

Thrive in Thief River

Empowering 55+ living with heart and purpose.



STRATEGIC PLAN FOR 55+ HOUSING

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EXECUTIVE SUMMARY

The *Thrive in Thief River: 55+ Housing Strategic Plan* provides a community-informed framework to guide future housing decisions for residents age 55 and older in Thief River Falls and Pennington County. Developed through a collaborative process led by Advance Thief River and regional partners, the plan responds to significant demographic shifts, evolving housing preferences, and a growing need for age-friendly housing options.

This effort is intentionally a strategic plan—not a development proposal. It does not commit the community to a specific project, site, or timeline. Instead, it establishes a shared vision and set of priorities to help align public and private investment, inform policy decisions, and position the community to respond proactively to future opportunities.

Data from the 2024 Housing Study confirms that demand for senior housing is substantial and increasing, with a projected need for 485 to 540 additional units by 2035 across a full continuum of housing types. Community engagement reinforced these findings, highlighting a strong desire among older adults to remain in the community while transitioning to housing that is more accessible, manageable, and supportive of independence.

A central theme of the plan is the concept of “move-over housing”—creating attractive, right-sized options that allow older adults to remain locally while freeing up existing housing for younger families. This approach strengthens both the senior housing market and overall workforce housing availability, making it a critical strategy for long-term community vitality.

The plan also emphasizes that housing is not only a social priority but an economic imperative. Older adults represent a significant share of local income and spending, and new housing development generates substantial short- and long-term economic impact. At the same time, inaction carries measurable costs, including declining housing conditions, lost tax base, and reduced community competitiveness.

To move from vision to implementation, the plan identifies the need for coordinated leadership, public-private partnerships, and strategic financing tools such as Tax Increment Financing (TIF) to address development feasibility gaps. No single entity can achieve this vision alone; success will require sustained collaboration across sectors.

Ultimately, this strategic plan reflects a clear and unified community goal: to create diverse, accessible, and connected housing options that allow older adults to age in place, maintain independence, and remain active contributors to the life and economy of Thief River Falls and Pennington County.

INTRODUCTION

Thief River Falls and Pennington County are at an important moment of transition. Like many rural communities across Minnesota, the region is experiencing demographic shifts driven by an aging population, evolving housing preferences, and changing market conditions. These trends present both challenges and opportunities—particularly related to housing choice, community design, and the ability of residents age 55 and older to remain active, connected members of the community.

This strategic plan was developed to guide thoughtful, community-informed decision-making related to 55+ housing across the City of Thief River Falls and all of Pennington County.

PURPOSE OF THE PROJECT

The purpose of this project is to create a clear, shared strategic framework to guide future decisions related to housing for residents age 55 and older. The plan identifies community priorities, housing preferences, and guiding principles that can inform local policy, partnerships, funding strategies, and future development discussions.

This effort is intentionally a **strategic planning initiative**, not a development proposal. No specific project, site commitment, construction timeline, or developer selection is implied. Instead, the plan is designed to position Thief River Falls and Pennington County to respond proactively to market opportunities, align public and private investment, and support aging in place while strengthening overall community vitality.

PROJECT FUNDING

This planning effort was supported through grant funding from the Department of Human Services Age-Friendly Minnesota. Grant resources enabled research, community engagement, facilitation, and strategic analysis, as well as the development of illustrative concepts to support informed discussion and decision-making. Funding was used exclusively for planning purposes and does not include capital or construction funding.

PROJECT TEAM AND PARTNERS

The project was led by Advance Thief River in collaboration with a multidisciplinary team bringing expertise in community development, planning, architecture, and applied research.

Key team members included:

- **Michelle Landsverk** – Advance Thief River
- **James Retka** – Northwest Regional Development Commission
- **Rani Bhattacharya** – University of Minnesota Extension
- **Jody Hornvedt** – University of Minnesota Extension

Project Partners



- **Ben Winchester** – University of Minnesota Extension
- **Craig Clark** – EAPC
- **Val Mattison** – Dancing Sky Area Agency on Aging
- **Amy Dallmann** – Dancing Sky Area Agency on Aging

In addition to the core project team, the plan was shaped through collaboration with local government, housing and service providers, health care partners, employers, nonprofit organizations, and residents—particularly older adults who shared lived experience and future aspirations for housing in the community.

