

Building 21st Century Suburbs:

The Future of Suburban Development in the Twin Cities



Introduction

Over the last 25 years, the postwar trend of urban population loss at the expense of the suburbs has gradually come to an end for many metropolitan areas.¹ This reemergence of the city has no single explanation, but rather must be viewed in the context of a variety of cultural and economic changes such as smaller households, higher transportation costs and greater interest in the style of life associated with traditional neighborhood design.¹ Despite these changes, America in many ways remains a suburban nation. According to recent measures, in America's 50 largest metropolitan areas, suburbs account for 79 percent of the population, 67 percent of the employment and contrary to popular perception, about 75 percent of both the racial minority and 25-35-year-old populations.² As these statistics indicate, suburbs remain a central feature of American life.

Image: Hopkins Mainstreet

However, despite their ongoing popularity, demographic and market trends indicate that suburbs may need reimagining in the years ahead. As a growing number of Americans, particularly millennials,^{*} increasingly value walkable neighborhoods and the ability to live independent of a car, the pressure for a change in our suburban model is growing.³ Looking to the day when millennials surpass baby-boomers as the primary consumers of American housing, some have gone as far as to predict these trends will result in a transformation of the American dream from a single-family home in the suburbs to a courtyard townhouse in a walkable neighborhood.³ While the accuracy of such bold predictions remains unknown, all trends suggest an increased percentage of Americans will value walkable urbanism in the decades to come.³

This document will outline the forces driving the trend towards walkable, urban development in the suburbs, and explain why this is relevant for developers and city officials. Focusing on the Twin Cities Metro, it will explain why the market is shifting towards new styles of development, the financial incentives that accompany walkable, mixed-use development and the places that are already defying old conceptions of what suburbs can be. Ultimately, this guide will show that while suburbs have been a feature of American life for more than half a century, it will take reimagination and redevelopment to make them livable and successful in the decades ahead.

The Market Forces Behind Suburban Transformation

The Housing Preferences of Millennials

Demographics influence all sectors of the economy, and the real estate market is no different. After years of hype about the lifestyle preferences of millennials, uncertainty remains about how they will affect property markets in the coming years. As millennials make up about 31 percent of the population of the Twin Cities Metro Area,² and are by far the largest source of new demand for rental housing and first-

time home purchases,⁴ it is important to understand exactly what their preferences are before it is possible to understand how they may affect the Twin Cities' real estate market in the future.

Perhaps the most recurrent finding of numerous studies is that millennials show an inclination towards housing in walkable neighborhoods where car-independent living is possible. One study found that 63 percent of millennials say they would like to live

**Defined as the generation born between 1981-2000²*

where they do not often need a car,⁵ a finding that fits with other expressed preferences, such as living within walking distance of shops and restaurants, and having a short commute.⁶ Although desire for walkability drives many millennials to mixed-use, high density neighborhoods in cities, even those who prefer to live in single-family homes have expressed a willingness to live on a smaller lot if it means a shorter commute and a convenient walk to stores and restaurants.⁶ The fact that millennials are also the most likely age group to use public transportation shows that a diversity of transportation options is an important factor in determining where they choose to live.⁶

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Despite their strong preference for walkable neighborhoods, millennials do not have as strong an attachment to living in city centers as one might expect. In fact, while a plurality of millennials consider themselves city people, a nearly equal percentage classify themselves as suburbanites.⁴ This hints at what may be a missed opportunity in the real estate market. Because so many suburbs are entirely auto-dependent, a suburbanite who desires a car-optional lifestyle, or who does not have access to a car, will be underserved. This segment of the population may only grow larger as millennials continue to get married and start families, the point at which many choose to leave the city for the suburbs. Whether millennials follow the traditional path of moving out of the city, or refuse to give up the walkability and access to amenities they value, may depend on whether suburbs can create walkable neighborhoods with a variety of transportation options.

Baby Boomers and Single-Family Housing

Millennials are not the only generational group with the potential to upend the property market in the successive decades. The baby boomers^{*} have now begun to enter retirement. The ramifications of this on healthcare and public finances have been widely discussed, but the potential effect on housing and the suburban way of life should not be overlooked either.

