

COMMUNITY PLANNING

SOUTHWEST MINNESOTA HOUSING PARTNERSHIP



Southwest Minnesota Housing Partnership

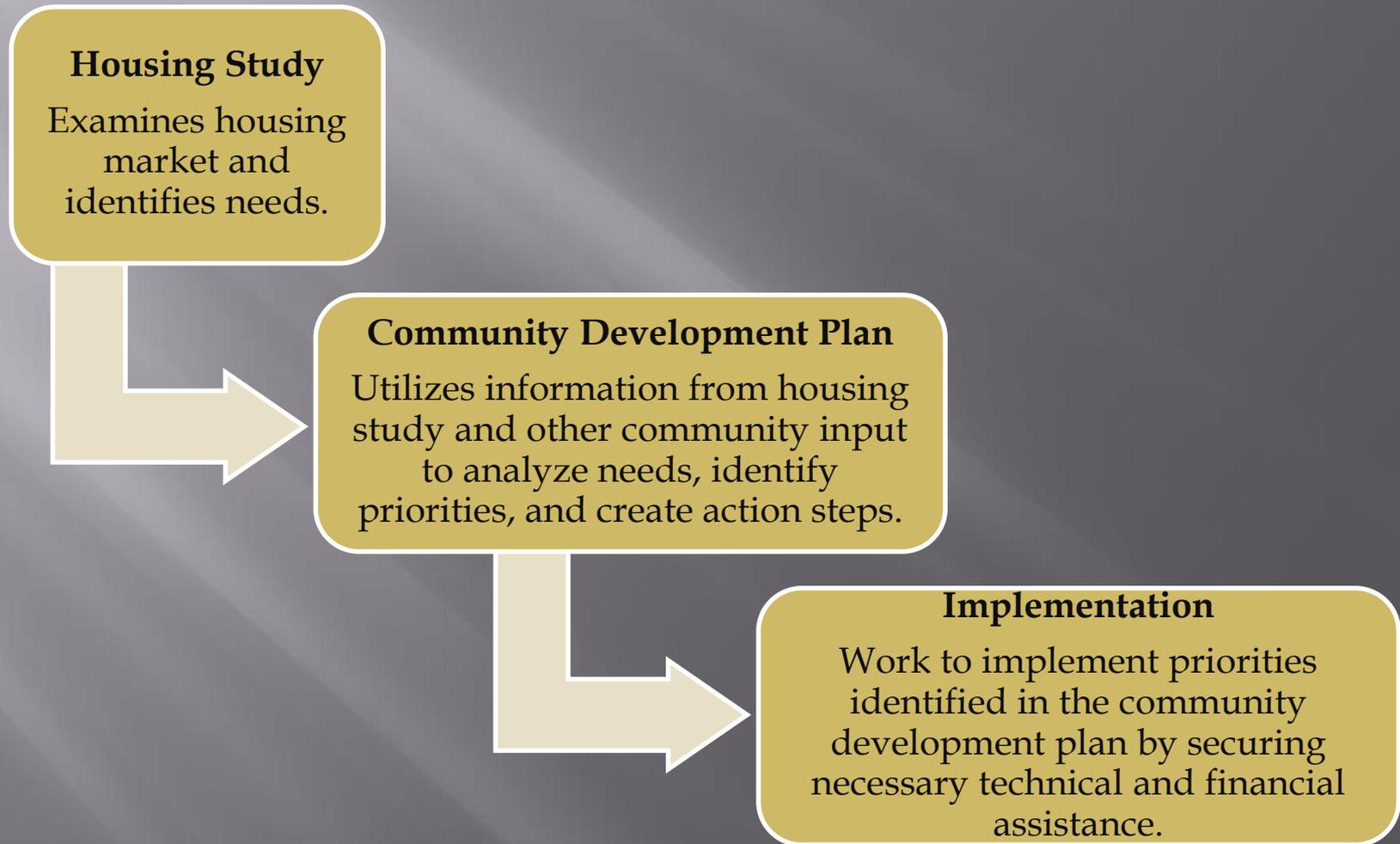
- Established in 1992 to address growing workforce housing needs within 14 counties of Southwest Minnesota.
- Now serve over 30 counties in Minnesota and have expanded to Iowa.
- Mission of creating thriving places to live, grow and work through partnerships with communities.
- Listen to community needs and seize opportunities with the big picture in mind.



