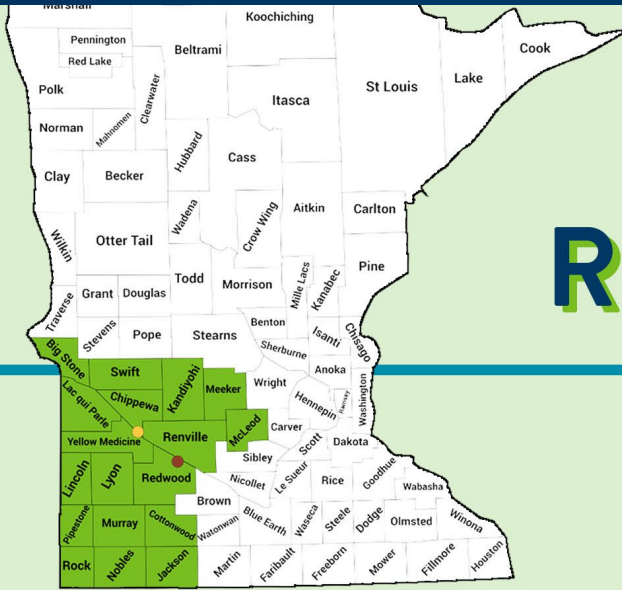




SOUTHWEST REGIONAL HOUSING FORUM



Prairie's Edge Casino Resort
August 11, 2026

Welcome

- **Tribal Chairman Kevin Jensvold, Upper Sioux Community**
- **John DeCramer, Board Chair, Minnesota Housing**
- **Commissioner Jennifer Ho, Minnesota Housing**

Regional Housing Data & Housing Research



MHP

making home possible!

Anne Mavity, Executive Director



OUR MISSION STATEMENT

MHP expands housing and community development opportunity for those most impacted by economic and racial disparities by leading collaborative work to promote system change and grow equitable development capacity.



Areas of Focus



Community Development

Capacity building
for communities,
with communities

Research

Original data that drives
housing solutions

Public Policy

Bold advocacy for
lasting change



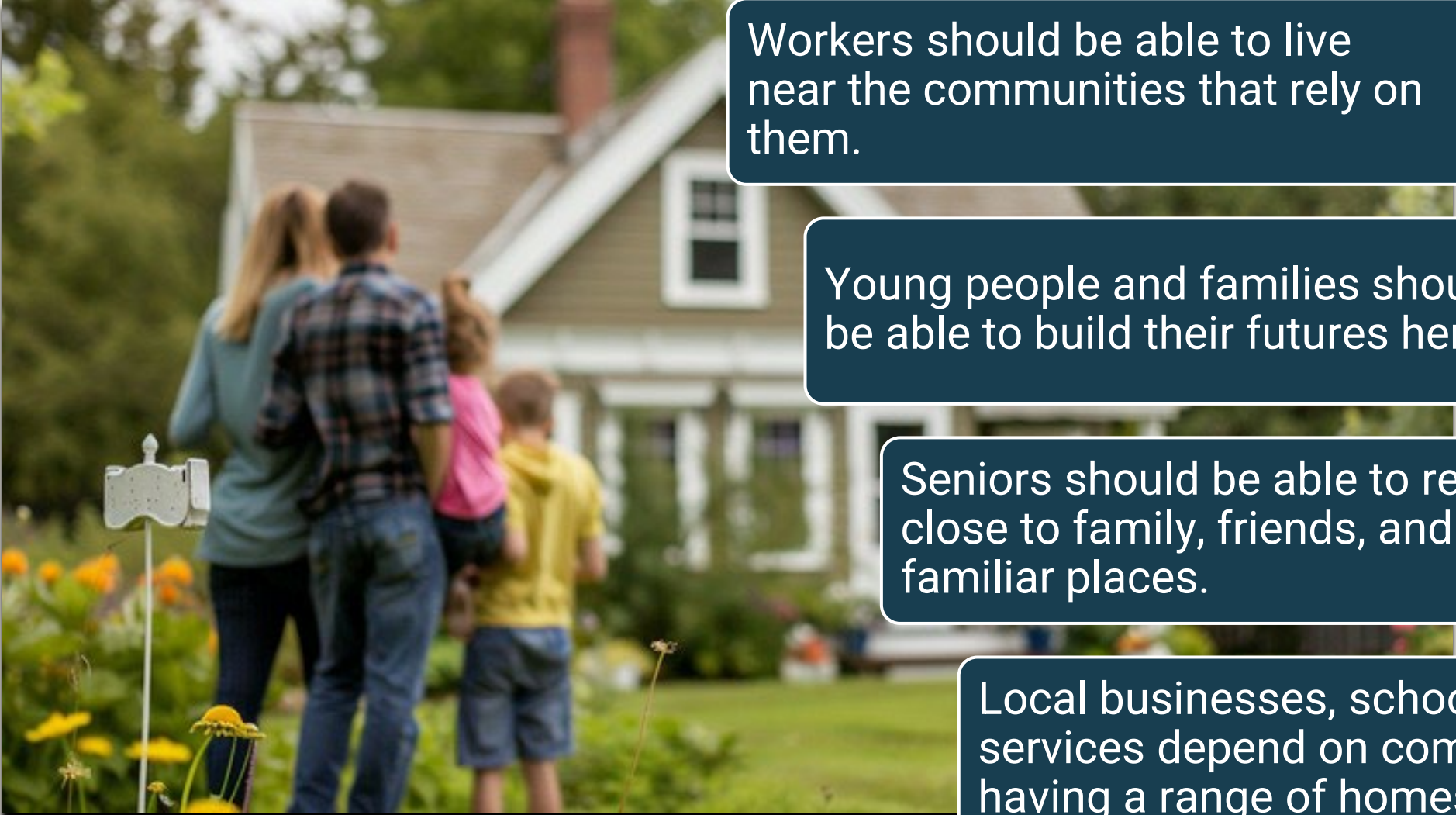
Housing in Southwest Minnesota: What Strong Communities Need to Thrive

Regional data for the Southwest Regional Housing Forum

Anne Mavity, Executive Director
August 2026, Granite Falls, MN



Homes Help Southwest Minnesota Communities Thrive



Workers should be able to live near the communities that rely on them.

Young people and families should be able to build their futures here.

Seniors should be able to remain close to family, friends, and familiar places.

Local businesses, schools, and services depend on communities having a range of homes.

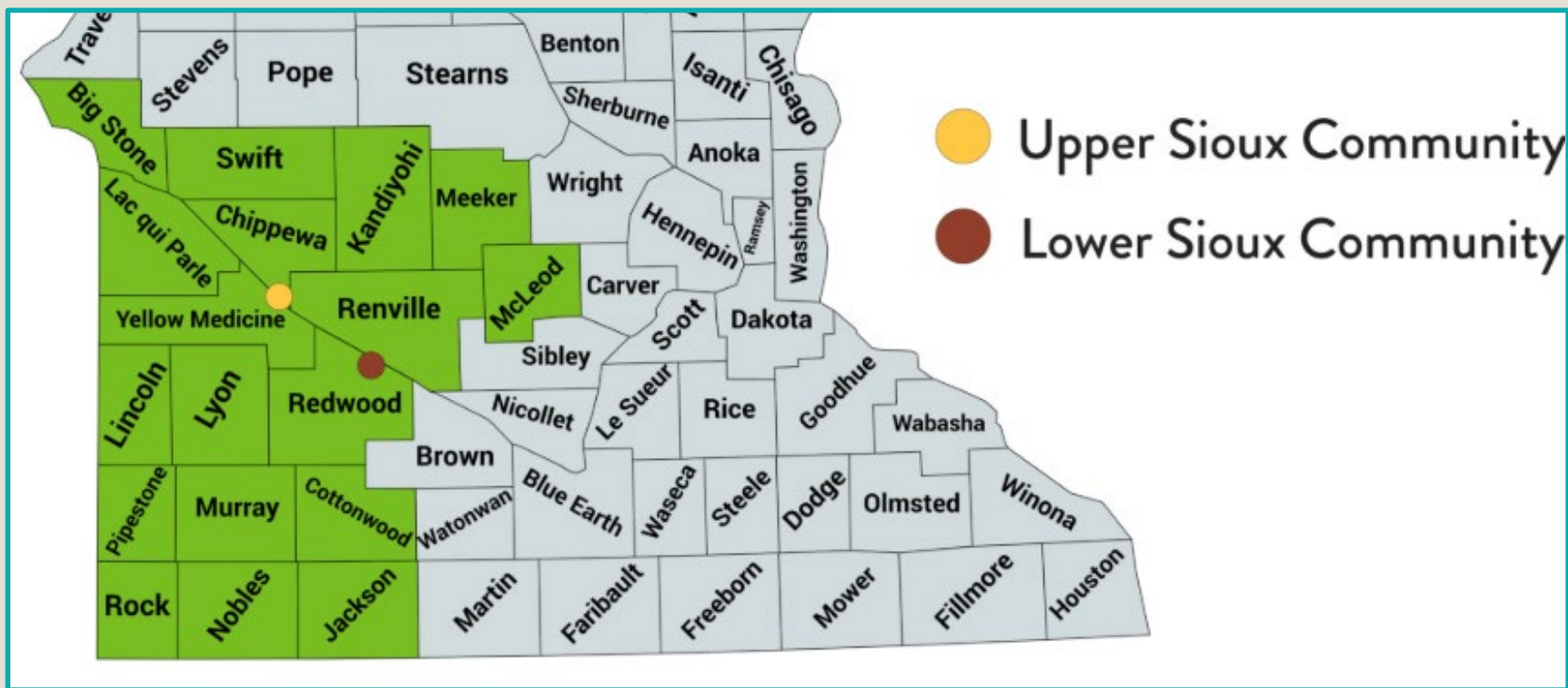
Discussion questions:

Not WHAT housing you need, but rather HOW to get it done

“What are the barriers, challenges, or obstacles you and your community face in addressing your housing needs?”

“What opportunities do you think would support you and your community in addressing your housing needs?”

A Regional Look at Housing Across Southwest Minnesota



COUNTIES: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, and Yellow Medicine.

Data sourced from the American Community Survey, US Census Bureau; Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025



Home Values Are Rising Faster Than Incomes in SW Minnesota

ALL 18 COUNTIES

Home values rose—by as much as **46%**

OWNER INCOMES

Fell in 7 counties and
grew only minimally
in the other 11



87,204 homeowners | 77% of households in SW Minnesota

Changes from 2019–2024. All amounts adjusted for inflation.



Lower Rents Did Not Always Improve Affordability for Southwest Minnesota Renters

11 of 18 COUNTIES

Renter income fell

10 of 18 COUNTIES

Rent also fell

ROCK COUNTY

Renter income fell 24%

while rent fell 16%



Jordan, MN

Changes from 2019–2024. All amounts adjusted for inflation.



24,820 Southwest Minnesota Households Are Stretched Thin by Housing Costs



Renters

8,838 | 42%



Owners

15,982 | 14%



Low-Income
Owners

7,897 | 61%



Low-Income
Renters

8,032 | 78%



Senior
Renters

3,418 | 61%



Renters with
Severe Cost Burden

4,526 | 22%

COST-BURDENED (*first five charts*)

Spends **30% or more** of household income on housing

SEVERELY COST-BURDENED (*far-right chart*)

Spends **50% or more** of household income on housing

High housing costs leave less for food, health care, transportation, childcare, and savings.