Although it is not inconsequential that baby boomers are showing a preference for walkable neighborhoods

as they age,³ the more disruptive factor may be the disproportionate share of single-family homes that this generation owns. Older workers and retirees make up 48 percent of single-family home owners,⁷ a greater share than the size of this demographic cohort would predict. Many of these seniors may forego retirement communities and stay in their homes for the rest of their lives, but the reality is that these homes will eventually end up on the market. This flood of single-family housing will be partially taken up by younger generations, but there is some concern that the sheer amount of suburban housing combined with the preferences of millennials may result in a surplus of suburban single-family homes.⁸ If this does occur, this surplus will resolve itself in the form of lower prices for suburban-style single-family homes, while a premium may emerge for housing in walkable, transit oriented neighborhoods. Although this trend will manifest itself most fully in the future, there is evidence that it is already occurring both nationally and in the Twin Cities.

The Transit and Walkability Premium

The evidence of a premium for property in walkable neighborhoods and transit-rich areas is overwhelming. Numerous studies have shown that properties in walkable neighborhoods or near transit stations frequently achieve a premium in property value,⁹ rent¹⁰ and home value.¹¹ Other studies have demonstrated that properties near transit better maintain their value during economic downturns.¹¹ Driven by the demographic trends and changing consumer preferences outlined above, the transit and walkability premium can be seen across property types both nationally and locally. One study found that the completion of the METRO Blue Line light-rail line in 2004 resulted in homes near station areas selling at an almost 10 percent premium.¹² This premium continued after the line's opening, as a separate study found residential property values along the Blue Line performed significantly better during the great recession compared to those without access to transitways.¹¹

There is evidence that walkability can lead to higher property values in suburban areas as well.^{13,14} One survey found that while office tenants were relatively split in preference for central business districts vs. suburbs, walkable "suburban centers" were favored over office parks by a margin of 83.5 percent to 16.5 percent.¹⁵ The consumer preference for these areas translates directly into higher rents and lower vacancy rates, making office space in walkable suburban centers an attractive investment.¹⁵

**Defined as the generation born between 1946 and 1964*

The result of the strong demand for housing and office space near transit is that many developers have come to view transit as an amenity which gives people an additional reason to live or work in their buildings. The Minneapolis-based Sherman Associates Inc. quantified the value of transit, estimating that proximity to rail stations in suburban environments leads to 5-10% rent premiums for their projects.¹⁶ While such rent premiums are already an incentive to invest in walkable and transit oriented areas, the demand for such places is only likely to increase.

Growing Demand for Walkability

Based on estimates of where consumers will want to live a decade from now, demand for walkable, transit oriented places is on the rise. In 2000, the Twin Cities had 25,601 households within a transit station area while the demand in 2025 is expected to be 113,928.³ Similar trends nationally have led some researchers to conclude that even if all new housing development was in the form of walkable development, the demand of Americans who prefer such housing would still not be met.¹⁷ Although many of these new places will be built in central cities, the significant percentage of Americans who consider themselves suburbanites indicates that suburbs must fill some demand as well.

This unmet demand for walkable, transit oriented development (TOD) presents opportunities for public officials and private developers alike. For public officials, demand for a new kind of suburban place is a chance to attract new residents and diversify the tax base. For private developers, a shift towards suburban walkability is not only a chance to build developments that will thrive in the years ahead, but a chance to capitalize on price premiums for transit oriented, walkable places. As the demand for more walkable suburban development continues to grow, the greatest benefits of investing in transit oriented and walkable places will be seen in the decades to come.

Even if all new housing development was in the form of walkable development, the demand of Americans who prefer such housing would still not be met.



Excelsior and Grand, St. Louis Park

Public Investment in Walkable Suburbs

Market forces are not the only factors that influence the value of a prospective development. Financial viability in real estate often depends upon interaction with public officials as well. Obstacles such as a long permitting process, the necessity of a zoning code variance or opposition from the neighborhood have the potential to derail otherwise promising developments. Alternatively, developments that fit with a city's vision for growth may discover an advantage in a cooperative city hall, which can provide incentives such as expedited permitting or access to public financing options. In the case of walkable, mixed-use development, another advantage often exists in the form of low parking requirements and supportive-land use designations that can reduce development costs.¹⁴ As city officials and urban planners nationally and locally are increasingly realizing the benefits of walkable TOD, it is important to highlight the ways in which city hall can make a development less risky and more financially attractive.

Expedited Permitting

Time-consuming approval processes can burden developers with interest expenses and other carrying costs before a single shovelful of dirt is moved.¹⁸ Although some form of building permit is necessary in any municipality, the length and complication of the process can vary even within a metro area. Because small changes in the length of the permitting process can affect the rate of return, potentially making the difference between a project being profitable or losing money,¹⁹ developers should take note of areas where they can move through the permitting process quickly.

