CITY OF BALDWIN

BALDWIN TOWNSHIP
SPECIAL PLANNING COMMISSION AGENDA
Wednesday, July 8, 2026 at 7:00 P.M.
Baldwin City Hall

A. **Call to Order:**
   1. Pledge of Allegiance
   2. Roll Call
   3. Planning Commission claim forms

B. **Approval of the Agenda**

C. **Approval of Minutes:**
   1. Special Meeting of June 10, 2026

D. **New Business:**
   1. Zoning Ordinance update: generational housing

E. **Old Business:**
   1. None.

G. **City Council Liaison Update**

H. **Commissioner Update**

I. **City Staff Update**

J. **Miscellaneous Information and Communications**

K. **Adjourn by 9:00 P.M.**

Notes:
1. Five copies of the agenda and two copies of the packet materials are available for review by the public.
2. The meeting will be video and audio recorded for transcription purposes only.
3. This agenda does not claim to be complete and is subject to change.
4. A quorum of the Town Board may be present at the Planning Commission meeting.

CITY OF BALDWIN

SPECIAL PLANNING COMMISSION MEETING MINUTES

JUNE 10, 2026

Call to Order: Chair Clarence Mattson called the Baldwin Special Planning Commission meeting to order at 7:00 pm.

Pledge of Allegiance: All present recited the Pledge of Allegiance.

Oath of Office: On June 10, 2026, Chad Gerads and Sarah Bostock stood and read the Oath of Office and were sworn in.

Roll Call: Present: Chair Clarence Mattson, Vice Chair Teresa Barnes, Commissioners Mary Larson, Ed Stofferahn, Chad Gerads, Sarah Bostock and Bruce West.

Also present: City Planner, Dan Licht and City Council Liaison, Jay Swanson.

All claim forms were filled out and returned to the Deputy Clerk.

Approval of the Agenda:

Commissioner West motioned to approve the agenda as written. Commissioner Stofferahn seconded. All in favor. Motion carried.

Approval of the Minutes:

Special Planning Commission meeting of May 13, 2026

Commissioner Barnes motioned to approve the minutes as amended. Commissioner Larson seconded. All in favor. Motion carried.

New Business: None.

Old Business:

Comprehensive Plan Update:

City Planner Licht provided a brief overview of the draft Comprehensive Plan. A Public Hearing will take place on June 24, 2026 before City Council adopts the plan.

The commissioners reviewed the draft Comprehensive Plan for final edits.

Comprehensive Plan Implantation; R2 District and Zoning Map:

The draft 2026 Baldwin Comprehensive Plan recommends establishment of a new zoning district to implement the goals and policies related to rural residential development. The existing R1, General Rural District is to be maintained as base zoning for areas planned for future rural uses. New rural residential subdivisions with lots less than 10 acres in area are to be developed within the proposed R2, Rural Residential District. This approach will require the Zoning Map amendment for most new plat applications allowing the City to evaluate the density and character of the proposed development with surrounding properties, as well as ensure that there is necessary infrastructure to support the proposed development.

City Council Liaison Update:

Mayor Swanson updated the Planning Commission on recent City Council discussions.

Commissioner Update:

Mary Larson discussed community engagement and youth activities in the area.

Chair Mattson asked if the Park Committee could discuss more ballfields within the city.

City Staff Update:

City Planner Licht updated the Planning Commission on future applications.

Miscellaneous Information and Communications: None.

Adjourn:

Commissioner Larson motioned to adjourn the June 10, 2026 Special Planning Commission meeting at 8:33 pm. Commissioner Barnes seconded. All in favor. Motion carried.

Submitted by: Kayla Nielsen Deputy Clerk/Treasurer	Approved by: Clarence Mattson Chair

Date

Attendees: Al Walker

The Planning Company
3601 Thurston Avenue
Anoka, MN 55303
763.231.5840
TPC@PlanningCo.com

MEMORANDUM

TO:	Baldwin Planning Commission
FROM:	D. Daniel Licht
DATE:	3 July 2026
RE:	Baldwin – Zoning Ordinance; Generational Housing
TPC FILE:	169.01

BACKGROUND

At its meeting on ____ April 2026, the City Council directed that the Planning Commission discuss options for allowing additional housing alternatives within the City. The 2026 Baldwin Comprehensive Plan adopted on 1 July 2026 also recommends that the City consider means of addressing demographic changes and resident housing needs within the context of only single family dwellings being available in the City.