METHODOLOGY AND DATA SOURCES

The strategic plan was developed using a community-centered, data-informed methodology designed to balance local input with regional and statewide insights. Key components included:

- Review and integration of the **2024 Housing Study commissioned by the City of Thief River Falls**, which provided critical baseline data on housing supply, demand, affordability, and market conditions
- Analysis of rural housing and older adult housing trends led by **Ben Winchester**, whose research provided statewide and regional context on aging, migration patterns, and housing preferences in rural Minnesota
- Public community meetings, focus groups, and stakeholder discussions conducted across multiple phases
- Iterative development of housing concepts and strategic themes informed directly by community feedback
- Synthesis of findings into actionable priorities, guiding principles, and next-step strategies

A consistent “You Said, We Heard” approach ensured that community input was not only collected but visibly reflected in how ideas evolved throughout the process. The resulting plan is intended to serve as a living framework—one that can adapt as market conditions, funding opportunities, and community needs change over time.



VISION STATEMENT

A vision statement serves as the foundation of a strategic plan. It articulates a shared aspiration for the future and provides a clear, unifying direction that guides decision-making over time. While strategies, priorities, and action steps may evolve in response to market conditions, funding opportunities, or community needs, the vision remains constant—anchoring the work to a common purpose.

In the context of strategic planning, a vision statement does not describe a specific project or prescribe a single solution. Instead, it defines *what success looks like* from a long-term, community-wide perspective. It answers the question: **What are we collectively working toward?** By doing so, it helps align stakeholders, partners, and future decision-makers around shared values and outcomes.

For this 55+ Housing Strategic Plan, the vision statement plays several important roles. First, it reflects the voices, priorities, and lived experiences of residents who participated in the planning process. Community input—gathered through meetings, focus groups, and research—was synthesized to ensure the vision is grounded in local context rather than abstract ideals. Second, the vision establishes a framework for evaluating future opportunities. Whether considering policy changes, partnerships, funding applications, or potential development proposals, the vision provides a clear lens for assessing alignment and fit.

Importantly, the vision statement also helps clarify what this plan *is*—and what it is *not*. This effort is a strategic planning initiative, not a development proposal. The vision does not commit the community to a particular site, design, timeline, or developer. Instead, it defines the desired outcomes that future actions should support, allowing flexibility in how those outcomes are achieved over time.

A strong vision statement is aspirational yet practical. It acknowledges current realities while looking ahead to the future the community wants to create. It supports continuity across leadership changes and helps ensure that short-term decisions contribute to long-term goals. In this way, the vision statement is not simply an opening declaration—it is an active tool meant to guide ongoing conversations, investments, and collaborations related to housing for older adults in Thief River Falls and Pennington County.



Our Vision for the Future

Thief River Falls and Pennington County will be a **community** where adults age 55 and older have access to **diverse, high-quality housing options** that support **independence, connection, and well-being**—allowing residents to age in place, remain engaged, and continue contributing to a vibrant, **welcoming community**.

COMMUNITY VOICE

This word cloud reflects the *actual words and phrases* shared by meeting participants during conversations about 55+ housing in Thief River Falls and Pennington County. Rather than abstract concepts, the language shown mirrors how residents described their needs, hopes, and priorities in their own terms.

The most prominent words—connection, belonging, community, social, and right-sized—represent ideas that surfaced repeatedly and with strong emphasis. Participants spoke consistently about wanting housing that allows them to stay in their community, remain close to family, and continue social connections, even as their housing needs change.

Phrases such as “not too big, not too small,” “maintenance-free,” “close to healthcare,” and “downsize but stay local” capture the practical realities residents described—housing that is manageable, accessible, and supportive of independence without forcing people to leave the community they call home.

The words and phrases included in this word cloud illustrate the perspectives of community members who view housing as more than a physical unit. It is a foundation for belonging, independence, quality of life, and continued connection—and these themes directly inform the vision and strategic direction of this plan.