In recent years, many cities have become aware that expedited approval processes can incentivize development. Cities such as Austin and San Diego are providing expedited approval for projects that include affordable housing, sustainable design or an orientation towards transit.^{20,21} Although no formal expedited programs for walkability or TOD currently exist in the Twin Cities metro, cities are taking steps to simplify the permitting process. The City of Ramsey has established a preapplication review for their walkable, transit oriented city center, helping to avoid the delays that come with unclear expectations and costly revisions.²² The cities of Hopkins and Minnetonka have addressed the unique challenge of the city-border crossing Shady Oak Light-Rail Station by establishing a Joint Planning Commission for the station area.²³ While there is room for metro cities to create more formal expedited processes for walkable TOD, the steps that cities like Ramsey, Hopkins and Minnetonka have taken indicate one way in which investing in walkable, transit oriented suburban areas can be advantageous for developers.

Grants and Other Financing Options

The amount of public funding available to walkable TOD has expanded dramatically in the past decade as the benefits of such development have become widely acknowledged. Today, various grants are available from all levels of government, frequently targeting the intersection at which TOD, affordable housing and urban infill meet. In the Twin Cities, programs exist at both the regional, county and city levels. The Metropolitan Council's Livable Communities (LCA) Grant Program is one of many resources available for TOD, and alone has distributed \$41 million in just five years.²⁴ Combined with several programs that exist at the county level, these grants can provide a financial advantage to transit oriented projects.²⁵

The funding available for walkable TOD in the suburbs is expanded by the fact that these types of projects can often be combined with affordable housing. Because affordable housing is more viable at higher densities, these developments are often compatible with walkable design. Additionally, because walkability and access to transit can cut household transportation costs in half, access to transit can increase affordability for residents.²⁶ This strategy can be a wise financial decision for developers as well, as projects near transit are often awarded a higher score for competitive affordable housing grants.¹⁶ Sherman Associates' Riverdale Station Apartments in Coon Rapids provides an example of how the inclusion of affordable housing can enhance the financial outlook of a development. Adjacent to a Northstar commuter rail station, Riverdale Station Apartments consists of two apartment buildings, one affordable and one market rate. The project was awarded a nearly \$1 million LCA Grant from the Metropolitan Council due to the project's transit oriented design, but additionally received a \$9.4 million Low Income Housing Tax Credit from the Minnesota Housing Finance Agency.¹⁶ For

a project estimated to cost \$59 million, more than \$10 million in grant funding goes a long way towards making the project financially successful.

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In areas where a city has actively encouraged walkable development, other innovative and less conventional forms of public assistance are frequently offered as well. A local example can be found in Ramsey, where the City provided significant public support to the Residence at the COR, a 230-unit apartment building adjacent to a Northstar station. By the time the Residence at the COR was completed in 2013, Flaherty and Collins, the developer, had received more than \$20 million from the City in the form of a land write-down, loans, waived development costs and the public construction of a parking ramp to be used by the apartments.²⁷ The fact that similar assistance has been provided to other developments in Ramsey's city center is a testament that a city's support for a project is something that should not be overlooked by developers.

Decreased Development Costs

Areas that are walkable often require less parking than areas that are entirely car-dependent. Cities have recently begun to adapt ordinances to reflect this by reducing or even waiving parking minimums for buildings near transit service.^{24,28} This elimination or reduction of parking minimums removes one of the largest barriers to new development and often results in decreased costs for the developer.²⁹ As parking is expensive, due to both the cost of construction and the leasable space displaced, a reduction in parking requirements has been shown to create a 5 to 36 percent reduction in development cost.³⁰ Specific examples of such savings exist within the Twin Cities. Located along the METRO Green Line, Hamline Station Apartments built only 96 parking stalls for a 108-unit complex, yet is still only using 75 percent of those spaces, indicating that perhaps even further savings were possible.²⁴ Lower parking requirements in suburban cities such as Edina, Plymouth, and Excelsior allow for such savings to occur in suburban development as well, indicating that the expense of overbuilt parking may soon be confined to the past.³¹



Riverdale Station Apartments, Coon Rapids

A Walkable Reality in The Twin Cities

A significant amount of talk about walkable suburban areas focuses on the future. While it is important to visualize the benefits that would come with the adoption of a more walkable suburban model, it is also important to highlight the places that are in the process of realizing this vision. Several cities in the Twin Cities metropolitan area have already experienced the challenges and rewards that come with shifting from auto-centric sprawl, to walkable suburban vibrant centers. Although any attempt to create walkable areas in the suburbs will encounter unique challenges, an understanding of the experience of both city officials and property developers involved in past projects may provide valuable insights into the potential for the region's walkable future.

