

Community Housing Summit in Grand Marais

By Steve Fernlund

The Cook County Housing and Redevelopment Authority (HRA) held its first Community Housing Summit for the public on Thursday evening, September 8, to present the current state of local housing, how it got to this state, and what the future needs are in the community. Less than two dozen people attended the summit, and more than half were EDA board members, county officials, or contractors/developers. The summit was streamed online.

The Mission Statement of the HRA is that it “catalyzes and advocates for the creation of safe, stable and attainable housing opportunities for current and future residents.”

Jason Hale, Executive Director of the HRA, acknowledged a housing crisis in Cook County and the entire country. He presented data on current housing stocks and needs based on Housing Needs Analysis for Cook County Minnesota, a report that the county's Economic Development Authority commissioned earlier this year.

The report concluded, “Overall, there is a shortage of housing in Cook County across all housing types, from for-sale to rental, senior housing to special needs housing.” Clearly, that conclusion is no surprise to residents of the county and those who would like to be residents.

According to Hale, the current national housing crisis is a direct result of the economic crash of 2007/8 when a deep housing recession took place. Between 2007 and 2014 household formation growth was down 50% nationwide. Building out of that economic crisis is still ongoing.

Ten years ago, housing inventory for sale in Cook County far exceeded housing sales. That inventory surplus evaporated over the past few years and there are far fewer properties listed today but demand is still, despite increased mortgage interest rates, quite high.

After presenting the overview, Hale called on local developer Chris Skildum to talk about his experience developing housing in Cook County. Skildum has created his business around building housing on spec, constructing homes that will be sold or rented at or near completion. Spec building is a high-risk business decision for developers as market conditions may change during the construction period. The majority of new home construction in the county are custom homes with builders contracted out for one, two, or more years.

Spec buildings could help make more housing stock available for buyers and renters in the nearer term, but Skildum said that miles of red tape and multiple layers of challenging

legal, financial, and local authority make it more difficult for contractors building on spec.

Jeff Corey, Executive Director of One Roof Community Housing, talked about the challenges of building and maintaining affordable housing in Duluth, and the additional challenges faced by building in Cook County.

One Roof assisted in successfully building an apartment building in Lutsen and several single-family homes in Grand Marais that were sold to moderate-income people. It is a non-profit based in Duluth that is, “committed to providing housing services and building and sustaining affordable homes and healthy neighborhoods.”

After the developer presentations, summit attendees broke into small groups of three or four people to answer five basic questions, answers that Hale and the HRA will consider as strategies are developed to address the housing shortage. Each group was asked about how many people had trouble finding homes, the range of residency in the county, how many were full-time residents, what housing needs were the biggest surprise, and what type of housing is needed most.

Hale said, “We need to build our way out of this housing shortage.” In addition to new construction, he talked about converting cabins



from seasonal to year-round use and upgrading and maintaining existing housing stock, much of which is several decades old.

“The objectives of the Housing Summit were to educate interested residents on the nature and scope of our housing challenges in Cook County and to begin to explore opportunities to address those challenges,” Hale said. “The folks who attended were engaged and provided helpful and interesting feedback; I believe we collectively understand that it will take hard work, creativity, and our community working together to get things done. With that consensus, I consider the summit a success.”

Meeting schedules for the HRA can be found on the Cook County government's website. Hale can be reached at director@cookcountyhra.org with questions or comments concerning housing issues.



UPCOMING EVENTS

Outdoor Family Movie Night

Little Rascals

Bring Lawn chairs and blankets

Thursday, September 22nd
Movie will start at sundown

Road Tripping Writers

Lorna Landvik and Sarah Stonich

Monday, September 19th
Two Harbors Public Library
1:00 - 2:00

Farmers Market's

Two Harbors - Burlington Station

Every Saturday 10:00 - 1:00

Finland - Clair Nelson Center

Every Thursday 5:00 - 6:30

Concert in the Park Series

Robby Vee and His Rock & Roll Caravan

Silver Bay City Center Park

Friday, September 16th

7:30 PM

Free event - Bring a lawn chair and ENJOY!

Castle Danger Live Music

Mumblin' Drew - Friday, September 16th

Northeast Timberland Band - Saturday, September 17th

6:00 - 8:00

Food Trucks will be available Friday and Saturday

Larsmont Cottages - Live Music

Matteo Palmer - Friday, September 16th

Hannah Rey - Saturday, September 17th

6:00 - 9:00

Hugo's Bar - Live Music

Heidi Pack and Whiskey Trail

Saturday, September 17th

7:00 - 11:00

Interested in having a community event?

Lovin' Lake County may be able to help. For information visit:

www.lovinlakecounty.com/events

Lake County Veterans Services

Assisting Veterans and their families

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Two Harbors (Main) Office:

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Monday/Tuesday/Thursday/Friday

- Please call for an appointment

Silver Bay Office:

99 Edison Boulevard

Silver Bay, MN 55614

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Wednesday by appointment only

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