The need for generational housing options is based on the concept of life-cycle housing. As people enter the work force and families are started, spatial housing needs increase. Existing, smaller single family dwellings in Baldwin provide affordable first homes for young families where pride in ownership is established and equity can be built. As families grow to their ultimate size, space needs increase and a larger move-up single family home fulfills these needs. When children grow older and leave home, space needs decrease, and large houses may become underutilized. At this point, the parents may find it desirable to move to a smaller house, townhouse, or apartment where maintenance is provided. Eventually, an older resident may desire to move into an apartment or to some type of senior housing with services.

Baldwin does not have the ability to provide townhouse or multiple family dwellings as part of its housing stock due to a lack of municipal sewer and water utilities. Options for the City to respond to life-cycle housing needs will involve preservation of existing homes and construction of new homes with designs specific to generational needs. The biggest challenge for the City in terms of life-cycle housing will be the needs of older residents. Homes with single-level living can address some resident needs and make remaining in a single family dwelling longer more feasible. Housing styles designed to accommodate multiple generations within a single dwelling are also gaining popularity to address financial and assistance needs within families. Accessory Dwelling Units, or a second dwelling on the same property, are also an option for consideration.

The purpose of this memorandum is outline issues to be considered in developing housing options in Baldwin and preparing Zoning Ordinance provisions.

Exhibits:

- StarTribune article dated July 5, 2026

Analysis

Definitions. Section 900-2-2 of the Zoning Ordinance includes the following definitions as the basis of regulating residential uses within the City:

- Dwelling Single-Family: A detached building designed for and occupied by not more than one Family.

- Dwelling Unit: A building or portion of a building including kitchen facilities permanently installed which are arranged, designed, used or intended for use as living quarters for one household.

Notwithstanding the definition within the Zoning Ordinance, dwellings are generally considered to have three elements: kitchens, toilet and bath facilities, and sleeping quarters. A single family dwelling may be constructed to have multiple kitchens, bathrooms, and bedrooms and would not be considered a multiple family dwelling so long as there is not a physical separation that would establish two separate living spaces. Examples of such separation would include a lack of an open connection between the living spaces; a connection that is separated by a lockable door controlled from one side; separate heating, cooling, and ventilation systems; separate electric and gas utilities; or unique mailing addresses.

Current Options. The Zoning Ordinance includes several secondary or accessory housing options allowed in the R1, General Rural District, in the provisions adopted from Sherburne County that address both multiple generation housing and labor-force housing:

- Farm-related bunkhouse for a temporary residence (conditional and interim use)
- Second farm-related dwelling (conditional use)
- Manufactured home, farm-related; temporary seasonal (interim use)
- Manufactured home, farm-related; temporary year-around (interim use)
- Manufactured home (temporary) for parents, grandparents, children, sisters or brothers by blood or adoption (interim use)

City staff has recommended not including the farm-related dwellings as part of the proposed R2, Rural Residential District, consistent with the purpose that this district allow for residential uses in a neighborhood setting. Continued allowance of these uses within the R1, General Rural District will also be considered as part of the Zoning Ordinance updates to follow adoption of the 2026 Baldwin Comprehensive Plan. The only current option provided by the Zoning Ordinance for multiple generation housing is use of a manufactured home for occupancy by related persons as an interim use, subject to the following conditions:

1. The manufactured home is to be located on a parcel of at least five acres with one permanent dwelling. The occupant(s) of either the manufactured home or the permanent dwelling shall be:

    a. The parent(s) or grandparents of the occupant of the other residence or,

    b. A child, sister, or brother who suffers from a full or total disability as classified by social security, worker's compensation, or a doctor, and who resides in or will reside in one of the residences.

2. The applicant shall submit with the application and annually thereafter, a signed statement certifying that the occupant of the manufactured home is a parent, grandparent, child, sister, or brother who suffers a full or total disability as classified by social security, worker's compensation or a doctor. The statement shall describe the need that makes it necessary for parents, grandparents or relative of the first degree to live on the same parcel with the children or grandchildren or a release that will allow the zoning administrator or their designee to verify the disability.