Ramsey's COR

Many suburban walkable developments rehabilitate old shopping malls or shuttered industrial sites. The City of Ramsey's COR is unique because it is a suburban downtown created on 322 acres that was previously soybean fields and vacant land. The challenges of creating a downtown entirely from scratch are plentiful, and in Ramsey's case they were intensified by the fact that Ramsey, as a suburban

edge community, had primarily consisted of low-density residences since its incorporation. The viability of the project was also expected to hinge on the construction of a commuter rail station that was still years away from arriving. These factors meant that the vision of creating a successful, walkable, transit oriented city center in Ramsey was truly visionary at the time of its inception.



Residence at The COR, Ramsey

As much as the story of Ramsey’s COR is about vision, it is also about endurance in the face of significant obstacles. In 2007, four years after the original concept was conceived, the master developer entrusted with the project had fallen into bankruptcy. The situation was further hindered by the broader economic trends and the collapse of the real estate market beginning in 2006. The combined effect of these hurdles meant that by 2009, development in the COR remained at a standstill.

It was at this point that the City stepped in to purchase the land for \$6.75 million. Determined to go ahead with the project, the City resolved to act as the master developer itself. This strategy proved effective, and eight years later substantial progress has been made. Significant development began in 2011 with the arrival of a grocery store, two healthcare clinics and several restaurants and cafes. That year also saw the arrival of transit to the COR with the construction of Ramsey’s Northstar Commuter Rail station. The arrival of commuter rail was essential for spurring further

development. The 230-unit Residence at the COR, completed in 2013, was planned with the contingency that the commuter line would arrive.³² The pace of development on the residential side has not subsided. A 47-unit workforce housing apartment and a 121-unit market rate apartment opened in early 2017, while another 50-unit workforce housing development is in the works. These recent openings have pushed the COR to the half-way point of its goal of 2,000 housing units.²²

While Ramsey’s COR has seen significant development on the residential side, perhaps the COR’s biggest obstacle has been a slow materialization of commercial and office developments. Nevertheless, Ramsey’s continued willingness to wait for retail and office development while the market continues to drive residential development is a strong indicator that the COR may soon look like the suburban city center that was envisioned. It is also proof that through patience and collaboration with developers, creating a walkable, vibrant suburban center is possible even at the edge of the metro.

Burnsville’s Heart of the City

Today, Burnsville’s Heart of the City is a growing mixed-use, walkable development that was named one of the six great places in the Twin Cities in 2012 by the Sensible Land Use Coalition. With a commitment to affordable housing, both public and private investment, and the anticipated arrival of the METRO Orange Line, Heart of the City is perhaps the best regional example of a nearly fully developed suburban city center built from scratch. As Orange Line service remains a couple years away, it is also an example of how walkability and density can be built prior to transit rather than as a response to it.



Nicollet Comoons Park, Burnsville

As with Ramsey's COR, Burnsville's Heart of the City did not form spontaneously but rather took a concerted effort by city officials over the course of years. The Heart of the City began in the 1990's when Burnsville concluded that a plan was needed to move the City beyond a bedroom suburb to a community with its own downtown. A 54-acre site at the intersection of Burnsville Parkway and Nicollet Avenue was selected as an ideal location due to its aging strip mall and location at a major crossroads. In 1995 an effort to improve the streetscape around Nicollet and Burnsville Parkway began, and by 1999 the City Council had adopted a design manual and zoning ordinance that aimed to make Heart of the City into a truly walkable, pedestrian-scaled downtown.

Heart of the City has received \$4.1 million in Metropolitan Council LCA grants alone, as well as a substantial amount of both federal and state support for the affordable housing in the area.