SWOT Analysis

55+ Housing in Thief River Falls & Pennington County



STRENGTHS

- Strong sense of **community, connection, and belonging**
- Access to **healthcare**, services, and amenities
- High level of resident engagement and shared priorities
- Solid data foundation (2024 Housing Study + UMN Extension research)
- Collaborative leadership and cross-sector partnerships



WEAKNESSES

- Limited supply of **right-sized, accessible 55+ housing**
- **Aging** housing stock not designed for **long-term accessibility**
- **Financing** and feasibility gaps for **new development**
- **Transportation** limitations for non-driving residents
- **Fragmented information** about housing and support options



OPPORTUNITIES

- **Growing demand** driven by **aging demographics**
- Strong alignment with **Age-Friendly Minnesota** priorities
- Potential for **public-private partnerships**
- **Flexible**, phased implementation approach
- Community support for **innovative** housing models and locations



THREATS

- **Rising construction costs** and **costs of ownership**
- Loss of older residents to communities with more housing options
- Competition for limited housing and **infrastructure** funding
- **Uncertainty** and lack of public support for funding specific projects

The SWOT analysis summarizes the internal and external factors influencing 55+ housing in Pennington County and helps translate community input and data into strategic insight. Overall, the analysis shows a community with strong foundational assets—particularly its sense of connection, belonging, and engagement—paired with clear structural and market challenges that must be addressed. Strengths such as access to healthcare and services, collaborative local leadership, and a solid data foundation from the 2024 Housing Study and University of Minnesota Extension research position the community well for informed, proactive planning.

At the same time, the analysis highlights gaps in the current housing landscape. Limited availability of right-sized, accessible housing and an aging housing stock create barriers for older adults who want to downsize but remain in the community. Financing constraints, transportation limitations, and fragmented information further complicate decision-making for residents and feasibility for potential projects. These weaknesses underscore the importance of a strategic, coordinated approach rather than isolated or reactive efforts.

The SWOT analysis shows both urgency and opportunity. Increased demand, state priorities, and interest in partnerships can help advance housing solutions, while high costs, funding competition, and potential resident loss stress the need for action. Overall, these factors support strategies that use current strengths, address gaps, and position Pennington County for long-term success.

THRIVE IN THIEF RIVER ENVIRONMENTAL SCAN

HOUSING DEMAND IS STRUCTURAL, NOT CYCLICAL

This strategic plan builds on lessons learned in the years following the pandemic, when a private developer advanced a proposal for a 55+ senior housing cooperative in Thief River Falls. The concept centered on a shared-ownership model designed to support older adults seeking lower-maintenance living while remaining in the community. Land was secured, and a comprehensive marketing campaign launched, with extensive recruitment efforts over a two-year period.

Participating households would purchase ownership shares rather than rent units, retaining the ability to transfer or sell their share over time.

Despite early interest, uncertainties around physical and financial health caused by the pandemic resulted in this project not reaching the required interest or investment threshold. In addition, the project site encountered zoning complexities that ultimately prevented advancement. While disappointing, the experience revealed two important realities: first, there is genuine local interest in right-sized housing options; second, structural and financial barriers must be addressed through data-driven planning and coordinated public-private action. These lessons directly informed the decision to commission a comprehensive housing study in 2024.

THE SCALE OF NEED REQUIRES LONG-TERM PLANNING

In the spring of 2024, the City of Thief River Falls completed a comprehensive housing study examining existing supply, projected demand, and specific needs within the 55+ housing continuum. The findings confirm that housing demand is not marginal—it is substantial and growing.

By 2035, the community is projected to need between 485 and 540 additional units across the senior housing spectrum. This includes 80–90 senior cooperative units, 80–90 active adult market-rate rental units, 125–130 moderate-income active adult rentals, 110–120 independent or congregate living units, 40–50 assisted living units, and 50–60 memory care units. The breadth of these projections underscores that the issue is not isolated to one housing type. Rather, the community requires a balanced continuum that supports aging in place while allowing for appropriate transitions over time.