3. The manufactured home shall be removed from the site within 120 days of such time as it or the permanent residence ceases to be occupied by a parent, grandparent, child, sister, or brother.

4. The manufactured home shall not be made a permanent structure.

5. The manufactured home shall not require the creation of a separate well.

6. An escrow is issued in the name of the city, payable to the city, for the sum of $5,000 that may be drawn by the town in its sole discretion for purposes including, but not limited to, the cost of capping and closing of any separate septic systems, administrative and legal fees for the foregoing, and repayment of delinquent personal property taxes on the manufactured home. The escrow shall be held for as long as the manufactured home is on the property.

7. An on-site sewage system to serve the manufactured home can be installed in accordance with section 900-16-6 of this Ordinance.

Density. The 2026 Baldwin Comprehensive Plan specifies that the density of residential uses within the City is to be a maximum of 2.5 dwelling units per acre to maintain rural character. Allowance of multiple generation housing options should adhere to this policy so as not to unintentionally increase the density of development after multiple generations of one family cease to occupy the multiple generation dwelling or Accessory Dwelling Unit. A house built to accommodate multiple generations of families must comply with the definition of a single family dwelling. However, an Accessory Dwelling Unit is, in effect, two dwelling units on one property. To maintain consistency with the residential density limit of the 2026 Baldwin Comprehensive Plan, Accessory Dwelling Units should only be allowed on properties that are five acres in area or larger.

Multiple Generation House. Constructing a single family dwelling on a property to accommodate multiple generations is the simplest form of expanding housing options in the City. A single building would be constructed with two distinct living areas each with kitchens, toilet and bath facilities, and bedrooms. Each living area may have shared or separate entries. The primary concern from a regulatory perspective is to ensure that the building not become used as a multiple family dwelling. Possible standards to allow for and regulate a multiple generation house may include:

- Design and construction of the building cannot create a multiple family dwelling as defined by the Zoning Ordinance or Building Code.

- Provide an interior connection between the main living area and accessory living quarters that is able to be unlocked from each side of the connection and that is not secured by a deadbolt or keyed lockset.

- Service of the dwelling must be provided by a single Subsurface Sewage Treatment System, private well, and gas and/or electric utility service line, each with a single meter for the respective utility where applicable.

- Limit the principal building to one heating and air conditioning system.

- Require an additional enclosed off-street parking space within an attached garage.

- Allow use of only one street address.

For all intents and purposes, it is often difficult to distinguish a multiple generation single family dwelling from one constructed for occupancy by one family. Administration of multiple generation houses involves minimum discretion in the review process and is, therefore, likely appropriate as a use allowed by administrative permit.

Accessory Dwelling Units. An Accessory Dwelling Unit is a second, typically smaller second home on a property. Occupancy can be allowed with or without restrictions, such as requiring the residents to be related to the property owner. Additional performance standards to consider include:

- Minimum lot area of five acres or larger.

- Require the Accessory Dwelling Unit to be located within a maximum distance of the principal dwelling.

- Limit the area of the Accessory Dwelling Unit to not more than the gross floor area of the principal dwelling or a specified maximum area, whichever is less.

- Consider a requirement for enclosed off-street parking specific to the Accessory Dwelling Unit.

- The primary dwelling and Accessory Dwelling Unit must be served by a single private well.

- Allow for a second Subsurface Sewage Treatment System to serve the Accessory Dwelling Unit, which would require identification of both primary and secondary drainfield sites.

- Allow use of only one street address.

Accessory Dwelling Units can be created within any detached accessory building if it has been constructed for residential occupancy and there is a kitchen, toilet and bath facilities, and sleeping quarters. Absent an allowance for accessory dwelling units within the Zoning Ordinance, this is a common challenge in terms of regulating detached accessory buildings within the City. If the construction includes the three elements of a residential dwelling, then the City is in a position of having to regulate residential occupancy. For this reason, City staff typically approves building permit applications for detached accessory building having either a kitchen or a toilet and bath facilities, but not all three elements. Allowance of Accessory Dwelling Units would necessitate a zoning review process involving an Administrative Permit. A Conditional Use Permit or Interim Use Permit application and review process may also be considered as a requirement, especially if the use of Accessory Dwelling Units is limited to related persons.