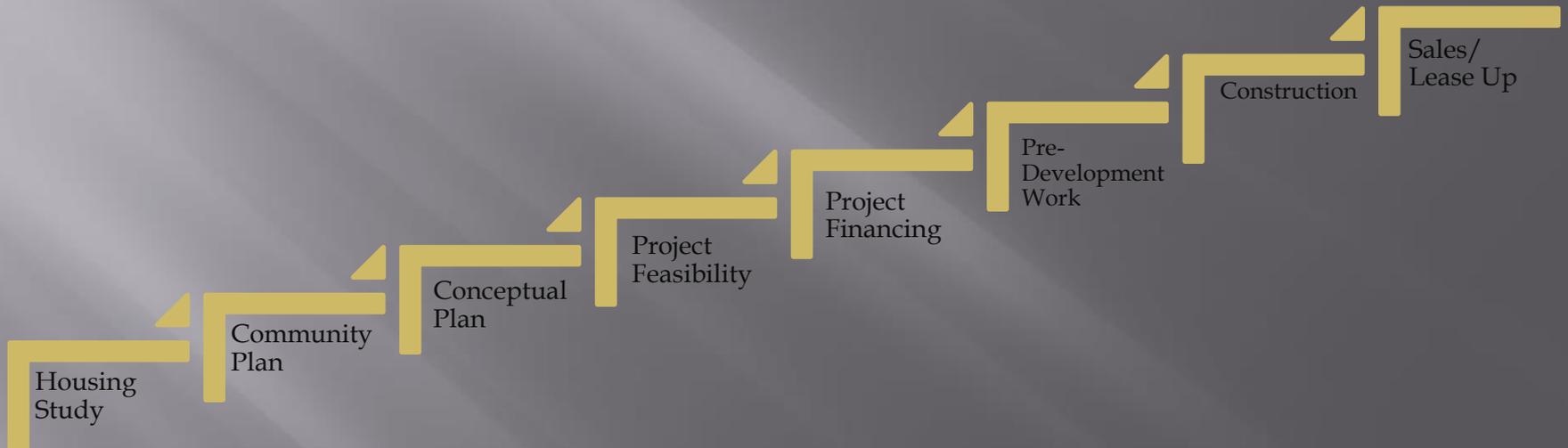
How It Began

- ▣ Housing Study shelved to collect dust
- ▣ City staff with limited time to implement needs
- ▣ Overwhelming list of opportunities and needs
- ▣ Lack of understanding how to connect needs with resources
- ▣ Many communities were new to development process

Community Planning Process



Progression of Housing Development



Community Development Planning

- Use these tools to create an action plan for the community to address housing needs
- Community participation (not your typical stakeholders)
- Funding applications

Benefits of Community Planning

Community Participation

- Realtors, Lenders, City Boards/Commissions, Faith Community, Neighborhood Groups, Employers, Social Service Agencies, Consumers, etc.

Implementation of Projects

- Identify priorities, timelines, resources, and responsible parties.

Financial Planning and Leverage of Local Resources

- Identify early local commitments and leverage resources that are needed.

Components

- Community Demographics
- Growth Corridors
- Infrastructure
- Neighborhood Evaluation
- Reuse or Redevelopment of Structures
- Downtown Districts
- Identification of Substandard Housing
- Evaluation of Improved and Unimproved sites
- Single Family Development
- Multi Family Development
- Prioritized Housing Goals

Community Demographics

- Population, households, employment, income, age distribution, etc.
- Assess information that may be missing from housing study or focal points.
- Update data if needed as it changes continuously.
- Cost comparisons to assess affordability and need for affordable products.

Growth Corridors

- Targeted areas for housing growth
- Conformity with land use plan/map
- Annexation needs
- Current economic growth

Infrastructure

- Barriers/constraints
- Issues related to affordable housing development



Neighborhood Evaluation

- Identify targeted areas
- Assess rehabilitation, redevelopment needs, & demolition needs



Reuse or Redevelopment of Structures

- Vacated buildings
- Underutilized structures
- Federally assisted projects`

Identification of Substandard Housing

- Part of neighborhood assessment
- Properties that need to be targeted for rehabilitation



Improved & Unimproved Sites



- In-fill housing
- Redevelopment efforts
- Under performing subdivisions



Single Family Development

- **Market Needs** – subdivision, spec homes, or nothing
- **Affordable Products**
 - ✦ Homeownership Education
 - ✦ Mortgage Counseling
 - ✦ Below Market Mortgage Products
 - ✦ Entry Cost Assistance
 - ✦ Gap Mortgage Products
- **Pricing**
- **Employer assistance**
- **Partnerships**



Multi Family Development

- Targeted age segment – senior or general occupancy
- Available resources based on project size and targeted rents
- Special Needs Housing and Housing with Services



Downtown Districts

- Rehabilitation needs – economic vitality and affordable housing preservation
- Redevelopment of Structures



Prioritized Housing Goals

- What does the community want to accomplish and by when?
- Priorities
- Timelines
- Lead Agencies/Partners

Case Study

Worthington, MN

- One of our regional centers
- Strong employment growth leading to workforce housing shortages
- Low household income and high poverty rates
- Population of 12,764
- Diverse population
- Old housing stock



Pre Planning Impact

- ▣ 24 new rental units
- ▣ Demolition of 2 homes
- ▣ Rehab of 21 homes
- ▣ Rehab of 24 businesses
- ▣ Rehab of 31 rental units

Post Planning Impact

- 30 new rental units, 48 under construction, and 60 in planning phase
- Demolition of 1 commercial unit
- Rehab of 32 homes
- Rehab of 12 rental units
- Acq/Rehab of 6 homes
- Subdivision development and 4 CLT homes
- Development of 11 homes
- Preservation of 108 federally assisted units
- Fire Hall
- Center Active Living
- Mental Health Center
- Created loan loss reserve to assist small businesses
- Introduction of supportive housing into developments
- Establishment of rental assistance programs
- Financial literacy, education/counseling, and home maintenance in English, Spanish, Burmese and East African languages

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live, grow and work
through partnerships
with communities.

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Lisa Graphenteen

2401 Broadway Avenue

Slayton, MN 56172

lisag@swmhp.org

www.swmhp.org

(507) 836-1614