HOUSING STABILITY IS CENTRAL TO COMMUNITY WELL-BEING

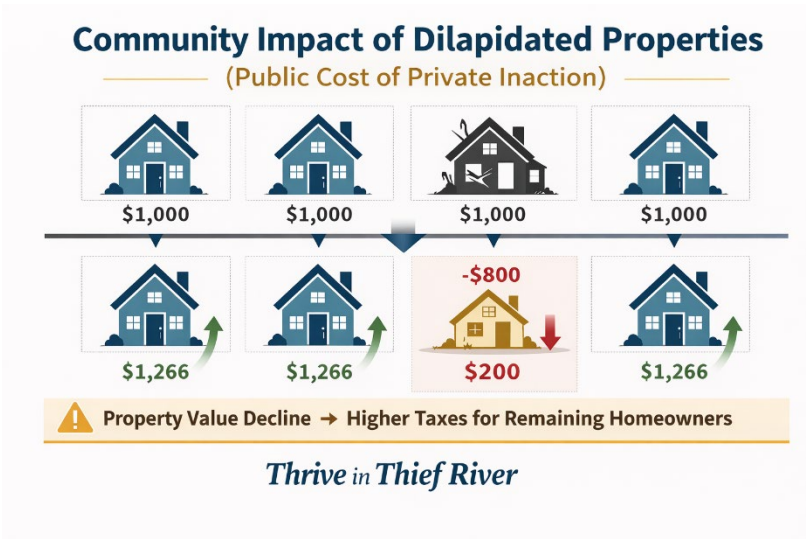
Community engagement conducted in late 2024 further clarified the lived experience behind the data. Through interviews and facilitated discussions, older adults and community stakeholders described mounting maintenance and repair costs, affordability pressures, increasing isolation, accessibility limitations, and concerns related to safety and security. These conversations revealed that many residents remain in homes that no longer meet their physical or financial realities.

The challenge is not simply one of aging infrastructure, but of mismatch. As mobility changes and fixed incomes tighten, traditional single-family homes can become difficult to sustain. Without

viable alternatives, transitions often occur reactively rather than proactively, limiting personal choice and community benefit.

INACTION CARRIES MEASURABLE ECONOMIC CONSEQUENCES

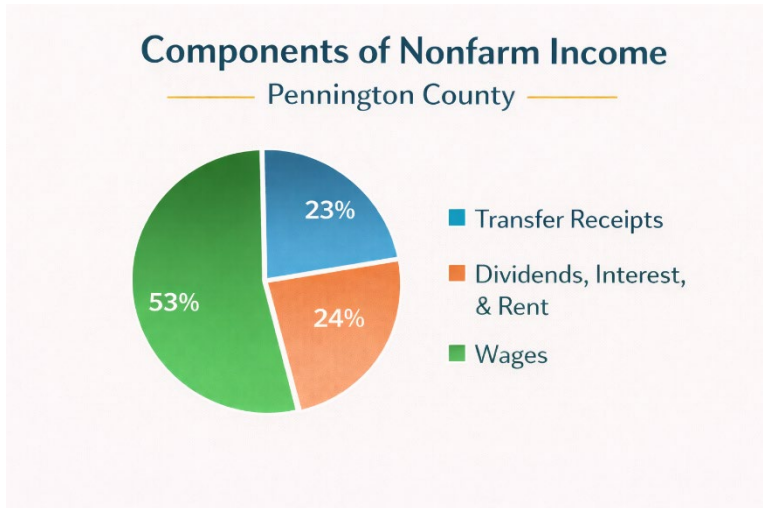
Research presented by rural sociologist Ben Winchester at a community forum in 2025 framed housing as both a private and public responsibility. When older adults lack appropriate move-over options, health events may accelerate transitions into higher-cost assisted living settings. This represents a private cost of inaction. At the same time, when local governments are not engaged in facilitating new housing opportunities, aging homes can fall into disrepair, become public hazards, and ultimately require demolition at municipal expense. This reduces taxable value and shifts the burden to remaining property owners.



The economic implications extend beyond property conditions. In 2025, no new home building permits were issued in Thief River Falls. Over time, stagnation in new construction compounds supply constraints and erodes fiscal vitality.

OLDER ADULTS REMAIN A CORE ECONOMIC DRIVER

Analysis of Pennington County income composition further strengthens the case for strategic housing investment. In 2023, transfer receipts—including Social Security, Medicare, Medicaid, and disability benefits—accounted for 23 percent of all county income. Dividends, interest, and rental income contributed an additional 24 percent. Combined, these two categories represent nearly half of all county income.



Although older adults may no longer participate directly in the workforce, they remain substantial contributors to local economic stability. Retirement income, investment returns, and ongoing

consumer spending circulate through the local economy, supporting businesses and public services. Retaining this demographic within the community is therefore not only a social priority but also an economic imperative.