Interim Subdivision. A third option that City staff has discussed with property owners is the ability to subdivide a lot for a new home to be constructed that would be occupied by family. The primary obstacle to this option can occur when the existing property doesn't have existing minimum frontage or direct access to an improved public street required to allow subdivision of the property into two lots. Three provisions of the Zoning Ordinance and Subdivision Ordinance limit the ability to subdivide a property in this situation:

- Section 900-51-8.A of the Zoning Ordinance requires lots have a minimum width of 200ft, which is measured at the setback from the front lot line abutting a public street.

- Section 910-10-3.B.1 of the Subdivision Ordinance requires that platting any lot must comply with the minimum dimensions established by the Zoning Ordinance.

- Section 900-21-5.A of the Zoning Ordinance and Section 910-10-B.9 of the Subdivision Ordinance requires lots to have access to an improved public street.

The Zoning Ordinance does not make provision for exception to these provisions, such as by approval of a Conditional Use Permit. Creating such an exception opens the opportunity to subdivide more lots without access to public streets. This isn't desirable from a subdivision-design standpoint and likely increases development in Baldwin by eliminating the most-costly element of a subdivision, that is construction of a street. However, the Zoning Ordinance could be amended to allow subdivision of not more than one lot for a dwelling to be occupied initially by parents, grandparents, children, sisters or brothers by blood or adoption without minimum frontage or direct access to a public street, subject to approval of a Conditional Use Permit, provided that:

- Minimum lot area of five acres or larger for the existing property and that all lots resulting from the subdivision comply with the minimum requirements of the Zoning Ordinance.

- Submit a sketch plan for utilizing all development rights for the existing property that complies with requirements of the Zoning Ordinance and Subdivision Ordinance.

- Record a deed restriction on all subdivided lots prohibiting additional subdivision unless such action conforms with the density allowed by the Comprehensive Plan and complies the Zoning Ordinance and Subdivision Ordinance, including any standards that would require construction of a public street.

- Determine that the existing property has adequate access to an improved public street to serve both lots.

- Require that each lot provide a private well and Subsurface Sewage Treatment System as required by the Zoning Ordinance and Building Code.

This approach allows the City to address generational housing in a way that maintains consistency with the rural character of Baldwin, but does not create a wide-open option for subdividing without streets or access, and protects options for the ultimate development of the initial property.

CONCLUSION

The Planning Commission will discuss topics related to multiple generation housing at its Special Meeting on 8 July 2026. City staff is requesting discussion, comments, questions, as part of a process to work towards drafting ordinance language.

c. Joan Heinen, City Clerk/Treasurer

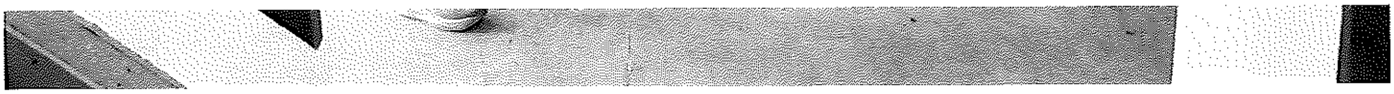
EDITOR'S PICK

One roof, multiple generations: the new math of home ownership

The soaring cost of housing and child care is forcing more buyers to embrace multigenerational living. Home builders and communities are responding.

By Jim Buchta
The Minnesota Star Tribune

JULY 3, 2026 AT 6:00AM



Mark and Keri Hays stop in to check the progress on the multi-generational home they're having built in Welch, Minn. The Hays are building a "house within a house" with a separate living unit. (Anthony Souffle/The Minnesota Star Tribune)

When Mark and Keri Hays were designing their forever house, they weren't focused on having a spa bath and a chef's kitchen. Their primary concern: A floor plan that enables one – or both – of their adult daughters to live with them under the same roof.

The 3,400-square-foot house they're building near Hastings will have enough space for all of them. It has a one-bedroom "apartment" with its own garage and porch where their younger daughter will live while in college, and a lower level suite where the older daughter and her husband can live someday while they build their own house. They also might swap spaces with their younger daughter if she wants to upsize and they need to downsize.