Minnesota Affordable Housing Continuum



Income	\$20,000 and below	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999
AMI	30% AMI ————— \$33K		50% ————— \$55K	80% ————— \$88.1K
Housing Continuum	Low market rental Naturally Occurring Affordable Housing Workforce Housing			
	Public Housing Section 8 Vouchers	Homeownership Assistance		
	Unsheltered Shelters	Community Land Trusts Resident Ownership Cooperative Ownership Habitat for Humanity		
	Permanent Supportive Housing	High Market Rental Homeownership		
Population	<u>220,506 total households</u> People Experiencing Homelessness; People with Disabilities or Service Needs; People Exiting Incarceration	<u>201,438 total households</u> Workers with Low Incomes; People with Episodic Housing Crises & Service Needs	<u>227,209 total households</u> Workers with Low Incomes; People with Episodic Housing Crises & Service Needs	<u>379,425 total households</u> Workers with Low Incomes; People with Episodic Housing Crises & Service Needs
Strategies	Harm Reduction / Housing First Permanent Supportive Housing Transitional Housing / Rapid Rehousing Harm Reduction / Housing First Reduce Cost Burdens Production, eg. Low-Income Housing Tax Credit Inclusionary Housing Tenant Protections Preservation Tax-Increment Financing (TIF) and Zoning Local Housing Trust Funds Preservation and Stabilization Community Land Trusts, Resident Ownership, Cooperative Ownership, Habitat for Humanity			

The data shows the challenge. Your story shows why it matters.

You are already working to solve these housing challenges. Now ask:

What is your housing story?



Start With What Matters to the People You're Talking To

The story stays true. The point of connection changes.

PEOPLE FACING HOUSING CHALLENGES

Stability—and what a home makes possible for themselves and their families

EMPLOYERS & BUSINESS LEADERS

Connect homes to workers, supporting local businesses, and strong communities.

ELECTED LEADERS

Show community impacts—practical solutions strengthen communities and expand opportunity

Lead with shared values. Connect them to lived experience and a solution.



MHP Helps Communities Turn Housing Needs Into Action



Since 2010, MHP has been a National Technical Assistance provider funded through the Federal Housing and Urban Development (HUD) and the United States Department of Agriculture (USDA).

Our services help communities to:

- ✓ Achieve housing & community development solutions
- ✓ Secure funding through grants & programs
- ✓ Build partnerships & grow collaborations
- ✓ Engage local voices to guide your work
- ✓ Equip your team with tools & strategies for long-term success



THANK YOU!

**Contact Anne.Mavity@mhponline.org
for more information.
mhponline.org**

Questions?



Community Voices, Community Solutions: Addressing Housing Together

Upcoming Housing Stability Grants

- Bridges Rental Assistance
 - Family Homeless Prevention & Assistance Program
 - Housing Trust Fund
 - Homework Starts with Home
- [Open Housing Stability RFPs](#) will be posted here:



Bridges Rental Assistance

- \$11 million every two years
- Rental assistance for People with Mental Illness (MI) who are experiencing housing instability.
- A bridge to other federal or permanent housing options and to maintain and foster the integration of people with MI into their communities through a partnership of housing and supportive services.
- People living in an institution or other segregated setting who will be homeless when discharged including correctional facilities and people on supervised release.
- People experiencing homelessness in need of Permanent Supportive Housing (PSH).
- People who are at imminent risk or homeless.

Family Homeless Prevention & Assistance Program

- \$20.5 million every two years
- Advisory committee (including constituents) to assess need, create solutions, implement and monitor system.

Eligible Recipients:

- Household income must be at or below 200% of federal poverty guidelines (FPG)
- Minnesota resident or a household otherwise approved by Minnesota Housing
- Be homeless or at imminent risk of homelessness and in need of services and/or financial assistance due to a housing crisis

Eligible Uses:

- Supportive Services
- Direct Assistance
 - Rental assistance
 - Rental deposit
 - Rental application fees
 - Mortgage
 - Utilities
 - Basic needs such as food, furniture, transportation

Housing Trust Fund Program

- Approx. \$26.5 million every two years
- Serve those with the highest barriers to housing stability

Eligible Recipients

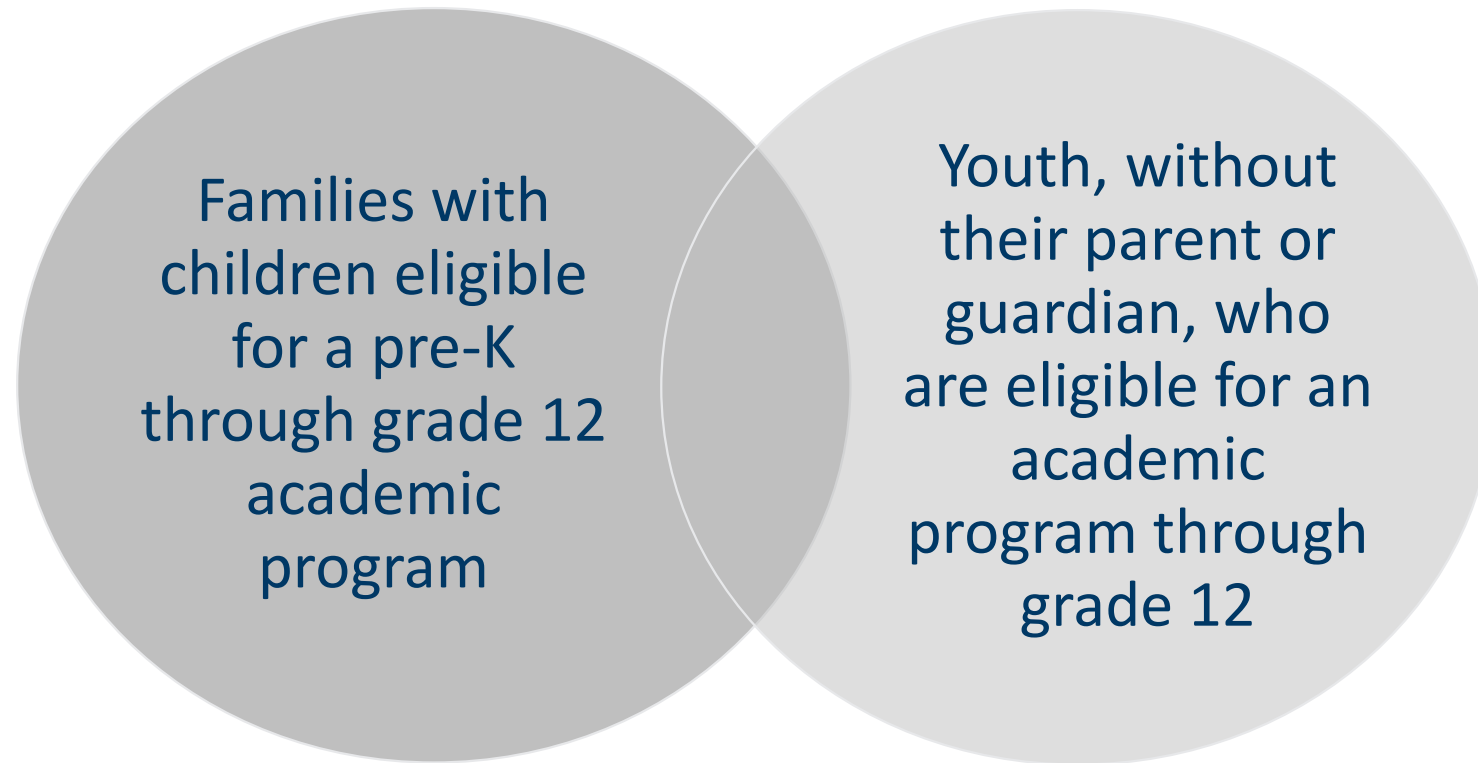
- Individuals or families whose incomes at the time of initial occupancy do not exceed program limits established by the HTF administrator and who are also approved by Minnesota Housing
- A household's income cannot exceed 60% of area median income

Eligible Uses - Direct Assistance:

- Rental assistance
- Rental deposit
- Rental application fees
- Utilities

Homework Starts with Home

People who are *homeless* or *at imminent risk of homelessness* and who are in one or both of these groups:



Community Voices, Community Solutions: Panel Discussion

Moderator: Alyssa Wetzel-Moore, Community Development Director
Minnesota Housing

Panelists:

- Angela Larson, Director of Family Services
United Community Action Partnership
- Stephanie Blue Arm, Lived Experienced Speaker with
United Community Action Partnership
- Tanya Ostensen, Emergency Services Director
Prairie Five Community Action Council, Inc.

Community Voices, Community Solutions: Discussion Topics

1. Please take a minute to introduce yourself and talk a little about your work and the organization you are involved with.
2. What are some of the most pressing housing needs that you are seeing in the community?
3. What are some of the ways you and/or your organization are responding to those needs? In your response to these needs:
 - What success stories can you highlight?
 - Do you have examples of how collaboration and the involvement of the broader community had a positive impact?
4. Talk about the importance of people with lived experience of housing challenges being included in decision-making.
5. What are some ways the audience to get involved or otherwise support solutions?

Pre-Development & Technical Assistance



GREATER MINNESOTA HOUSING FUND

Affordable Homes. Stable Communities.

332 Minnesota Street, Suite 1650 West, Saint Paul, Minnesota 55101
Main 651-221-1997 | Fax 651-221-1904 | info@gmhf.com

gmhf.com





Programs and Initiatives

Emerging Developers Program

Offers grants, technical assistance, training, and access to GMHF financing to support developers who are creating community-based housing solutions

Housing and Health Initiative

Links healthcare and housing sector partners to create investment and innovation in housing stability – a critical social determinant of health

Energy Lending Initiative

Creates partnerships, programs, financing, and investment opportunities that support higher levels of energy efficiency, decarbonization, and energy independence in new and existing homes

Rural and Tribal Capacity Building Program

Supports housing development, preservation, and innovation in rural and Tribal communities statewide through grants, technical assistance, strategic partnerships, and GMHF financing

GMHF
Emerging
Developers
& Rural
Tribal
Capacity
Building
Programs

What is “Capacity Building”?

Time to do the work

Talent to know how to get it done, extra help

Tools unique to the situation

Treasure to accomplish the goal

Capacity Building like a Trail Guide

TRAIL GUIDE	On Trail	On Housing
TIME	Planning, guidance, referrals, connector	Consultant, project guide, reduced staff prep time, partnerships, Connector
TALENT	Experience route guide, prep plan, on trail advice, Right fit, vision and goals	Guide land use, financing packaging, SHTC, trust funds, referrals, connections
TOOLS	Gear, equipment, bug spray, net, fire starter, compass, maps	Land use and zoning, OnX, housing studies, proforma, fit plan tools, TIF, abatement, LIHTC, trust fund, letter of interest, maps, narrative and advocacy tools, architectural concepts, site master plan, capital needs assessment, preapproved plans
TREASURE	Food, supplies, cooler with beverages, etc.	Land donations, grants, loans, PRI, trust fund, developer equity, USDA, SHTC, public, private, philanthropy



What type of projects do you help with?