HOUSING DEVELOPMENT GENERATES LASTING COMMUNITY IMPACT

New housing development produces immediate and long-term economic benefits. During construction, direct and indirect spending significantly exceeds base project costs. For example, a \$300,000 twin home project can generate approximately \$445,000 in total community impact during the year of construction when multiplier effects are considered.

Beyond construction, ongoing household spending generates induced economic activity year after year. A retired household with a \$100,000 annual income may produce approximately \$70,000 in induced local impact. Over 25 years, that totals \$1.75 million of economic impact and over 50 years, it results in \$3.5 million of impact. Even moderate-

income apartment households contribute substantially to habitation impact through property values, consumer spending, and wealth accumulation.

Strategically expanding move-over housing for older adults also strengthens workforce housing capacity. When right-sized options become available, single-family homes are more likely to re-enter the market, creating opportunities for younger households and easing employer recruitment challenges. In this way, older adult housing and workforce housing are not competing priorities—they are interdependent components of a healthy local housing ecosystem.

Construction Impact

— ONE-TIME —




Unit Type	Construction Cost	Impact per Unit
 Apartment	\$200k	\$297k
 Twin Home	\$300k	\$445k
 Single Family Home	\$350k	\$519k

Figure 1: Source: Ben Winchester, University of Minnesota Extension

Induced Impact

— ANNUAL —




Unit Type	Non-working Retiree	Annual Impact per Household
 Apartment	\$60k income	\$41k
 Twin Home	\$100k income	\$70k
 Single Family Home	\$150k income	\$95k

Figure 2: Source: Ben Winchester, University of Minnesota Extension

A COORDINATED STRATEGY IS ESSENTIAL

The environmental scan confirms that housing in Thief River Falls is not a single-issue challenge. It is a systems-level concern involving demographic change, fiscal sustainability, workforce competitiveness, and community well-being. The data demonstrate substantial projected need. Community engagement reveals lived challenges. Economic analysis quantifies both the cost of inaction and the benefit of investment.

Addressing these realities will require coordinated leadership, thoughtful policy tools, and sustained collaboration between public and private partners. The following sections build upon this foundation to outline a strategic pathway forward.

A GRASSROOTS COMMUNITY PLANNING EFFORT

This planning effort was intentionally grassroots in nature. Thrive in Thief River was shaped by the lived experience, insight, and priorities of the community—bringing together older adults, elected officials, realtors, healthcare providers, service organizations, employers, economic developers, and other local stakeholders. Through multiple engagement points, participants helped define not only what kinds of housing are needed, but how those housing options should function within the broader fabric of Thief River Falls.

In October 2025, three focus groups with approximately 30 participants launched the process by exploring the meaning of aging well in the community. Subsequent community feedback sessions in November and January deepened that dialogue—moving from broad themes to specific design concepts and, ultimately, to refined, place-based housing frameworks. Across all sessions, several consistent themes emerged.

AGING IN PLACE IS ABOUT COMMUNITY, NOT JUST HOUSING

Participants repeatedly reframed “aging in place” as staying connected to people and purpose rather than remaining in a single home. While some hope to remain in their current houses, many emphasized the importance of having local options that allow them to “move over” as needs change—without leaving

friends, faith communities, healthcare providers, and familiar places. The ability to remain in Thief River Falls, even if in a different housing type, was seen as critical to long-term well-being.



ACCESSIBILITY AND MAINTENANCE RELIEF DRIVE DECISION-MAKING

Across all engagement phases, single-level living and accessible design were described as essential rather than optional. No steps, wider doorways and hallways, walk-in showers, practical garage access, and layouts that accommodate changing mobility were consistently identified as non-negotiable features.

Equally important was relief from maintenance burdens. Large homes, expansive yards, snow removal, and exterior upkeep have become increasingly challenging for many older adults. Participants expressed strong interest in maintenance-supported options, though opinions were divided on homeowners associations—reflecting concerns about cost, governance, and flexibility. What was clear, however, is that reduced upkeep is a primary motivator in considering a move.

CHOICE, CONTROL, AND FINANCIAL FEASIBILITY MATTER

Autonomy emerged as a central value. Participants want control over when and how they move, and they want a range of options that reflect different financial circumstances and lifestyle preferences. Many expressed concern that limited age-friendly inventory restricts true choice—forcing some to remain in homes longer than desired or leave the community altogether.

