



## Southwestern Minnesota Housing & Community Dialogue Breakout Notes

*April 12, 2016*

### Single Family Housing Development and Rehabilitation

#### New Construction Challenges:

- Costs
- Landlocked by farmers
- Unable to keep up with housing stock (smaller communities cannot turn a profit)
- Identify type of home that needs to be built
- Resources available
- Lack of developers in our area
- Capacity for learning the programs and trying to be able to take the expertise

#### Rehab Challenges:

- Minnesota Housing income level challenge
- Targeted area restrictions (small cities/HUD)
- Minnesota Housing deferred loan 15-year term (all or nothing) deter seniors from participating in the loan options
- Lack of Fix Up lenders in Greater MN

#### Next Steps:

- Figure out partnerships and collaborations
- Identify resources
- Get the technical assistance needed

### Rental Housing Development

#### Challenges:

- Fix Up program owner occupied (use for rental rehab?)
- Rental rehab allowed for conversion and adaptive reuse
- Within our market, communities with low vacancy rates and communities with high vacancy rates - can transportation help?
- Obtain data on vacant homes in the area
- New DEED workforce housing money cannot be used with other housing programs
- Challenges with "one stop shops"

- Simplifying the legal side with the home closing process

Next Steps:

- Reach out to local representatives and senators
- Fix Up fund

## **Housing Strategies**

Challenges:

- Education - new cultural groups value education, continue to strengthen and broaden the education for new families = success (homeownership and language barriers)
- Educating our communities; NIMBY attitude adjustments
- Aging population opportunities - maintaining or moving to alternative options

Next Steps:

- Communication campaign via social media, TV, etc.
- Strengthen our collaboration and community that includes all groups (missing lenders, realtors)
- Building trust
- Communities coming together to provide resources for our limited resource communities “going beyond our borders”