General

- Housing market studies
- Pro-housing advocacy
- Project feasibility
- Partner coordination
- Funding application assistance

Cities, HRAs, Planning

- Land use and zoning audits
- Comp plan housing
- Tax increment financing (TIF)
- Site identification
- City codes and policies

Site Specific Projects

- Development checklist guidance
- Proforma budget planning
- Resource identification
- Developer recruitment
- Capital needs assessments for rehab
- Engineering and architecture
- Survey, plat, legal, title services
- Infrastructure planning

Rural & Tribal Capacity Building Program

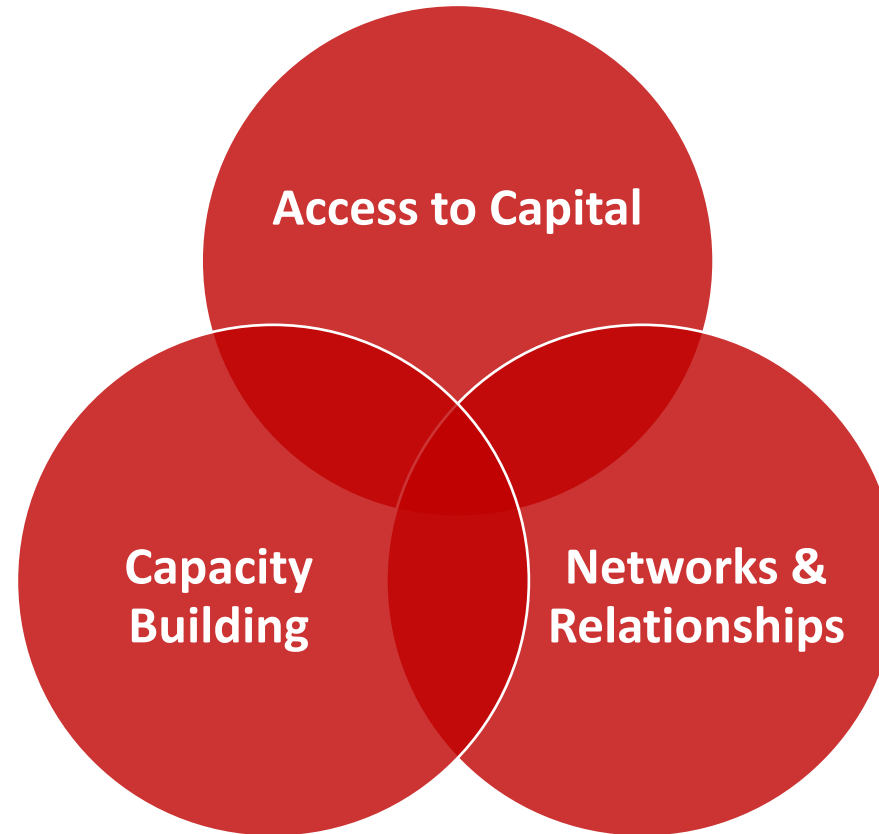
Laying the Groundwork for Housing Development

- ✓ Technical assistance
- ✓ Grant and loan
- ✓ Predevelopment resource identification
- ✓ Strengthen local collaborations
- ✓ Advocacy for rural communities

Emerging Developers Program

Launched in 2021, the EDP offers technical assistance, training, grants, and access to GMHF financing to support developers who are creating community-based affordable housing solutions.

A “Suite of Services” to support new affordable housing developers





Who is an Emerging Developer?

Entrepreneurs

- Ability to identify and act on opportunities
- Resourcefulness and hustle
- Relationship-building skills
- Financial acumen
- Long-term vision + execution
- Adaptability and problem-solving

General Contractors

- Deep understanding of construction costs
- Project management expertise
- Established industry relationships
- Ability to control construction risk
- Ability to earn more value

Nonprofits

- Mission alignment
- Deep community trust and relationships
- Understanding of resident needs
- Access to grant funding and philanthropy support
- Long-term ownership mindset
- Policy and systems awareness

Supportive Housing Providers

- They know residents and their needs better than anyone
- Integration of Housing + Services
- They improve long-term housing stability
- Access to service funding
- They operate within key systems

Thank you.

Nate Dorr

Capacity Building Program Manager

ndorr@gmhf.com

(651) 221-0463

Irene Ruiz-Briseño

Emerging Developer Program Manager

iruizbrisenogmhf.com

(651) 358-3800

Southwest Minnesota Housing Institute – Minnesota Housing Partnership



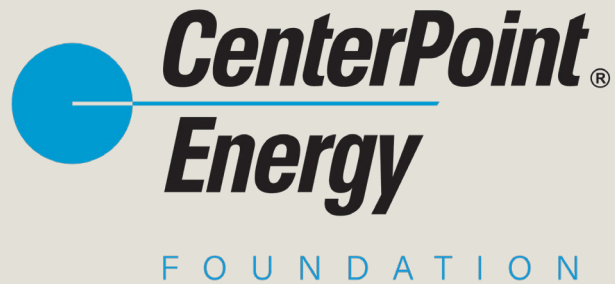
Southwest Minnesota Housing Institute

Presentations and Panel Discussion

Leah Hall, Community Development Director, MHP



Housing Institute 10 is funded by:



Agenda

1. Introduction to MHP's Community Development work
2. Overview of the Housing Institute Model
3. SW MN Institute Overview & Impact
4. Panelist Presentations & Discussion



Panel Discussion Housing Institute 10 for Southwest Minnesota



Panelists:

Tom Dobson, Community Development Director, EDA Director, City of Tracy

Shane Hagstrom, City Council Member, City of Atwater

Leanna Larson, Executive Director, Swift County HRA/RDA

Facilitator:

Leah Hall, Community Development Director, MHP



MHP Community Development

Partnering with communities to build thriving, resilient places to live



Our Reach

Community development services delivered across the US, with a focus on rural and Native Nation communities.

Our Focus

Creating housing units and affordable housing solutions that strengthen communities and meet local needs.

Our Commitment

Housing equity and access for communities most impacted by housing disparities.

- **Expanding Housing Opportunity**

Access to resources to create and preserve housing projects and services

- **Leveraging MHP's Expertise**

Building capacity of local and organizational expertise through direct project support, research, strategic communications support and policy advocacy

- **Serving Communities Most Impacted**

Including Native Nations and communities with limited resources/investment across the United States



Housing Institute Overview

Closing the affordable housing gap in rural Minnesota since 2010!

Why this work matters: There is a gap between the supply of affordable housing and the number of people who need it in rural communities & Native Nations and the BEST ideas come from local, cross-cutting teams!

- 12-month program uniting government, housing leaders, employers, private and nonprofit development partners & other stakeholders.
- Customized curriculum, direct support from experts in the field, and lasting capacity building (replication).
- Build partnerships that complete short-term projects and sustain long-term community impact.



“MHP provided the groundwork and tools to understand what it takes to create a strong housing initiative. They provided excellent training on funding streams, project obstacles, financing and loan options, and community engagement. But foremost was the training on how to build a strong working team.”

Audrey Moen

Housing Manager, Northland Counseling Center, Itasca County, MN

How It Works

A four-part framework guides Housing Institute cohorts



#1 A Team-Based Approach

Participants form teams of city, county, HRA and EDA staff and other local experts. Each Institute supports three or four teams with five to seven members.



#2 Working on a Specific Project

Teams pursue projects that meet local needs — housing studies, senior, affordable and workforce housing, supportive housing, housing preservation and more. MHP staff support funding applications.



#3 Sharing Knowledge

A customized curriculum covers project financing, data analysis, communications, policy updates, and community engagement through in-person workshops & direct assistance.



#4 Creating Connections

The Institute connects community leaders to funders and developers, with an MHP staff member guiding each team through the development process.



SW MN Institute Participating Teams!

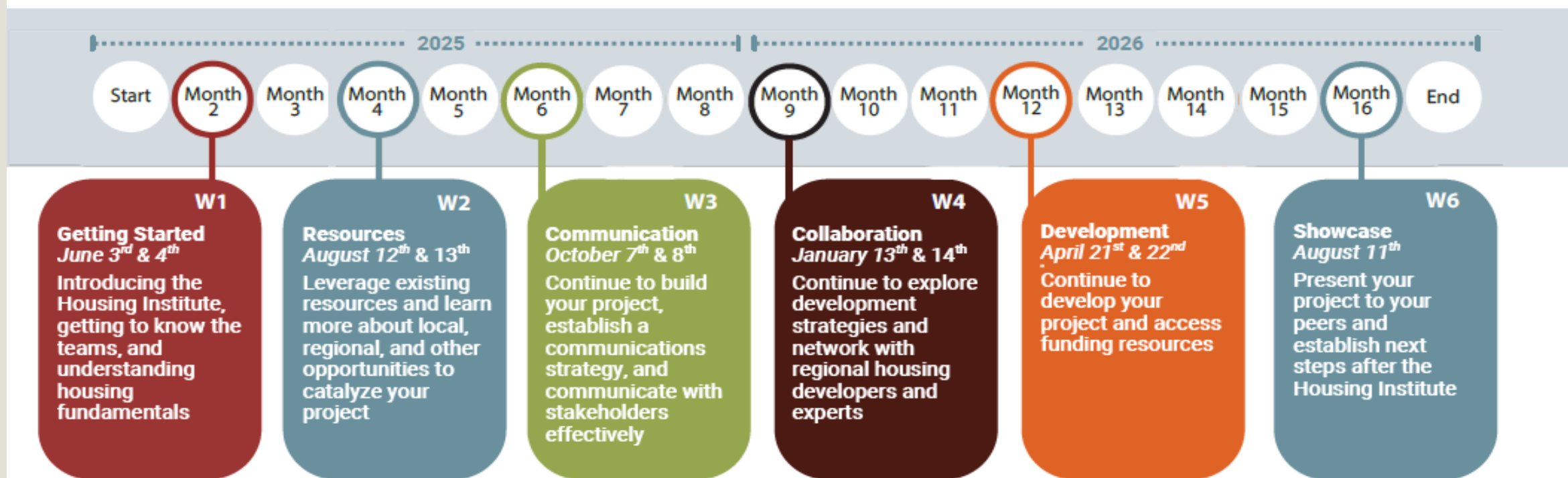
12 Teams participated in the SW Institute!

- Team 1: Combination of Martin & Watonwan Counties (Butterfield, Madelia, and St. James communities)
- Team 2: Combination of Luverne, Tracy, & Tyler communities
- Team 3: Atwater
- Team 4: Madison
- Team 5: Montevideo
- Team 6: Redwood County
- Team 7: Renville County
- Team 8: Lake Crystal (virtual)
- Team 9: Marshall (virtual)
- Team 10: Montgomery (virtual)
- Team 11: Big Stone County / Ortonville (virtual)
- Team 12: Swift County (virtual)





Housing Institute 10 for Southwest MN Timeline: 2025-2026



Southwest MN Housing Institute 10 Impact – So far!



