 75+ that were in lower valued home less than \$200,000 between 2004 and 2009. The lower-value homes occupied by older residents are a future market for first time buyers as these homes become available.



- Retention.** Overall, 24% of those who moved within the 7-county area from a dwelling unit in Anoka found another home or apartment in the City between 2004 and 2009. This is a lower turnover rate than other Opportunity Cities studied – Richfield at 25%, Brooklyn Part at 33% and Rosemount at 35% and only slightly higher than Shoreview at 20% and Minnetonka at 25%. The largest percentage of retention is seen in rental housing at 26% which increases significantly for those over the age of 75, indicating a need for rental housing for that age group. For those who moved into Anoka between 2004 and 2009, 56% moved to an apartment and only 26% moved into a SFD home.



These key findings coupled with a national trend indicating the desire of young households to have smaller homes connected to amenities and services, provides optimism that Anoka’s neighborhoods can regenerate as older residents move to other housing options. A key to regeneration is if the existing housing and new choices will be available in the community. Also, due to the age of the homes and households that are aging-in-place, it will be important to focus on tools and strategies that help to maintain home values and provide new housing choices in the City.

Site Evaluation Summary

Opportunity Site Evaluation. ULI MN/RCM have prepared community site principles that support a full range of housing choices and utilize best practices to maximize efficient land use, connect housing to jobs and provide access to transportation networks. As part of the Opportunity City Program, ULI MN brought in nationally recognized real estate specialist Marilee Utter to review the Anoka Commuter Rail Village plans and discuss important planning and public policy decisions related to Transit Oriented Development (TOD). Marilee Utter has been developing executable solutions for tough land use problems for over 25 years and is a sought out speaker on Mixed-Use and Transit-Oriented Development issues. The following is a summary of Marilee's recommendations for the area considering the 11 community site principles and in response to the discussions of the Anoka Advisory Group. **(See appendix 7 for a full report on the site evaluation and community site principles.)**

Vision for Anoka - Commuter Rail Vision

- The decade of planning work has provided a good fundamental framework and design for the area. Now the City needs to create a special place at the station stop so the riders know that they are in Anoka. It will be important to put Anoka's brand on the place rather than the transit.
- Understand that any TOD is an ambitious plan. It won't happen all at once and will take 20+ years to be transformative. However, the City should take actions to move into implementation now.
- There seems to be ample density (12-37 dwelling units/acre) if the market can support the development proposed.
- Do not insist on vertical mixed-use alone. It has proven to be very difficult, especially within suburban markets. However, horizontal mixed-use and connections are important.

Realistically understand the market in Anoka

- TOD provides a focus for the development but does not create a market. The TOD is the organizing principle for the City to capture the market rather than create it.
- Anoka has a small market in the best of times. The TOD will need to create the density to attract the market for supportive services.
- The City has a median household incomes that are average or below the surrounding areas. This is not likely to change in the short term.
- The Commuter Rail Village should create a complementary market to Main Street rather than competing land uses.
- A good strategy to build off the Volunteers of American (VOA) recent development. Consider attracting spin off uses that will complement the VOA housing and look for services that would interest the workers and visitors. Begin to create the place around this site and draw the development toward the commuter line.
- The Commuter Rail Village would be an attractive location for Lifestyle Apartments to attract young professionals who choose to rent, want to be socially and physically active, and want the flexibility that rental housing provides.

Anoka has a huge advantage with land assemblage opportunities

- Anoka owns several key land parcels that will help TOD become transformational.
- The large development area will require strategic clustering to ensure that successful development occurs in stages. This does not happen fast but will be incremental and become transformative.
- Successful TOD development can create 3-5 times more private investment due to the public investment. However, TOD developments tend to lose money for the first three years.
- Additional resources will be needed to purchase more property now and in the future.
- There is an opportunity to provide new more compact housing choices within this area.
- This development will contribute to the growth of the City without affecting existing neighborhoods. In fact, if the vision is realized, it could help preserve and increase the value of existing neighborhoods.

Recommendations

Recommendations to Increase the City's Capacity to Provide a Full Range of Housing Choices:

The City of Anoka, through its Housing & Redevelopment Authority, has made a strong commitment to housing through the dedicated annual HRA levy, long history of housing renovation and rebate programs, proactive purchase of dilapidated housing and dedicated public funding for redevelopment and to restore downtown.