Affordability remains a key consideration. Questions surfaced repeatedly about pricing, financing structures, association fees, and long-term costs. When discussing monthly affordability, most responses clustered between \$1,000 and \$1,500. Participants emphasized that affordability must be clearly defined and paired with diverse ownership and rental models to serve a broad spectrum of older adults.

SOCIAL CONNECTION, PURPOSE, AND DESIGN FOR BELONGING

Community, belonging, and purpose were consistently described as central to quality of life. Participants value walkable environments, shared gathering spaces, intergenerational interaction, and opportunities to remain engaged. Social isolation was identified as a real risk if housing is not intentionally designed to foster connection.

At the same time, feedback revealed a desire for balance. Preferences were evenly split between those seeking privacy and those desiring shared spaces. The prevailing sentiment supported a “both/and” approach: private patios and independent living paired with optional shared amenities such as clubhouses, gardens, walking paths, fitness areas, and hobby spaces.

DEMAND FOR DIVERSE, FLEXIBLE HOUSING OPTIONS

No single housing type was viewed as sufficient. Participants expressed interest in patio homes, twin homes, townhomes, apartments, co-living concepts, and communities that offer a continuum of care. Smaller homes with manageable yards were favored by a strong majority, reflecting priorities around simplicity, lower upkeep, and cost control.

Neighborhood character also matters. Designs that felt residential, warm, and walkable were preferred over higher-density or industrial aesthetics. Garages, storage, winter functionality, and practical parking solutions were repeatedly emphasized—especially in apartment concepts.

STRONG SUPPORT FOR A COHESIVE 55+ COMMUNITY CONCEPT

By January 14, 2026, refined housing concepts were presented for an older adult-focused community spanning both sides of Vanrooy Drive. The designs integrated multiple housing types—single-level homes, duplexes, townhomes, and apartments—within a cohesive setting. A multi-tenant apartment concept included shared amenities such as heated underground parking, gathering spaces, wellness areas, and outdoor patios.

Participants responded with strong enthusiasm for a “community within a community” model that blends rental and ownership opportunities in one integrated setting. The diversity of housing types was viewed as a strength, allowing residents to age in place without leaving familiar surroundings.

Many noted that the detailed layouts and tangible plans (shared with the community and shown below) made the project feel real and actionable—signaling a shift from visioning to implementation.



55+ APARTMENTS
BY THE UNIVERSITY OF CALIFORNIA BERKELEY
PLANNING AND DESIGN CENTER

N I L E



MOMENTUM, LOCATION, AND NEXT STEPS

While overall support was high, participants raised important considerations around walkability, proximity to amenities, and long-term feasibility. Clear next steps—developer engagement, financing strategies, prioritization, and timeline clarity—were identified as essential.

A recurring theme was urgency. Many expressed a desire to move forward soon so current and near-term older adults can benefit from the options being planned.

Taken together, the engagement process reflects a community aligned around a shared goal: creating age-friendly housing that preserves independence, strengthens connection, and expands choice—ensuring older adults can continue to thrive in Thief River Falls.

At the same time, community members were clear that vision alone will not bring these concepts to life. The scale, design quality, accessibility features, and affordability priorities identified through this grassroots process carry real development costs. Moving from planning to implementation will require thoughtful public-private partnership and strategic use of financing tools. The next sections outline the economic impact of the Vanrooy Drive concept, as presented, and the importance of Tax Increment Financing (TIF) as a mechanism that can help bridge feasibility gaps and make this community-driven vision achievable.

ECONOMIC IMPACT OF VANROOY DRIVE CONCEPT

An apartment with a household earning \$60,000 has the potential to create \$1.025 million in economic activity over 25 years. (\$41,000 x 25 years). A single-family home with a household earning \$150,000 has the potential to create \$2.375 million in economic activity over 25 years. (\$95,000 x 25 years). For the Vanrooy Drive concept, the following assumptions can be considered for households of **Non-working Retirees**.¹

LIFETIME IMPACT

Unit Type	Number of Units	Total per Unit/Year	Total all units X 25 Years
APARTMENT	42	\$41K	\$43 million
TWIN HOME	9	\$70K	\$15.75 million
TOWNHOME	19	\$70K	\$33.25 million
SINGLE FAMILY	14	\$95K	\$33.25 million