100

Individuals Trained



25

**Organizations /
Government Entities
Served**



164

**Housing Units in Development
or Preservation (122 rental
and 42 owner-occupied)**

Panel Discussion Housing Institute 10 for Southwest Minnesota



Panelists:

Tom Dobson, Community Development Director, EDA Director, City of Tracy

Leanna Larson, Executive Director, Swift County HRA/RDA

Facilitator:

Leah Hall, Community Development Director, MHP



City of Tracy

**Tom Dobson, Community
Development Director, EDA
Director**

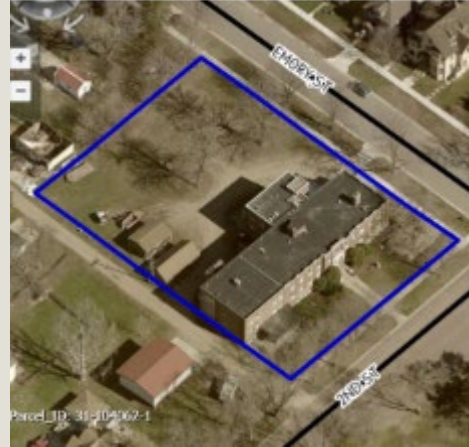
Goal: Redevelopment of the former Tracy
Nursing Home into Mixed Rental Housing

Project Overview:

- 3 story brick hospital built in 1938
- Part of the building once operated a market rate rental housing, but ended due to lack of a developer's compliance
- About 20,000 sq ft.

Status:

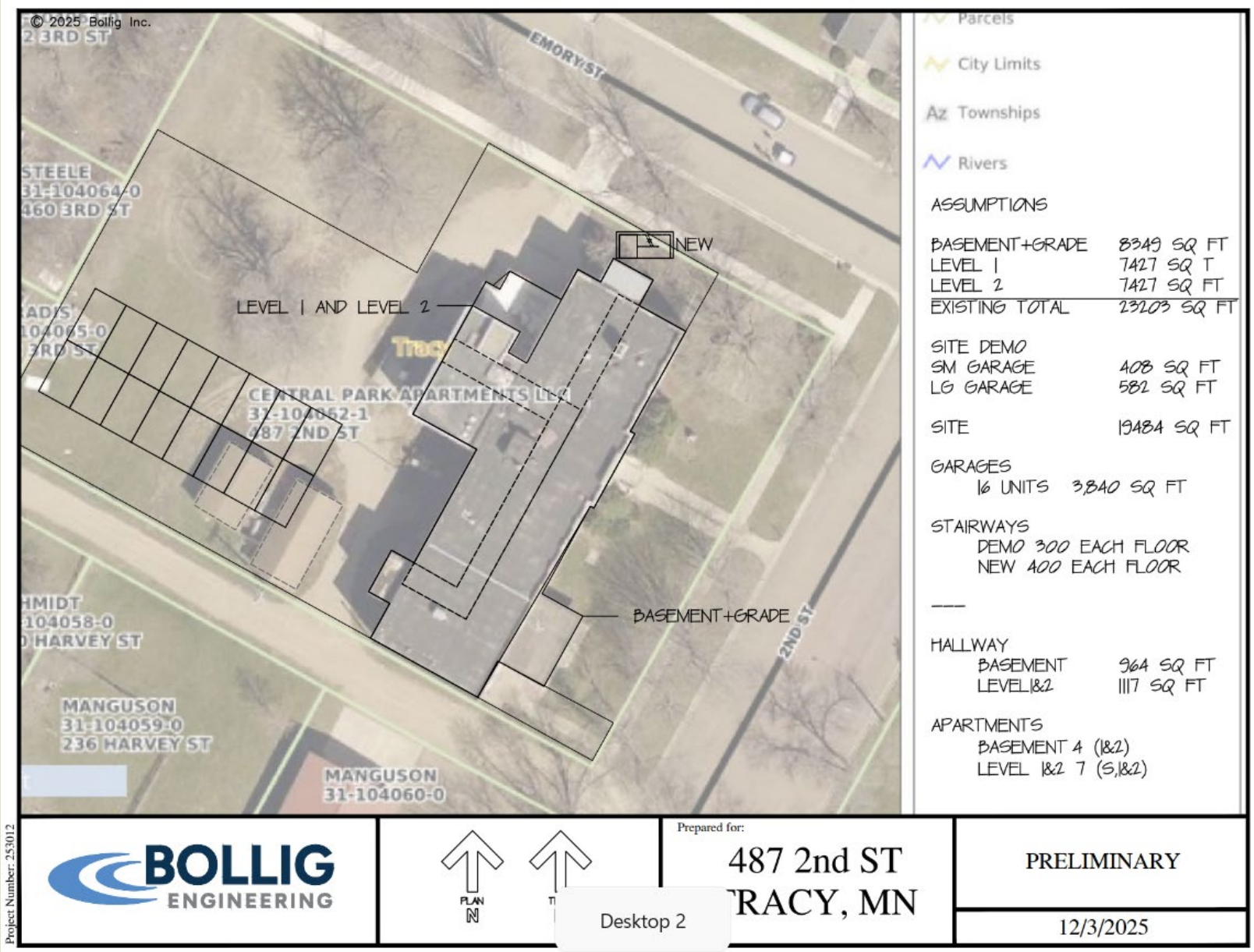
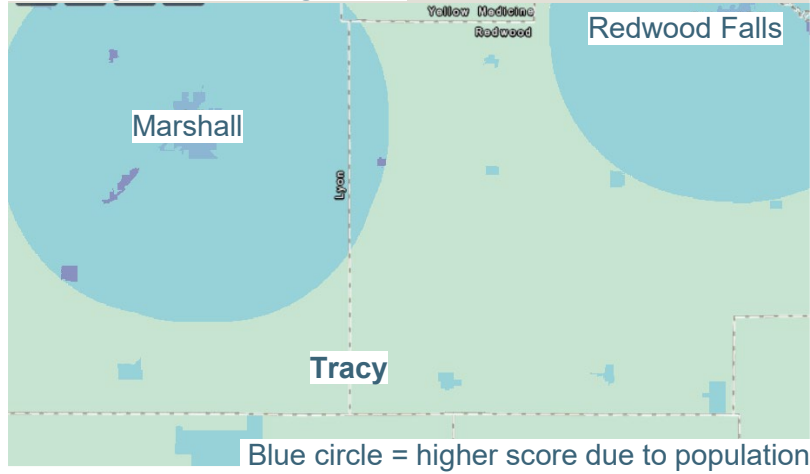
- Currently abandoned
- Needs new infrastructure: HVAC, electrical upgrades, plumbing, and engineering and architectural design work



Challenges:

- Funding applications: difficulty with scoring high due to smaller community population and lower unit count
- Choosing between rehab or rebuild
- Partnering with a contractor

Mapping from Scoring Guide



City of Atwater

Shane Hagstrom
City Councilmember

Goal: Create more housing opportunities for the community to increase Atwater's housing options and meet local demand for quality homes

Status:

- Currently discussing a city owned site with a potential developer

Challenges:

- Site acquisition:
 - Waiting for potential lot to be put on the market (conflicting ownership desires)
 - Changing seller plans: duplex went from owner occupied to rental



SWIFT COUNTY HRA-EDA

Leanna Larson

Executive Director

- County Housing and Economic Development Agency serving Swift County
- Administer housing programs and affordable housing properties
- Lead housing preservation and development initiatives
- Current Focus: Preserving 24 affordable housing units at Diamond Village in Appleton



DIAMOND VILLAGE PRESERVATION PROJECT

- 24-Unit USDA Rural development property serving seniors and people with disabilities
- Property requires substantial rehabilitation
- Swift County HRA-EDA will acquire the property for \$1 and assume the existing mortgage
- Goal: Preserve affordable housing and complete needed improvements

PROGRESS TO DATE

1.

Capital Needs Assessment

2.

Appraisal Completed

3.

Development Team Assembled

4.

Ownership LLC established

5.

Funding applications submitted

6.

Local Funding commitments secured

CHALLENGES

Limited staff capacity to manage a complex development project

Navigating ownership transfer requirements

Coordinating multiple funding sources and partners

HOW WE'RE ADDRESSING THEM

Utilizing technical assistance and experienced partners

Engaging legal and architectural expertise early

Building strong local funding support



NEXT STEPS



1. Secure final financing commitments
2. Complete Rural Development transfer requirements
3. Begin rehabilitation planning



Panel Discussion:

Sharing your experience



Questions from the Audience?

Thank you!



LUNCH

Lunch presentation at 12:35

Afternoon session starts at 12:45



Minnesota Housing Overview & Updates

Commissioner Jennifer Ho

Housing Spectrum



**Homelessness
Prevention**

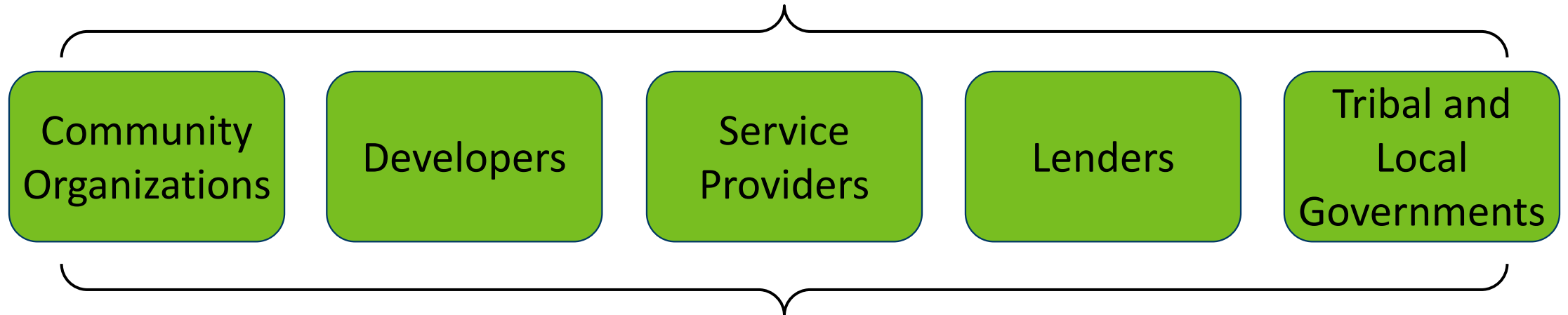


**Rental
Housing**



Homeownership

Minnesota Housing



Minnesotans

Minnesota Housing Does Not:

- ✗ Build or develop housing
- ✗ Own properties
- ✗ Regulate housing or development
- ✗ Mediate landlord-tenant disputes, or enforce MN Stat. 504B
- ✗ Help people find housing
- ✗ Set or enforce local housing, zoning or land-use policies
- ✗ Administer Section 8 Housing Choice Vouchers