However, a few key observations emerged through the Opportunity City process.

- A lack of housing options for growing families that desire new move-up housing.
- No attractive newer rental option that includes current amenities desired by young professionals.
- Limited options for the younger seniors who do not wish to move from their existing older single family home into the many senior housing complexes in the City.

These factors contribute to aging in place, loss of families and challenges in attracting the younger age cohort necessary to support the schools, retail and city services. The City and HRA leadership has an opportunity to prioritize its policies related to future land use and housing programs so that more options and opportunities related to renovation and redevelopment will be available to address these issues. There is no quick fix. The recommendations below should be considered as options to include within the City's housing tool box. These recommendations are a result of the ULI MN/Regional Council of Mayors Opportunity City Program process which was informed through the discussion and dialogue generated by the Anoka Opportunity City Advisory Group.

Capitalize on the amenities and “sense of place” within the city.

Anoka is unique. The historic city sits on two rivers, has an established town center downtown, includes both an urban and suburban development context, and is served by major freeways. The City should capitalize on these amenities that will help to continue to build a “sense of place”, which is very important in supporting a full range of housing choices. Anoka will benefit from having a historic downtown, established neighborhoods with both suburban and urban options, smaller homes on smaller lots, improved walkability and natural amenities.



Attract/Retain Young Households & Growing Families.



Efforts to provide opportunities for young households in the City are important to providing a full range of housing choices and to regenerate neighborhoods, stabilize school enrollment and keep commercial services viable. National statistics indicate that future households will demand more compact and connected communities. The City of Anoka has several opportunities to develop land that includes options for young professionals and growing families in connected, livable communities that build on the City's existing amenities. The City can provide resources with a specific focus on increasing the younger resident population.

- Market availability of homes and/or renovation programs to young households by partnering with the schools & faith-based organizations.
- Invest in the Senior Housing Regeneration Program – market to older households who wish to sell their home – renovate and resell to young households and/or first time homebuyers, *e.g. Ramsey County model*.

Recommendations

- Evaluate increased opportunities within single family neighborhoods to tear down and rebuild new housing to attract first-time and move-up home buyers.
- Include move-up housing options to meet future housing market demand that includes higher density development where there are small lots, clustered and connected housing types with shared open space. Ensure development is integrated within existing neighborhoods and includes access to open space, walkability, essential services, and activity areas. (Refer to ULI MN Community Site Principles, Appendix 8).
- Support new lifestyle rental housing. Target young professionals who are not ready to purchase a single family home but desire condo-type environment, rich in amenities within the rental complex. This type of product should be in or within walking distance of downtown and in a higher density neighborhood.
- Invite non-profit community development agencies to develop new affordable housing for young professionals and families, integrated into larger development projects with market rate housing.
 - Collaborate with employers and the County to identify employee housing needs that can be met within the City.
 - Include requirement for affordable housing within Tax Increment Financing Policy, *e.g. Minnetonka or Richfield policy models.*

Reinvest in Older Apartments.

Apartments in Anoka are its most affordable housing—as well as some of the oldest and unmarketable housing. This housing type serves a great need for a broad range of residents, particularly younger, older and disabled households. Expanding the City’s capacity to improve the apartment stock will be important to the future success of its housing preservation efforts. In addition, when redevelopment is imminent it should be done in a sensitive, cost-efficient manner that increases value and sustainability for the community.

- Seek technical and financial support from the Preservation Plus Initiative to leverage existing resources dedicated to rental renovation. (Refer to appendix 9_List of Best Practices).
- Encourage exterior façade, landscaping, and parking improvements to increase neighborhood appeal of existing rental units. Create a grant program for these types of improvements.
- Review replacement of unsafe, unattractive and inhabitable units with newer housing.
- Require participation within the landlord and tenants forums and crime free multi-family housing programs, *e.g. Bloomington licensing program model.*
- Consider options to encourage investment in energy efficiency improvements – seek utility funding and technical assistance options.
- Prepare and support a rental housing replacement policy - unit for unit basis/rental credit program, *e.g. Brooklyn Park model.*
- Encourage second level housing (rental and ownership mix) within downtown commercial buildings.

Address Aging in Place.