Unlike Ramsey's COR in which development took time to materialize, Burnsville's Heart of the City saw a burst of development in the first few years of the project. This initial development included several condo and townhouse developments, two mixed-use developments, and a town square styled park which would form the center of the project. The development continued into 2005 when Nicollet Plaza, the largest development in the Heart of the City to date, brought a Cub Foods, retail and condos to the northeast edge of the new downtown. Several years later, the Ames Performing Art Center and the Mediterranean Cruise Café opened overlooking the town square, bringing new entertainment and dining options to Heart of the City. As positive changes continue in the economy, more development is expected in 2017.³³

Much of the development in Heart of the City has received generous public investment in the form of affordable housing and community improvement grants. Heart of the City has received \$4.1 million in Metropolitan Council LCA grants alone, as well as a substantial amount of both federal and state support for the affordable housing in the area.³⁴ This access to public funding has complimented the strong market

demand indicated by low vacancy rates for both residential and commercial units,³³ and ultimately shows how demand for walkable places combined with public financial support can be the formula that drives walkable redevelopment in the suburbs.

Burnsville's Heart of the City was a pioneer in walkable suburban development in the Twin cities and there is every indication it will be a model for other communities for years to come. With the expected arrival of Bus Rapid Transit in 2019, a dedicated city government and no sign of a slowing pace of development, the Heart of the City is likely to continue to be a testament to walkable development in the suburbs not only being possible, but ultimately making a community stronger.

Downtown Hopkins

The City of Hopkins has several advantages that make it more inclined towards walkability than most suburbs. Not only is Hopkins centrally-located and dense enough to be classified as urban core by the Metropolitan Council,³⁵ but it also benefits from being a historic farming town and streetcar suburb. Thus, while postwar bedroom communities are now coming to grips with the challenge of building downtowns from scratch, Hopkins profits from the density and connected street network that come with being developed prior to the age of the automobile. Not all of Hopkins success with walkable urbanism was preordained however. Mainstreet Hopkins is what it is today because of decades of effort to adapt to



These improvements have made downtown Hopkins into something truly special, a self-sufficient, authentic main street in which a person can live, work, shop, eat, and relax.

cultural and real estate trends. Today, as Hopkins prepares for the return of rail in the form of the METRO Green Line Extension, the city's downtown is poised to be an example of how a historic and walkable small town can thrive in a growing metropolitan region.

Although the character of Downtown Hopkins is shaped in part by its origins, it would be wrong to view the district as a time capsule immune to the trends that transformed suburban communities throughout the past 50 years. In fact, the city came close to abandoning Mainstreet in the name of conventional suburban growth in the 1970's. As the City observed shopping malls rise in neighboring communities, an effort was made to update Mainstreet by detouring it from its original path and turning it into an outdoor mall.³⁶ This effort proved unpopular with residents, however, and in 1991 Mainstreet was rebuilt along its original alignment with various streetscape improvements.³⁶ In more recent years as walkability and urbanism have become viewed more favorably, Hopkins has taken steps to update Mainstreet once again. In 2003, the City

adopted a new downtown overlay district to both preserve the character of Mainstreet and make it more pedestrian oriented.³⁷ In 2015, further improvements were made and large parts of the street were narrowed to one lane each way.³⁸

Developers and business owners alike have noticed the changes. Previously vacant storefronts have been filled with new businesses, mixed-use high density buildings have been constructed and a total of 300 new residential units have been built in the last couple years as developers anticipate a surge in demand when the METRO Green Line Extension arrives.³⁹ These improvements have made downtown Hopkins into something truly special, a suburban downtown whose movie theater, performing arts center and restaurants make it a self-sufficient, authentic main street in which a person can live, work, shop, eat and relax. As preferences for such places become more common in the years ahead, real estate developers and city officials alike should take note of places like Downtown Hopkins, which provide an example of what our walkable suburban future can be.

Conclusion

Communities have always been shaped by the lifestyle of their residents. As population and wealth expanded after the end of the second world war, Americans increasingly embraced a life built around convenience, ample living space and the automobile. This shift in lifestyle led to the rapid rise of the suburb.

Today, more than half a century later, lifestyle preferences are once again changing, and our communities must again be reimagined. While places such as Burnsville's Heart of the City and Ramsey's COR already reflect this shift, these places are likely just the beginning. Places still being designed such as Rice Creek Commons in Arden Hills, New Hope City Center, the Fridley Northstar TOD District and many others

will make up the second wave of walkable, transit oriented developments to emerge in the region's suburban communities. While wide scale redevelopment often occurs at a slow pace, the initial rise of the suburb shows that vast changes are possible when the conditions are right. Due to changing consumer preferences, shifting demographics, and a realization that walkable urbanism comes with a multitude of benefits, the conditions for a new type of suburban development are aligning. As the places highlighted in this report indicate, the question is no longer whether suburban communities will become more walkable and transit oriented, but who will capitalize on this shift to a new form of suburban development.

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