Total activity in FFY 2025



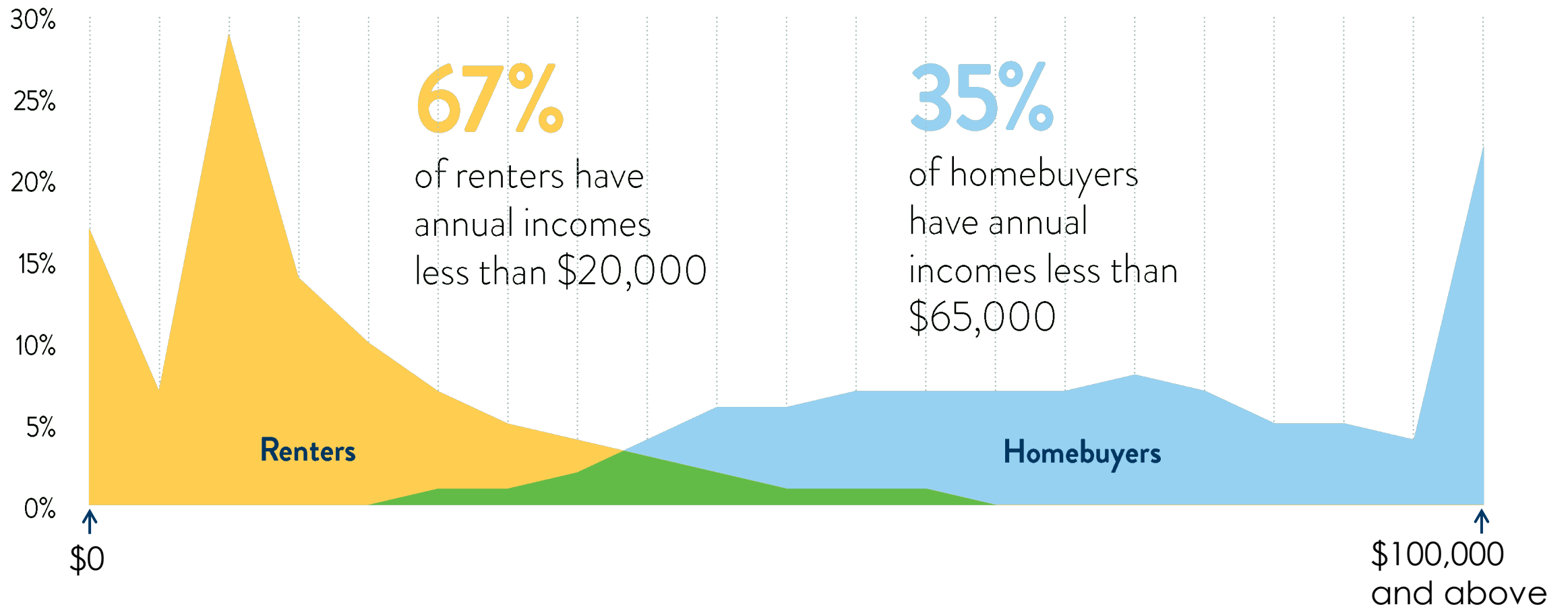
Program Expenditures, FFY 2025

72,947 households served

\$1.8 billion in expenditures

Homebuyer and Home Refinance (5,619)	\$1,041,376,126
Rental Assistance Contract Administration (34,148)	\$305,113,535
Rental Production (3,026)	\$295,415,416
Housing Stability (16,654)	\$69,851,726
Home Improvement (1,194)	\$32,897,009
Single Family Development (376)	\$19,245,765
Manufactured Homes and Communities (2,361)	\$18,656,390
Stable Housing Organizational Relief (SHORP)	\$7,427,323
Homebuyer/Owner Education and Counseling (9,313)	\$4,148,575
Multiple Use Resources	\$3,250,000
Other Single Family	\$2,493,650
Other	\$2,164,995

We serve Minnesotans with a range of incomes



Geographic Distribution

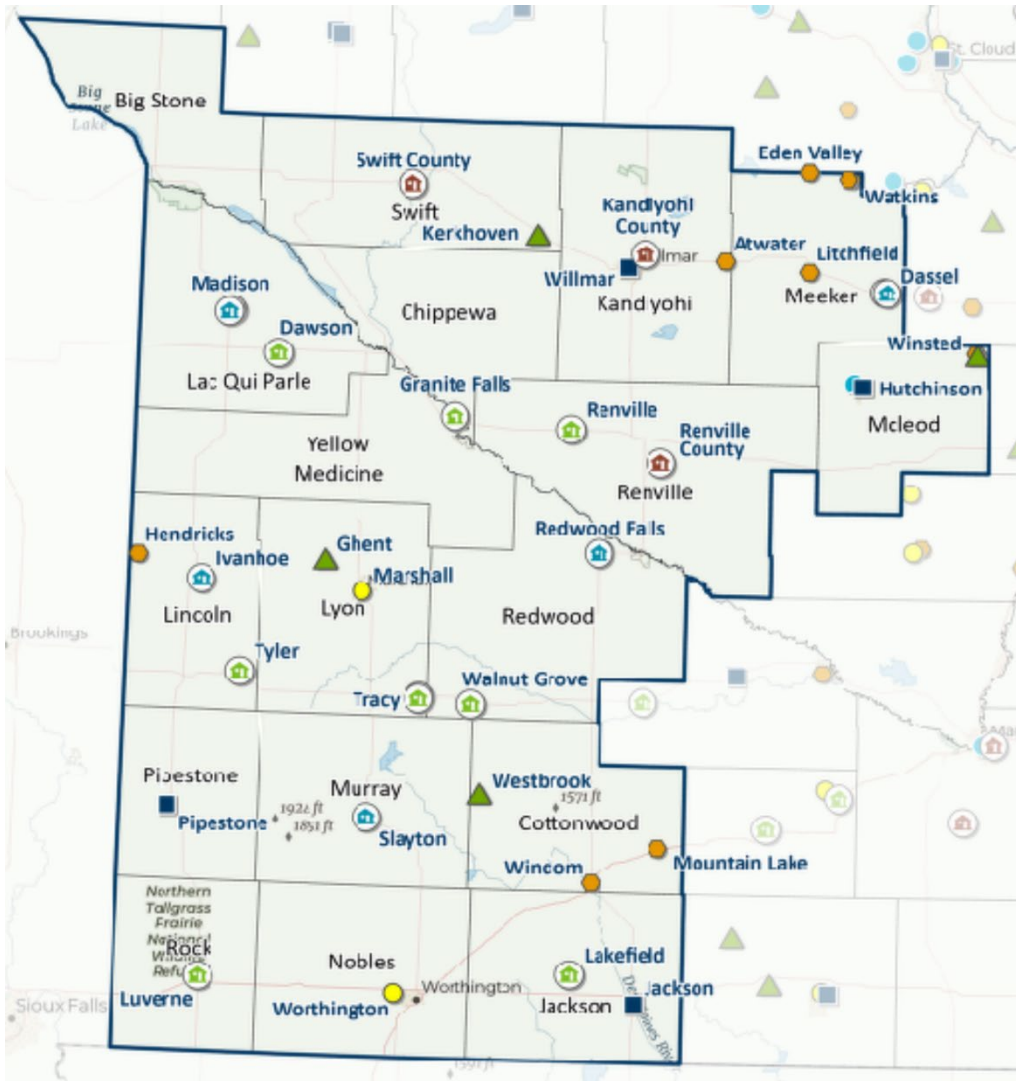
Since 2023, about

47%

of competitive assistance
has gone to Greater
Minnesota



Southwest Region Project Selections, 2020-2025



**TOTAL INVESTMENT IN THE
REGION:
\$60,686,578**

-  Greater Minnesota Housing Infrastructure Program
-  Greater Minnesota Small Cities (Tier II Cities) Housing Aid Grant Program
-  Local Housing Trust Fund Grants Program
-  Multifamily Consolidated RFP/HTC
-  Publicly Owned Housing Program (POHP)
-  Manufactured Housing Program
-  Rental Rehabilitation Deferred Loan (RRDL) Program
-  Workforce Housing Development Program



Minnesota Housing Legislative and Federal Updates

2026 MN Legislative Session

Minnesota's Legislative Sessions have a two-year cycle:

- Odd-numbered years consider “major financial planning of the state” to establish a 2 year state budget
- Even-numbered years focus on policy issues and bonding
 - Even-numbered years are often shorter sessions
- In the past 10 years, bonding bills can happen any year
 - Includes Housing Infrastructure Bonds

2026 focused on bonding, supplemental budget and policy changes

Housing Advances in Difficult Session



2026 Session had few new resources, heading off a future budget deficit



Fraud prevention and responding to Federal actions were key topics



Uncertainty and cuts in Federal funding created new challenges



Upcoming 2026 elections looming



Housing remained an issue with strong bipartisan support and was one of the first bills to be finalized



In a year when most agencies faced cuts, the Legislature and Governor supported \$180.5 Million to address housing instability and increase supply

2026 Budget and Bonding Provisions

Housing Infrastructure Bonds to produce or preserve more housing	\$100 million
Family Homeless Prevention and Assistance (FHPAP) - intended to be deployed quickly	\$40 million
Publicly Owned Housing Program (POHP) – for repairs to aging housing	\$17.5 million
Workforce Affordable Housing Development to build new housing	\$14.275 million
Supportive Housing operating support	\$4 million
Manufactured Home Park Infrastructure	\$4 million
Tenant Hotline to provide free legal advice to renters	\$425,000
Homebuyer Education, Counseling, and Training (HECAT)	\$150,000
Minnesota Nice HomeShare pilot (St. Louis, Lake, Washington Counties)	\$150,000

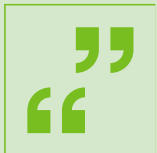
Governor's Policy Priority Process



Minnesota Housing Policy Staff collect feedback and engage a variety of groups throughout the year



Policy recommendations typically sent to the Governor in early fall.



The Governor's policy agenda typically set by end of the year, and bill language is sent for drafting so it's ready to introduce when the session begins.

Engaging with the Legislature

- **Legislators enjoy hearing from the people they represent.** You can introduce yourself at community events, or contact their office at any time – it doesn't need to be related to a specific request or bill.
 - Share stories of how a program has worked for you or people in your community.
 - Share stories that show the need for more support for housing.
 - Thank them for supporting housing.
- When there is a vote coming up, making a **quick phone call** to their office can have big impact. Their staff will keep track of the calls and let them know the tally.
 - "Hi, my name is _____ and I'm calling to encourage Senator _____ to vote yes on funding for _____."

Find your
Legislators





Minnesota Housing Resources

Affordable Rental Development: Income Levels Vary by Program

- New construction
- Adaptive reuse/conversion of existing building (school, hospital, etc.)

Workforce Housing:

- Rental housing development that's affordable to local workforce
- Market rate rental housing development in Greater Minnesota

Senior Housing:

- Age-Restricted - 55 years of age or older
- Incentivize serving lower-income seniors

Preservation and Rehab of Affordable Rental Housing

Funds to rehab existing affordable rental housing

- Available through the Multifamily Consolidated RFP

Funds to rehab aging public housing

- These are some of the most affordable housing options in rural communities
 - Preservation for federally-funded housing:
 - Publicly Owned Housing Program
 - Rural Rental Rehabilitation Deferred Loan Program that targets USDA RD 515 buildings

Publicly Owned Housing in Minnesota



- Approximately 21,000 housing units that are home to 36,000 people statewide
- Nearly two-thirds of the households are headed by seniors or those with disabilities
- Around 75% percent of the residents of public housing have annual incomes of under 30% AMI
- One-third of public housing residents are children, many of whom are at high risk of homelessness or recently homeless

Public Owned Housing Program: Sleepy Eye

Ross Park Apartments in Sleepy Eye

- Built in 1970
- Three-story building with 45 total units: 41 are one-bedroom and four are two-bedroom.
- Owned and managed by the Housing and Redevelopment Authority of Sleepy Eye, MN.