ONE-TIME ECONOMIC IMPACT LOT A

Unit Type	Construction cost	Impact/Unit	Number of Units	Total Impact
APARTMENT	\$200k	\$297K	42	\$12.474 million
TWIN HOME	\$300K	\$445K	9	\$4.005 million
TOWNHOME	\$300K	\$445K	19	\$8.455 million
SINGLE FAMILY	\$350K	\$579K	14	\$7.266 million

ONE-TIME ECONOMIC IMPACT LOT B

Unit Type	Construction cost	Impact/Unit	Number of Units	Total Impact
TOWNHOME	\$300K	\$445K	10	\$4.450 million

¹ Source: Ben Winchester, University of Minnesota Extension

HOW TIF WORKS AND VALUE PROPOSITION

This strategic plan recommends the use of Tax Increment Financing (TIF), a public financing tool that allows a city to reinvest future property tax gains from a new development back into that development area. For housing projects, TIF helps close the financing gap that often exists between what it costs to build housing—particularly affordable, workforce, or age-friendly housing—and what the market can realistically support.

Vacant or underused land contributes very little to a community compared to developed property. Tax Increment Financing (TIF) is a tool communities can use to help turn that land into housing, businesses, and long-term tax base growth. Projects using TIF must meet the “but for” clause—but for TIF, the project would not be feasible.

For example: imagine a vacant lot that generates \$1,000 a year in property taxes. If that lot is developed, it might generate \$50,000 a year instead. The full \$50,000 in taxes is paid each year, just like any other property. During the TIF period, the *increase* in taxes—the \$49,000 above what the property generated prior to development—is temporarily used to help cover the cost of building the project. Schools and other taxing jurisdictions continue to receive what they were getting before the development occurred.

After the TIF period expires, the City and County keep the full \$50,000 every year going forward.

Without development that additional tax revenue would never be realized.

WHY TIF MATTERS — FOR TAXPAYERS

- TIF does **not** raise taxes on existing homeowners or businesses.
- It uses **new tax revenue created by development**, not existing tax dollars.
- When the TIF period ends, the community permanently benefits from a larger tax base—helping fund roads, public safety, and services without increasing tax rates.
- Leaving land vacant means missing out on revenue that could strengthen the community for decades.

WHY TIF MATTERS — FOR ELECTED OFFICIALS

- Without TIF, the project doesn’t happen. Without the project, the tax base doesn’t grow. TIF is the bridge between today’s reality and long-term community benefit.
- It helps close financing gaps that often prevent housing or redevelopment projects from moving forward.
- TIF converts underperforming land into long-term fiscal assets, improving the community’s tax capacity after the TIF period ends.

Used strategically, TIF aligns economic development goals with responsible stewardship of public resources.

STRATEGIES

The strategies outlined on the next page are intended to guide action, investment, and partnership—not to prescribe a single project or developer. No single organization can achieve the vision on its own; realizing this vision will require a coordinated, long-term effort that brings together public agencies, private developers, employers, funders, service providers, and community partners—each contributing within their role and capacity. Through shared responsibility, collaboration, and alignment of resources, these strategies provide a roadmap for collective action to ensure the community’s housing vision becomes a reality.

Housing Strategies to Support a Purposeful, Age-Friendly Community

A coordinated approach to housing supply, investment, and resident readiness



STRATEGY 1: Make the Case for Investment

Align decision-makers with a shared vision

- Develop a data-driven case statement
- Show housing as economic infrastructure
- Connect demographics to community vitality



STRATEGY 2: Use TIF to Enable Development

Make priority projects feasible

- Create and leverage TIF Districts
- Explain TIF benefits and process
- Align TIF with housing goals
- Encourage public sector use of TIF



STRATEGY 3: Leverage Employers & Financing

Expand housing with public-private partnerships

- Utilize MN Tax Credit Program
- Engage employers in housing
- Monitor grants & funding
- Explore potential of community land trust model



STRATEGY 4: Activate the Development Community

Recruit & support housing developers

- Maintain & reach out to developers
- Publish Developer RFIs
- Share best practices



STRATEGY 5: Align Land & Resident Planning

Match sites with housing needs

- Grow along VanRooy Drive
- Annex and prepare land
- Guide resident housing plans



More Housing
Options



Stronger
Workforce Stability



Predictable
Development Pathways



Better Outcomes for
Older Adults & Families



Long Term
Community Resilience