



Winona Area Housing & Community Dialogue Notes

Leadership Breakfast:

- Upfront costs have been a huge challenge in creating affordable housing
- New development has been primarily related to higher education of senior housing
- Zoning outside the city is large lot – 5 acre lots are the norm
- Site availability is a big challenge regardless of what you are trying to develop
- There is potential for redevelopment of the old K-4 schools
 - Good historic structures
 - Not fitting current needs as schools, but maybe as housing
- The current comp plan has a second hub of planned growth – might mitigate some of the scarcity issues
- Challenges of talent attraction – there are many jobs but there is competition for qualified employees
- It is most difficult to attract at the \$10-\$15 level where many jobs are, but there are also higher paying industries having trouble - \$18-\$24 an hour
- There are single family houses on the market for under \$100k but they need \$100k in rehab
- There is interest in supporting new development – statements of support, resolutions of support
- Financing options that could be explored longer term
 - Local levy
 - TIF
 - Employer equity pool
- Chances for greater collaboration

Single Family Breakout Session:

- Why is homeownership important to the Winona Area?
 - Assert building
 - Improves all facets of life
- Maintaining housing stock
 - Issues/challenges:
 - Income limits on programs
 - Expenses
 - Limited credit
 - Lack of financial literacy and education
 - Entry level homes need rehab
 - Lead paint, radon, energy efficiency



- Resources:
 - Project find – city of Winona program for new immigrants
 - Start Up
 - GMHF
 - USDA land programs
 - Contract for deed program – Three Rivers
 - Impact Fund – Minnesota housing program through the RFP
 - Fix Up
- Action Plan:
 - RFP applications
 - City of Winona
 - Three Rivers
 - Habitat for Humanity
 - New lending partners
 - First mortgage programs
 - Fix Up
 - USDA
 - Follow up with chamber re: employer assisted housing
 - Contact Lucy at the city of Winona for Port Authority contact to bring into housing discussion
 - Possible discussion with colleges and university foundation
 - Explore public/private partnerships (1st mortgage programs, contract for deed)

Supportive Housing Breakout Session:

- What resources are current available?
 - Board and lodge for adults with mental illness and/or chemical dependency
 - 40 beds in Winona
 - Re-entry with disabling condition – about 15 beds (men)
 - Shelters spaces
 - Limited numbers can be served
 - 5 men
 - 2 families
 - 2 women
 - 30 day limit for occupancy
 - Lack of volunteers
 - Vouchers – Winona volunteer services
 - 4 THP households (average length of stay 10 months)



- Section 8 – currently closed but should be reopening soon
- Public housing
 - Preferences for veterans
- Supportive housing
 - Hearth connection SE project – scattered site
 - Currently one household in Winona
 - Landlords are not very willing to housing certain populations and not all housing meets HUD standards
- FHPAP
- LTH units – there is a proposal that will apply for LTH in Rochester – could duplicate this model in Winona area
- Issues and gaps
 - General issues about homelessness
 - Competition between family housing and student housing
 - Complex and multiple barriers
 - Almost no housing available for homeless population
 - Lack of information/resources for new immigrant populations to access housing
- Strategies to pursue
 - Support of the current proposal for supportive housing by Hiawatha Valley
 - Youth housing
 - Tour examples in other communities
 - Work with continuum of care
 - Reach out to developers
 - Community planning and education
 - Hearth Connection hub in Winona?
 - Building stronger ties with landlords to house voucher holders
 - Need organizational partnerships and service dollars
 - Match volunteers from Habitat and the Universities with Catholic Workers houses so that they can stay open and provide shelter
 - Stay connected – keep the conversation going

Multifamily Rental Housing Breakout Session:

- General lack of affordable rental housing plus need for preservation of currently existing affordable housing
 - Sources of funding are very competitive
 - Lack of private equity
 - Balance between student housing and family housing needs



- Needs for very low income families through higher wage workers
- Geographic factors
 - River/bluffs
 - Competition for developable sites
- Economic factors
 - Cost of construction is high
 - Cost of land is high
 - Typically the housing market has been considered a “cheap” market
- Housing needs assessment
 - Housing study for Winona was from 2008
 - Need for more county wide and regional information for make plans
 - Impact of planning for new developable areas
- Workforce housing
 - Develop connections with local employers
 - Sci Tech
 - TRW
 - Food industry
 - Fastenal
 - Lack of qualified skilled workers
 - Engaging the chamber of commerce in discussion
 - Ways that business can be involved
 - Equity investment
 - Down payment assistance on single family
 - Job growth data needs
 - Can we use more current information in determining job growth
 - Not only growth of jobs but also turnover in workforce
 - Retirees stay in community
 - New people move in to take jobs leading to household growth
- Preservation of existing affordable housing
 - Two developments coming in this year through RFP
 - Morningside
 - Windhaven
- Coordination
 - Working with landlord association for voucher use
 - Willingness to accept vouchers
 - Keeping properties to standard
 - Fair Market Rents



- Openness to housing families, not just students
 - Reaching out to developers
 - Housing planning
 - Working with the chamber and employers