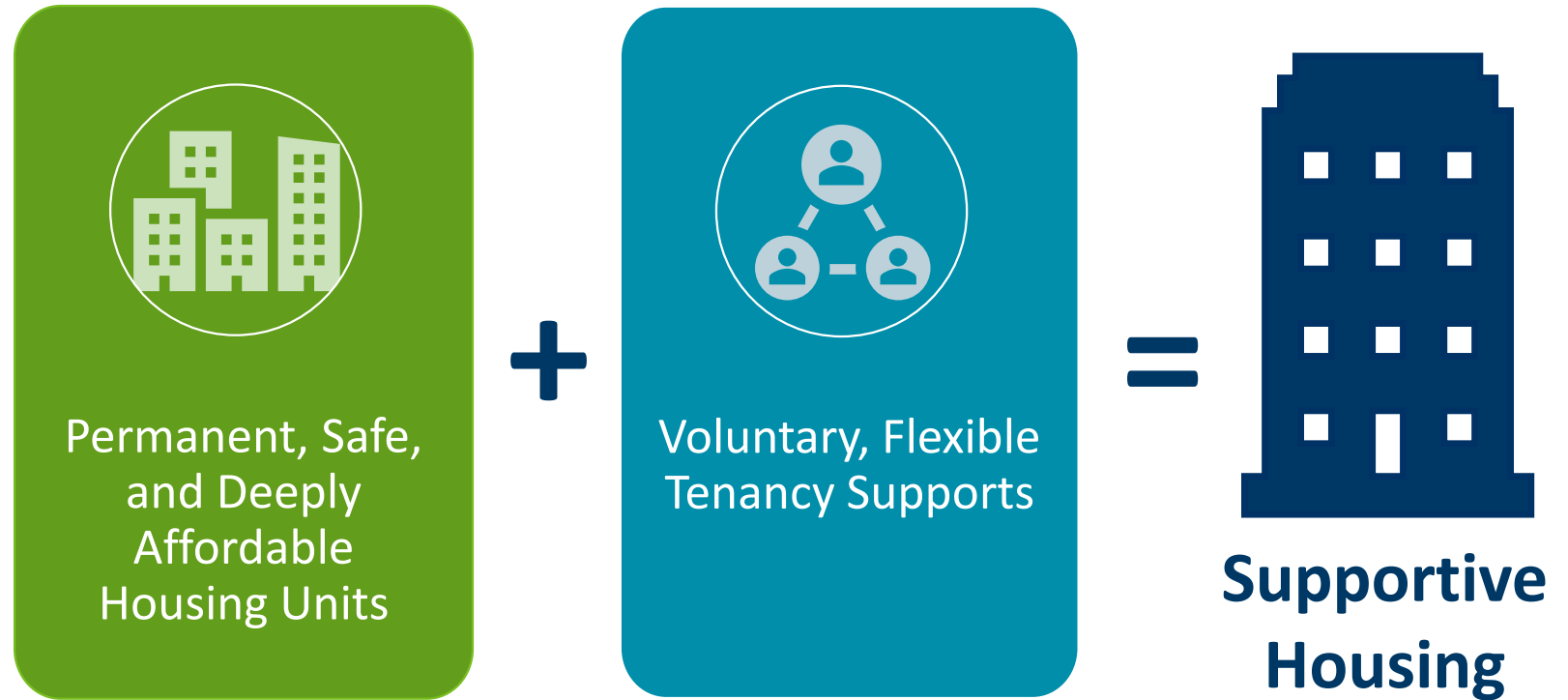
POHP Award: \$1,362,400 (2024) and \$545,100 (2025)

- 2024: Plumbing replacement and new windows
- 2025: Roof Replacement



Supportive Housing

Supportive Housing is a proven, effective option on the homeless services continuum that combines **permanent, affordable housing and services** for people with histories of housing instability, trauma, systemic exclusion, disabilities and chronic health conditions.



Homeownership Development Resources

Single Family Development Uses: Up to 115% Area Median Income

- Acquire Land and Property
- Build new housing
- Purchase and rehab homes for resale
- Cover gaps between the cost to build and the cost to sell (“Value Gap”)
- Cover gaps between the appraisal cost and what the homebuyer can afford (“Affordability Gap”)

Community Land Trusts

- Nonprofit or local government owns the land in a trust to ensure permanent affordability
- Homeowner purchases the home, not the land. Split the equity when they sell.
- Must be sold to an income-qualifying buyer

School Build (*New in 2025)

- Provides grants for school districts to partner with local nonprofits and build affordable single-family homes.



Manufactured Housing

Manufactured Housing Resources

- Grants and financing to fund manufactured housing infrastructure needs
- Acquisition including conversion to cooperative ownership
- Manufactured Home Relocation Trust Fund:
 - Funds paid to homeowners in manufactured housing communities for relocation costs related to the closure of a community
 - Manufactured home homeowners apply through an appointed neutral third party



State Housing Tax Credit

State Housing Tax Credit (SHTC)

Purpose: Helps finance multifamily and single-family housing throughout Minnesota

Funded by eligible Minnesota taxpayer contributions:

- Individual contributions: minimum \$1,000/maximum \$2 million
- Tax credit of 85% of contribution to reduce their tax obligation
- Can designate to specific project or general contribution pool
- Available through RFP

Maximum Total Annual Contributions: \$9.9 million

Funds Available for Development: \$11.6 million



Local Government Housing Programs

Statewide Affordable Housing Aid and Small Cities (Tier II) Requirements

Use of Funds:

Any funds distributed under this program must be spent on a qualifying project.

- See Minnesota Housing's [Frequently Asked Questions](#) for more information on the housing aid programs, reporting and compliance.
- Additional requirements detailed in Minnesota Statutes 477A.35

Qualifying Projects:

- Emergency Rental Assistance
- Financial Support to Non-Profit Affordable Housing Providers
- Construction, acquisition, rehabilitation, demolition or removal of existing structures, construction financing, permanent financing, interest rate reduction, refinancing to provide affordable housing to those who earn less than 115% of AMI (homeownership) and 80% AMI (rental)
- Financing the operations and management of financially distressed residential properties (2024)
- Funding of supportive housing (2024)
- Costs of operating emergency shelter facilities, including services (2024)

Greater Minnesota Housing Infrastructure

Purpose: Assist counties and cities with infrastructure costs to support new single family, multifamily and manufactured housing developments.

Funding: Up to 50 percent of the capital costs of public infrastructure necessary for an eligible workforce housing development project.

- **Grants limited to:**
 - \$40,000 per lot for 1-4 units
 - \$180,000 per lot for multifamily (5+ units/building)
 - \$60,000 per manufactured housing lot
 - Cities and counties limited to \$500,000 over a two-year period; no maximum for manufactured housing.



\$2 million
(2026 Legislative Session)

Resources for Individuals

Homebuyers and Homeowners

- [Short- & long-term homebuyer education & financial coaching](#)



- Visit [Find a Lender:](#)



- Mortgages
- Rehab loans
- Downpayment Assistance
- Temporary Mortgage payment assistance: [Contact the Provider in your Area](#)

Renters

- Temporary supportive services and financial assistance: [Contact the Provider in your Area](#)
- Rental Assistance, if experiencing or at risk of homelessness : [Coordinated Entry System in your Area](#)
- [Housing Help](#)



Stay in Touch

- [Visit www.mnhousing.gov](http://www.mnhousing.gov)
- [Sign up for email updates](#)
- Questions:



- Agency: Alyssa.Wetzel-Moore@state.mn.us
- Housing Stability: Supportive.Housing@state.mn.us
- Local Government: Annie.Reierson@state.mn.us (Grant Programs)
Dani.Salus@state.mn.us (Bring It Home)
- Manufactured Housing: MNHousing.ManufacturedHomes@state.mn.us
- Multifamily: Sara.Bunn@state.mn.us
- Single Family: Tal.Anderson@state.mn.us

Questions?

Table Discussion: Housing Opportunities & Challenges in Region



Table Discussion: Housing Opportunities & Challenges in Region

Anne Mavity, Executive Director, MHP

Leah Hall, Community Development Director, MHP



Discussion questions:

Not WHAT housing you need, but rather HOW to get it done

“What are the barriers, challenges, or obstacles you and your community face in addressing your housing needs?”

“What opportunities do you think would support you and your community in addressing your housing needs?”



Multifamily Development Panel

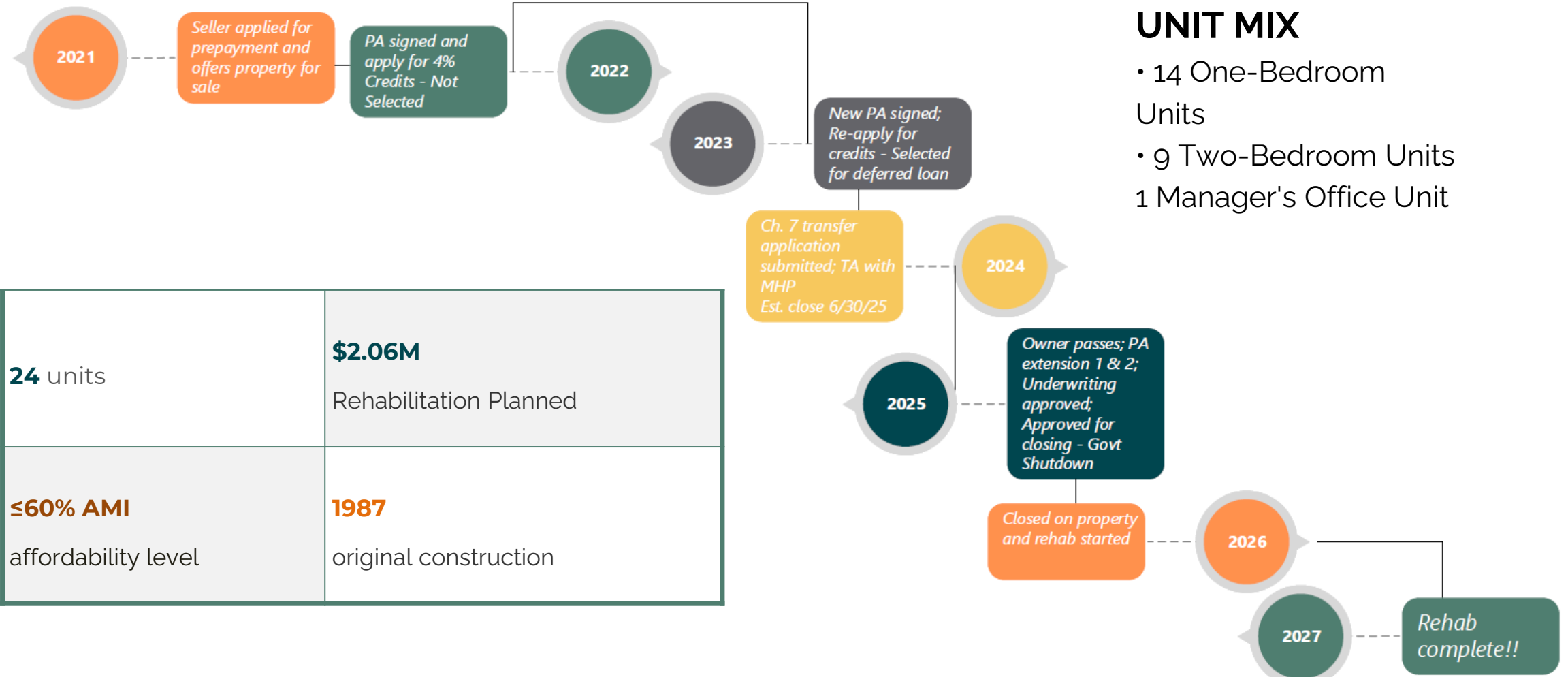
Southwest Minnesota Housing Partnership

Leah Petricka, Real Estate Development Manager

NORTH PLACE APARTMENTS

Acquisition & Rehabilitation | Hutchinson, MN

PROJECT TIMELINE



UNIT MIX

- 14 One-Bedroom Units
- 9 Two-Bedroom Units
- 1 Manager's Office Unit

24 units	\$2.06M Rehabilitation Planned
≤60% AMI affordability level	1987 original construction