Like most of the metropolitan region, Anoka residents are aging and are remaining in their homes longer; they are “aging in place.” Retention of households—even as they age—is a benefit for a city; it helps keep the social fabric and volunteer base of the community vibrant. However, losing younger households as they grow and move away, and not having options that older adults desire can stifle home values and shift public and private sector service and retail needs. Local leaders can provide policies and tools that create opportunities for all resident life cycles and maintain a vibrant community that keeps residents safe while maintaining healthy levels of household turnover (more than 4%) and resident retention (higher than 20%).

- Review creation of a neighborhood maintenance service that provides housing maintenance for a fee to seniors who remain in their home, *e.g. Village to Village Network Concept.*

Recommendations

- Within new development areas, provide affordable one-level living options that are attractive to older residents wanting to sell existing home but are not interested in assisted or apartment style living.
- Utilize housing service providers (GMHC/CEE) to stimulate/incentivize “Universal Design” features in all renovations for households over 55.
- Identify NORC (N-naturally O-occurring R-retirement C-community) neighborhoods by expanding upon the Excensus Community Change Data that can provide data and map neighborhoods with at least 60% head of households over age of 55.
- Invest in energy efficiency improvements – seek utility funding for these programs, *e.g. Elk River program model*.
- Consider sharing senior housing facilities for those aging in place within existing senior housing developments.

Neighborhood Preservation Strategies.

City leaders have a variety of public tools and strategies they can use to determine their participation in neighborhood preservation. Continuing to be part of the solution and helping to ensure that property is maintained takes strong local leadership and vision. Providing a wide range of strategies that balance renovation, maintenance and redevelopment of the existing housing stock is important.

- Strengthen the rental licensing program, including annual engagement of landlords and tenants.
- Evaluate costs and benefits of a long-term strategy that requires renovation upon home resale.
- Evaluate options for a local and/or county “This Old House” type tax reduction/abatement program when reinvestment in existing housing is made.
- Support and market the use of Housing Improvement Area financing tool for renovation of older condominium and town home complexes.
- Continue to reinvest in the Scattered Site Home Replacement Program.
- Evaluate options for formalizing and supporting established neighborhoods within the city.
- Create a Small Home Renovation Program
 - Provide a grant for those who invest over a certain amount of funds to transform an existing small Anoka home, *e.g. Richfield Transformation Homes model*.
 - Tie the program to architecture principles and/or advice regarding complementary neighborhood design, *e.g. St. Louis Park model*.

Next Steps

Next Steps:

The Opportunity City Program is only the first step in supporting a full range of housing choices in the community. Suggestions for next steps associated with implementation of the recommendations include:

- Gain acceptance of the ULI MN/RCM Opportunity City report by the HRA and City Council.
- Prepare a work program that outlines the steps and time needed to effectively implement the recommendations. Determine how the recommendations affect land use codes, program service providers and staff work load. Include performance targets to track the progress of program changes and additions. Setting performance targets and tracking the progress of local tools and strategies against benchmarks will provide a level of understanding to public officials and residents that become critical during the annual budgeting process. (Detail regarding performance measures as it related to housing tools and strategies are attached in appendix 10.)
- Evaluate budget and staff resource implications tied to each recommendation.
- Prioritize recommendations that will have the largest impact in supporting housing goals for a full range of housing choices.
- Evaluate need to amend the City's comprehensive plan based upon implementation of recommendations.
- Discuss the broader meaning of the demographic data as it compares to current market conditions and evaluate how the data relates to the region. Incorporate future data updates and online neighborhood level data tool.

City and HRA policy leaders have a great opportunity to include a full range of housing options for their current and future residents. This supports economic prosperity for the long term success of city services and business vitality. Policy leaders should support next steps that make valuable changes to the way that the tools and strategies are delivered throughout the City. Many of the recommendations have budget implications and affect staff resources. Prioritization of the recommendations will be essential.

Program Sponsors & Participants

Thank you to the following participants in the ULI MN/RCM Housing Initiative Opportunity City Program.

- **Anoka Opportunity City Advisory Group** - Joe Anderla, Manley Brahs, Mark Freeburg, Lori Manzoline, Timothy Nigh, Nancy Soderquist, Crystal Trutnau, Pat Walker and Jeff Weaver
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 - Caren Dewar, ULI Minnesota Executive Director
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