

Upper Minnesota Valley Housing Dialogue
Appleton, MN
April 2, 2015

Primary Issues – quality is important

Housing that is up to code

Changing demographics

- Diversity
- Age

Social issues connected to housing that counties need to deal with

- Corrections
- Out of home placement

Poverty

Low Wages

Financial Literacy

Racism

Housing stock inadequate

Housing choice

Transitional housing

Short-term housing needs

350 RD units in this region – SWMHP has to do a lot of preservation.

Seniors

A lot of people are muddling through

Services in place

Assisted living

Home healthcare

Some loss of workers to higher paying areas

Strong support for aging in place

Desire for one level living – fall/huge demand

Single Family Rental

Huge variation

Dawson expansion of businesses, no houses for sale, lack of homes

Appleton lots of vacant homes

Is this also a transportation problem?

Can areas with vacancies market themselves to places with tighter markets

Some places ownership is cheaper than renting (502 programs)

Be easier to work with

Strategy for tax forfeitures – make it a public purpose

HRA is working well

They are frustrated with their limitations

Many families on the edge but just over program limits

Lack of services to support success of families

Chippewa wants to model some of what Swift is doing

SWMHP achieve program

Financial literacy

Homeownership

Need more advance prep for emerging markets home ownership

Multigenerational housing needs

Who

Adults with mental illness

Sex offenders

Families with children

Single parents

Executive housing

Undocumented workers

Folks with manufacturing jobs

People in poverty

Rehab

Needs/Challenges

Moderate income

Aging housing stock

Aging population

Admin capacity – outreach/marketing

Type of intervention – rehab/demo-SF&MF

Home condition/equity

Motivate owners leaving/maturing mortgages/subsidy loss

Deferred loan term length

Target area in rural communities

Resources

Preservation groups

Small cities (DEED)

Utility companies

Healthy homes (insurance companies)

Employees

RD

Cross collaboration

LISC