NORTH PLACE APARTMENTS

Acquisition & Rehabilitation | Hutchinson, MN

REHABILITATION SCOPE

EXTERIOR

- Window & door replacement
- Brick repair & entry stoop reconstruction
- Lighting upgrades

INTERIOR

- Boiler replacement & energy efficiency upgrades
- Cabinetry, countertops, appliances & flooring
- Common area painting, doors & lighting

SITE WORK

- Accessibility improvements
- Parking lot repairs & restriping
- New children's play area

BEFORE



AFTER*



*PICTURES FROM IDENTICAL PROPERTY SWMHP COMPLETED IN 2025

NORTH PLACE APARTMENTS

Acquisition & Rehabilitation | Hutchinson, MN

SOURCE	AMOUNT
MN Housing Infrastructure Loan (HIB/HIA)	\$3,695,000
Loan Assumption (USDA 515)	\$404,000
First Mortgage	\$200,000
Developer Loan	\$171,000
Rebates & Reserves	\$57,000
McLeod County SAHA	\$30,000
TOTAL	\$4,557,000

Upper Sioux Community – Elder Housing & Community Center

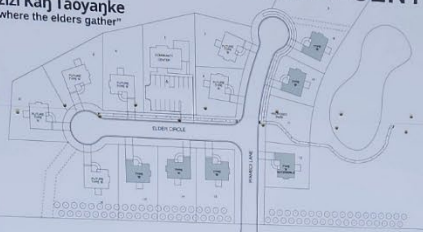
Carrie Trutna, Vice Chair

 **UPPER SIOUX COMMUNITY**
PEZHUTAZI OIWE

COMING SOON

**UPPER SIOUX
ELDER HOUSING &
COMMUNITY CENTER**

Pezihutazizi Kan Taoyanke
"The place where the elders gather"



320.564.6359
www.upper-siouxcommunity.org

MILLER DREAM. DESIGN. BUILD.
ARIZONA millerab.com







Renville County

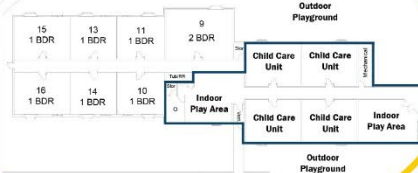
Stefanie Ryan, Communications & Grants Coordinator

WEST WING

CHILD CARE AND RENTALS



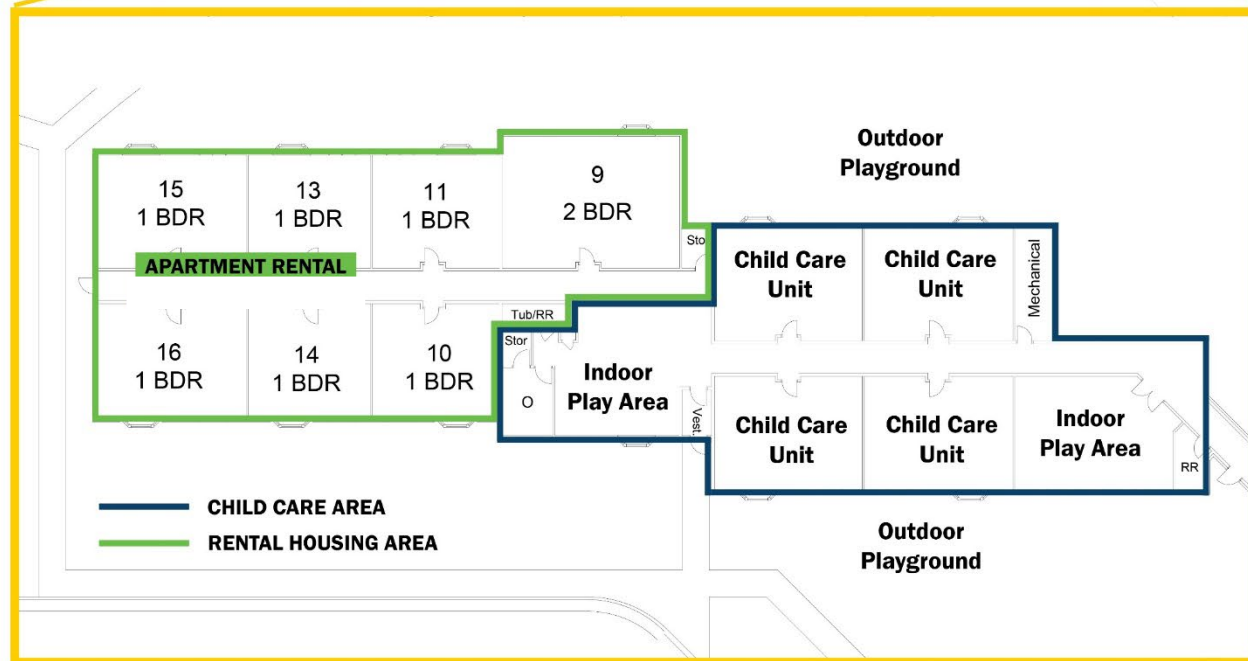
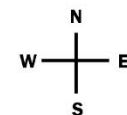
WEST WING CHILD CARE AND RENTALS



TO RENVILLA AND
EAST RIDGE COURT

MEADOWS ON MAIN

- (4) Special Family Child Care Units
- (2) Indoor Play Areas
- (2) Outdoor Play Areas
- Secured Building



Project Description

- 11-Units
 - (1) 2-Bedroom, 1-Bath
 - (6) 1-Bedrooms, 1-Bath
 - (4) Child Care Units
 - (2) Indoor Common Play Areas
 - (2) Outdoor Common Playgrounds
- Market Rate Rents
 - 2-Bedroom: \$1,250
 - 1-Bedroom: \$1,000-\$1,050
 - Child Care Units: \$150
 - Rent includes all utilities and internet service



West Wing Financing

- **Total Project Cost:**
 - \$700,000
- **Total Funding Sources:**
 - \$345,000 MN Department of Employment and Economic Development (DEED) Child Care Grant
 - \$140,000 Renville County HRA/EDA Levy Funds
 - \$219,094 Statewide Affordable Housing Aid Funds



City of Winsted

Neil Schlagel, City Administrator

Winsted Field Apartments

Origin



- Housing Study
- Millerbernd Site
- Land Acquisition
- City, Developer, and Landowner

Project Description



- (2) 31 Unit Buildings
- (8) 2 Bed 1 Bath
- (13) 2 Bed 2 Bath
- (9) 1 Bed 1 Bath
- (1) ADA Apartment
- Rents range \$1,125 - \$1,600
- 13 Units <50% AMI for County

Financing



- Project costs of \$13,324,800
- Workforce Housing Deferred Loan \$3,300,000
- TIF \$3,074,787
- Developer Cash \$2,324,800
- Mortgage of \$7,700,000

Multifamily Discussion

1. What elements have set the project up for success?
2. What challenges have you faced?
3. What has the impact been so far?
4. What's one recommendation you have for communities that would like to have a similar project?

Break

Return at 2:40 p.m.

Homeownership Development & Opportunities Panel

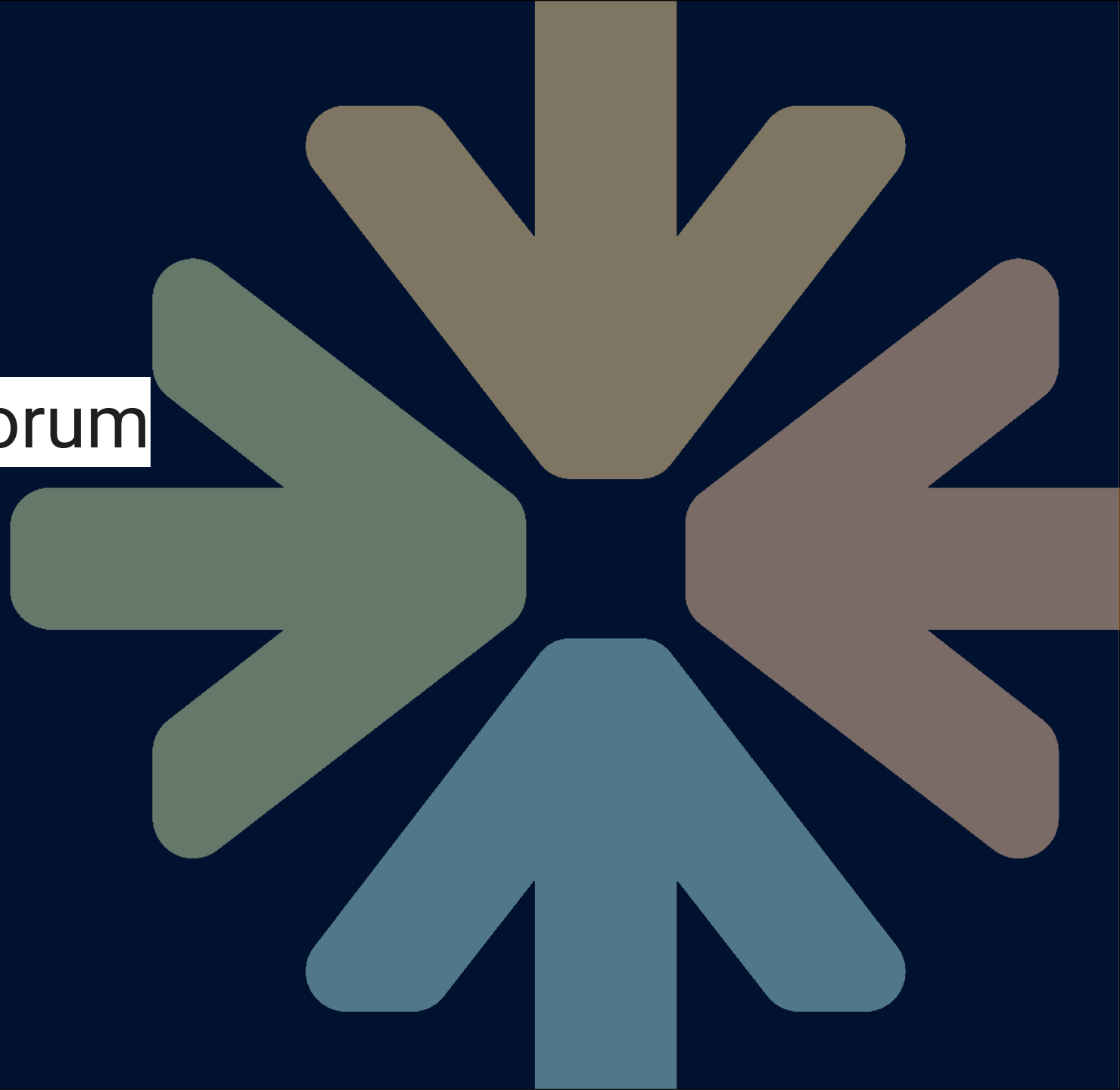
CoNorth

Dave Berglund, Real Estate Development Director



Southwest Housing Forum

Presented by
Dave Berglund



New Leaf Neighborhoods

Affordable housing options

- Walkable
- Like many other traditional neighborhoods
- Regular city streets
- Sidewalks
- Front porches
- Individual driveways



1300 sq ft:
3 bedroom
2 bathroom

1600 sq ft:
3 bedroom
2 bathroom

1100 sq ft:
3 bedroom
2 bathroom



Homeownership attainable at workforce incomes
(\$60k-80k / yr)



Neighborhood Design - Walkable, City streets, Sidewalks, Front Porches



Home ownership at 60%-70% AMI

City of Madison

Valerie Halvorson, City Manager

City of Madison-Square Park

480

DEED RECORD No. 69

(Mr. J. Hale and wife)
 TO
 City of Madison
 By

(This form received this..... day of April.....
 at D. D. 1877, at o'clock P. M.
 R. J. Plafie
 Register of the
 By

[illegible]

lots three (3), four (4), five (5) and six (6) in Block eight (8) of the original township of the City of Madison, according to the plat thereof now on file and of record in the office of the Register of Deeds in and for said county.