"If one of us passes, it gives us a place to stay without having to go into a home," Keri Hays said. "But for a brief time, we'll have everyone in the house."

While not everyone can afford to build a one-size-fits-all home, the rising cost of owning a home – and the soaring costs of caring for aging parents and young children – is causing more homebuyers to embrace multigenerational living. And that's changing the way houses are bought and built in the Twin Cities.

Homebuilders are now offering flexible floor plans with private "secondary suites." Communities are changing zoning rules to let homeowners build backyard granny flats. And more people are pooling resources with relatives to buy houses with hyper-flexible floor plans they'd never be able to otherwise afford.

"We're seeing a lot more of it," said Nick Hackworthy, who is building the Hays' house. "Certainly economics are driving it, but it's also people making a choice."

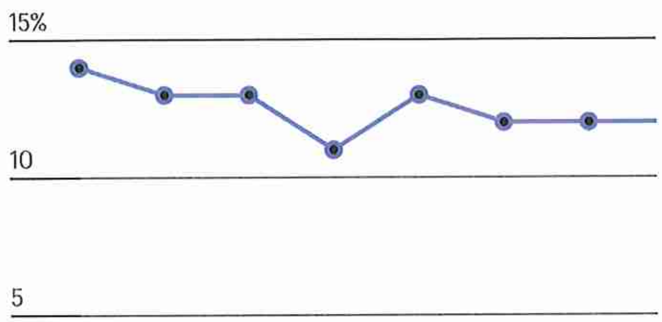
Two for one

Multigenerational home buying has risen to record highs in recent years. The National Association of Realtors 2025 Home Buyers and Sellers Generational Trends Report said nearly one of five homes across the country were bought by households that included more than one generation.

Multigenerational living is on the rise

Multigenerational home buying rose to an all-time high during 2024, when 17% of the homes were purchased by households that with more than one generation, including adult siblings, adult children and/or grandparents.

PERCENT OF HOMES PURCHASED AS A MULTIGENERATIONAL HOME



More than a third of those buyers – double the share a decade ago – said "cost savings" was the primary reason. And one-fifth of all Gen X buyers, who are 45 to 59 years old, bought a home that's suitable for multigenerational living.

The report also showed a notable increase in the number of multi-gen purchases by older millennials, who are often saddled by day care costs, student loan debt and the prospect of keeping their aging parents out of senior housing.

"It is a conversation that we are constantly having," said Sara Kranz, a sales agent with Edina Realty. "Hands down, with my clientele, it's about lifestyle. It's about being there for parents."

Zillow, which tracks the features most commonly used by buyers in their home search, said terms associated with multi-use homes are among the most popular. Those search terms include ADU (accessory dwelling units), duplex, guesthouse and in-law suite.

Jodi Williams, an agent with Keller Williams, said the trend is particularly prevalent within Minnesota's growing immigrant population, including Hmong-Americans.

"There are lots of different kinds of situations," she said.

The rising cost of homeownership is now forcing many buyers to pool their resources to buy a bigger house than they might otherwise afford. That's especially important at a time when home prices are hovering at record highs and there's no expectation that mortgage rates will decline anytime soon, putting a squeeze on buyers whose incomes aren't rising as quickly as home prices.

In Minnesota, only about one-third of all non-homeowner households have enough income to buy a typical starter house, according to a new study by Lending Tree. Across the state, the median income for those non-homeowner households was $50,800.

which was nearly $20,000 less than the income you'd need to buy a typical $250,000 starter home.

That was the 17th-biggest affordability gap in the nation.

That affordability gap is why many families are combining households in a sort of radical home buying hack.

Mark and Mary Bollinger, for example, are snowbirds who go south during the winter. During the pandemic, they sold their multi-level townhouse in Minneapolis and bought a 3,144-square-foot rambler in Minnetonka they now share with their divorced daughter and her three kids.

