

# Coon Rapids Invests in Residents' Remodeling Dreams



BY ANDREW TELLIJOHN

**W**hen Brian and Jennifer Kleist moved into their now 30-year-old home in Coon Rapids 11 years ago they knew it was going to need some work. They saw quite a bit of potential, but the kitchen, in particular, was problematic, with its awkward layout and lack of room for storage.

But like many others whose equity suffered from the effects of the recession in recent years, their financial situation was preventing them from doing the substantial work needed to fulfill that potential. Then they learned about Home for Generations II, a City of Coon Rapids program aimed at updating and improving the city's housing stock by providing architectural consultations, rebates on fees, grants, and other incentives to complete major improvements or additions to their living space.

The Kleists learned about the program through Coon Rapids' website and some other city materials. They applied, did the required meeting with an architect, and signed on to participate in the program. The result was a massive renovation that included gutting the kitchen and dining room and moving some load-bearing walls to create a more workable space for dining and socializing.

In the end, they doubled the size of the kitchen and dining room with a more open layout. They also raised a ceiling in the front entryway, Brian says, solving a separate problem of tall people frequently bumping their heads.

The couple has two boys, so there were some definite inconveniences to the timing and scope of the project, but they couldn't be happier with the result. They recently hosted a party with a couple dozen friends, and were thrilled that their home now actually allows for conversation.

"If it wasn't for this program, we wouldn't have been able to pursue our remodel," Jennifer Kleist says. "It's moved from being an eyesore to being quite proud of what we have."



Visitors enjoy viewing a remodeled home during one of the city's Home for Generations open houses.

The Coon Rapids program was the winner of a League of Minnesota Cities 2014 City of Excellence Award.

## Details of the program

Coon Rapids (population 62,000) started the program in 2013, partnering with the Housing and Redevelopment Authority and the Coon Rapids Mortgage Assistance Foundation to offer a variety of incentives to homeowners considering big projects in houses that are at least 20 years old.

Projects must exceed \$35,000 in cost—some have been as high as \$200,000—and either create additional living space or be major remodels such as renovating a bathroom or finishing a basement. The required architectural consultation costs \$25 for a two-hour meeting. There are 10 participating firms from which to choose.

The requirement for an architectural consultation is driven by the desire to ensure aesthetically appealing projects that fit with the existing housing styles, improve the home's functionality, and

help the entire neighborhood by increasing curb appeal. In return, those who sign up for the Home for Generations program can receive substantial grants (up to \$5,000), favorable loan rates, and rebates on building permits.

"It is really to encourage people to reinvest in their home," says Mayor Tim Howe. "In the long run, that's critical in a city of our age. We're an aging, fully developed community. We don't have a lot of areas where we have new development. The focus has to be on existing homes."

## Providing inspiration

Home for Generations II grew from a program that started in 2009 during the recession. Under the original program, the city purchased homes and fixed them up. The city hosted heavily attended open houses before, during, and after construction so people could see the remodeling process in action and their results.

At the time, city officials wanted to get people to start thinking about what they



might want to do to improve their own homes. That's why they made sure to do the "after" open houses aimed at showing off the work. More than 8,000 residents attended about 30 open houses.

"We wanted Phase I of this program to be educational and motivational," says Kristin DeGrande, neighborhood coordinator for the city. "One of the critical parts when we hired contractors was we only wanted to showcase creative, new remodeling ideas—different ways of using existing space—so we could show people the potential of these older homes."

So far, the city has received 92 applications for Home for Generations II, and 30 households have signed up to participate. Twenty have finished their projects, DeGrande says. More than \$2.2 million has been invested thus far.



Brian and Jennifer Kleist's kitchen—before and after their Home for Generations remodeling project

Such projects are vital in Coon Rapids, she says, because it shows people they can create the houses they want to continue living in instead of moving to another community to find it.

Some of these folks will be asked to showcase their remodeling projects in what will become an annual Home

Remodeling Tour, DeGrande says. Coon Rapids hosted its first Home Remodeling Tour last May. Six homes were showcased, and 250 to 450 people toured each home.

"Many of them have said, 'I remember back when I went through that one house—I really liked that idea,'" DeGrande

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says. "It motivates homeowners to think of investing in their own homes."

### The architectural connection

Rosemary McMonigal, principal and owner of McMonigal Architects, commends DeGrande and other Coon Rapids officials for the work they've done in publicizing the program and building excitement around it. "It's a fantastic way to reach people who otherwise would never reach out to an architect," McMonigal says.

McMonigal performed a couple of the initial consultations at applicants' homes, and she says she values the opportunity to share her knowledge, even if it does not result in additional business. The architectural requirement is wise, she says, because often homeowners get tunnel vision, focusing on one idea when others might better solve their problems. Sometimes, that means she has to talk people out of doing large expansion projects when what they really need is to make better use of existing space.

"They have to figure out what fits their lifestyles and budgets," McMonigal says. "A lot of people have never done a project, or have not done them recently,

and don't know how expensive it can be."

The Kleists were visited by a different architect, but they agree with the value of the consult. It helped tweak existing ideas, saving money in the long run, for example, by choosing to scrap canned lights for a solution that would lose less heat through the attic.

"It was absolutely great," Brian Kleist says. "At first I wondered why they require it. Now I would recommend it."

### Visionary city

City officials are proud of the results the Home for Generations program has achieved so far, says Mayor Howe, adding that this isn't the first time Coon Rapids has blazed trails when it comes to housing.

The Mortgage Assistance Foundation, which helps fund Home for Generations, was started with the interest retained from a program that was implemented in the late 1970s, Howe says. Under that program, the city got special state legislation passed that facilitated providing



A newly remodeled bathroom made possible by Coon Rapids' Home for Generations program.

home mortgage interest rates well below the standard at the time.

So the city is now continuing its forward thinking with the Home for Generations program and, with the help of those participants who have offered to let the community see the results of their projects, the benefits could continue for a while.

"They opened their doors, and the turnout was tremendous," Howe says. "It's been a really good thing for our city." 

Andrew Telljohn is a freelance writer based in Richfield, Minnesota.

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