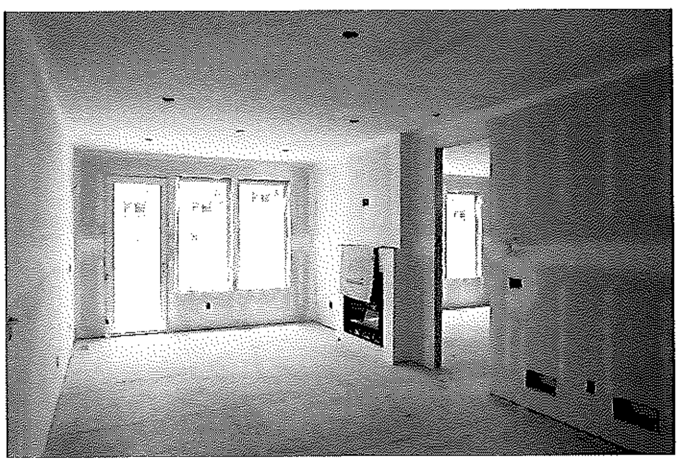
Combining their living expenses enables their daughter, who had been renting a house, to live in a house that's much larger than she could otherwise afford.

Their daughter and her family live on the main level while they hunker down in a lower level apartment with its own kitchen, bedroom and laundry. It walks out to a backyard pool.

It also gives their daughter, who works full time, help with the kids and managing the household. Bollinger prepares at least one meal a week for the whole family, and her husband maintains the house and yard, tackling unexpected chores, like a tree that fell during a recent storm and a pool cover that malfunctioned.

Bollinger was inspired by her sister, who moved to a big house in Lindstrom with one of her adult children and grandchildren. The arrangement, she said, also solves another long-term concern she had while living in the townhouse: What happens if her husband dies before her.

"I would have had to move," she said. "I thought, 'We're getting old and the time might come when no one wants to take care of me if I'm decrepit."



The Hays's home will include separate living spaces to accommodate both their daughters. (Anthony Souffle/The Minnesota Star Tribune)

Slim pickings, for now

Though buyers are interested in multi-gen living, finding suitable options isn't easy.

Steve Soika has been shopping for a multi-gen house for about six years. Nothing, so far, has the kinds of flex space he needs.

"The search has been difficult and long," he said. "It's been hard to find the right fit."

He has four young kids and a mom who is 78.

"She's well today, but there will be a day when she's not well, and it would be nice to be under the same roof," he said.

He's sees an opportunity to combine the cost of his single-family house and his mom's townhouse into a single mortgage, a single property tax bill and only one set of subscription services.

"There's some efficiency in merging households," he said. "And maybe pocketing some equity and paying less in taxes, too."

With few options that might suit his family's future needs, he's now considering building a home.

"It's part of a long-term planning strategy," he said. "All four parents are alive and I think at least one of our four parents will be under the same roof at some point."

Hia Kadosh, a sales agent with Engel & Volkers, said that while housing affordability is a struggle for a lot of buyers, many are also struggling to buyers, many are also struggling to cope with the high cost and complexity of child care.

This spring, when she hosted an open house at a 5,248-square-foot house in Shoreview marketed for its multi-gen features, about 60 buyers toured the house – the most she's ever had at an open house.

The listing touted its fully finished lower level suite with a bedroom, den and its own kitchen and living room as a "great teenager lair, mammoth man cave." Unlike a traditional duplex with separate entrances, the upper and lower living spaces are connected by a stairway.

"A lot of the people who came through the open said the same thing: they have a young family and want parents to live with them and take care of kids," Kadosh said.

With multiple offers, the house sold for just a couple thousand dollars less than the $660,000 asking price.

Hackworthy, the founder of Creative Homes, said that while multi-gen homes have traditionally been bought by adult children who want a place for an aging parent to live, there's been a notable increase in the number of baby boomer parents who are buying homes for their children.

The Hayses, who are moving from Arkansas to the Twin Cities to be closer to their daughters, have no intention of ever selling the house they're building near Hastings.

"We want to pass it along to our kids

and their kids," said Mark Hays.

Hackworthy said that trend, which is driving demand for multi-gen homes, is part of what's known as the "Great Wealth Transfer," as boomers pass wealth to their children.

"We didn't see that a decade ago," he said.

Mark and Keri Hays are building a 3,400-square-foot house near Hastings that will include space for both of their adult daughters. (Anthony Souffle/The Minnesota Star Tribune)