This conveyance is granted on the condition that the above property shall at no time be used by the grantee, its successors or assigns, for a tourist camp or a gasoline station.

The Author and to Bold, Likewise this Dividend promises, together with all the other Dividends and appearances, phenomena, influences, or in any way appearing, with the gift of the XXX of the second party. SEVEN SEVEN and again, FOUR FOUR.



In Testimony Whereof, I have put to the said _____ persons and the _____ and _____ of the _____ and _____ of the _____

_____ John Nelson _____ John Nelson _____ (S254)
 _____ H. M. Bolgerberg _____ H. M. Bolgerberg _____ (S254)

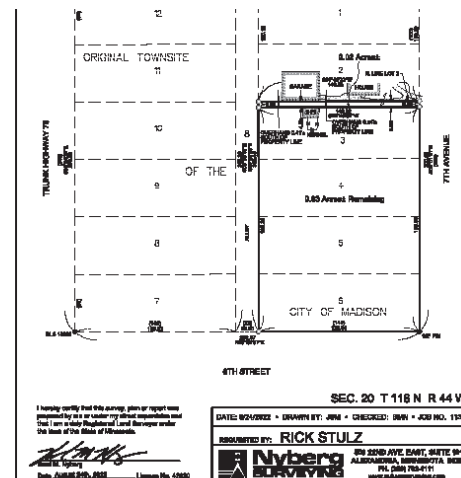
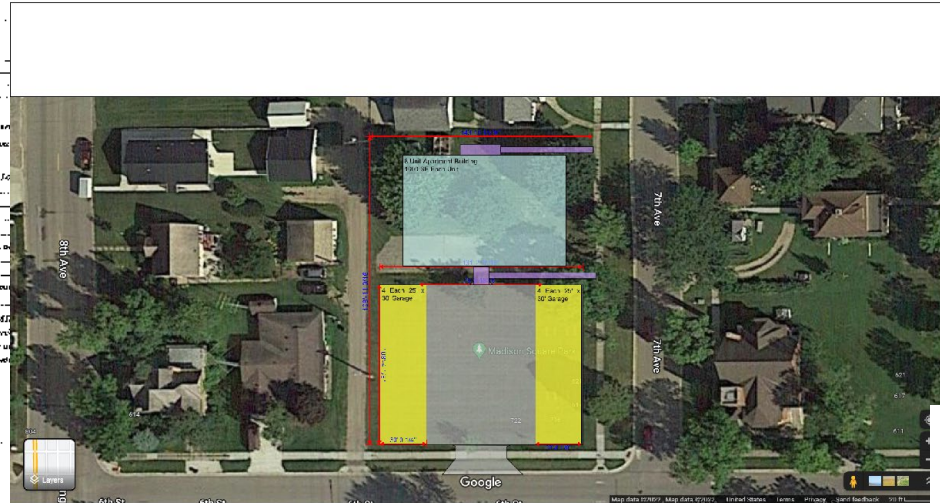
State of Mississippi,
County of Jackson and Pearl River.....

[illegible]

For: quid facie County

Notary Public, quid facie County, N.Y.

My Commission expires August 7, 1935



8/5/22, 12:16 PM



Architectural Designs
selling quality house plans for over 40 years.

8-Unit Apartment House Plan - 83139DC | Architectural Designs - House Plans

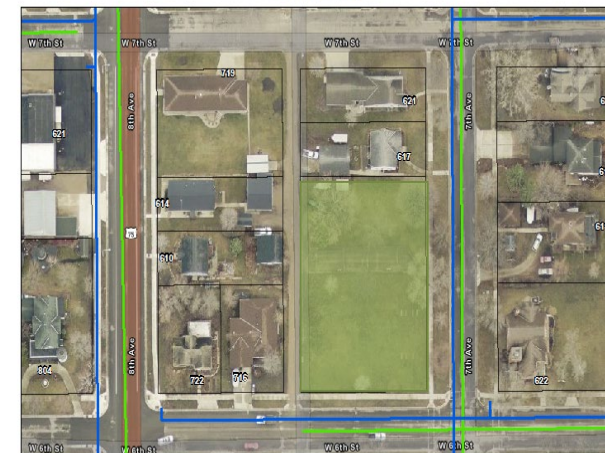
Plan 83139D

8-Unit Apartment House Plan



72' 0"
Depth

Location Map

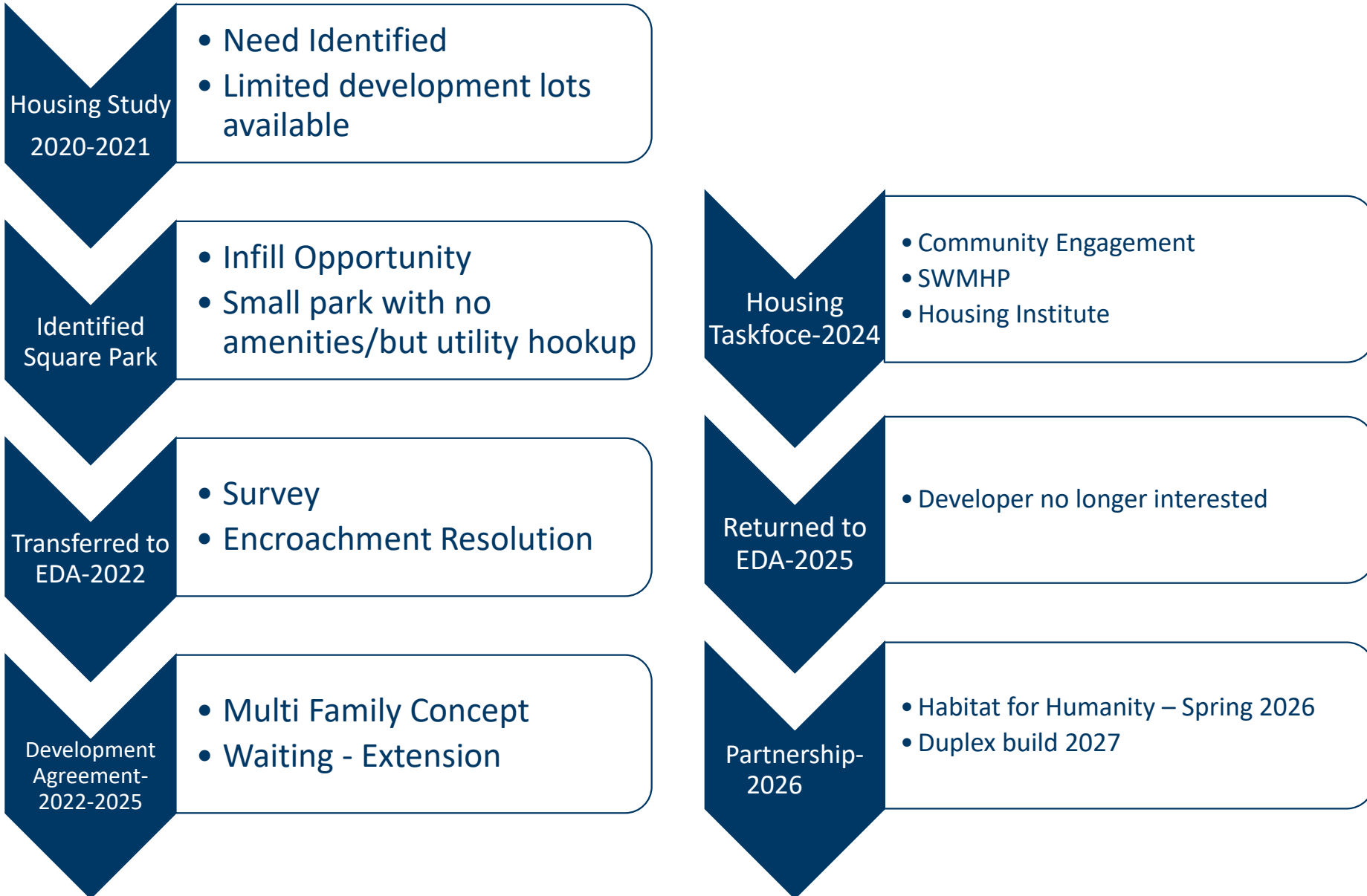


[View all purchase option online](#)

52

Plan
83139D
1/4

Preparing the Community - The Road can be long



The Project

- Habitat Duplex
 - Two owner-occupied homes
 - Three-bedroom homes anticipated
 - Meets Habitat income guideline
- Why this site
 - Infill Development
 - Existing Infrastructure
 - Small Manageable project
 - Opportunity for future phases – in different location



Making the First Project Possible

Habitat Partnership:

- Volunteer Labor
- Reduced Material Costs
- Affordable Homeownership model
- Homebuyer education and support

Community Commitment:

- Local Fundraising and Events
- Donated Lot
- Utilize SAHA funding – county partnership
- Local Partnership for materials/subcontractors/appliances
- Long Term Commitment from Habitat
- Celebrate and Supports Successes

Southwest Minnesota Housing Partnership

Jen Theneman, Director of Real Estate & Community Development

RESICH ADDITION TWINHOMES

New Development | Luverne, MN

PARTNERSHIP IS A JOURNEY

- < 2022 - Past Collaboration
 - Three Multifamily Rental Properties we operate in Luverne for total of 102 units: Centennial Apartments, Rock Creek Townhomes, Stone Creek Townhomes
- 2022 - Conversation regarding housing needs, resources and interest in partnering
- 2023 – Application for new 28-unit townhome rental project application with deep affordability – *not funded*
 - *Regroup and discuss current needs and City priorities*
- 2024 – Application for new 6-twinhome for sale project – *funded through Impact Fund*
- 2026 – Construction, marketing & outreach, occupancy

REISCH TWINHOMES

NEW HOMES COMING TO LUVERNE



NEW HOMEOWNERSHIP OPPORTUNITIES COMING 2027

The **Reisch Twinhomes** will include six newly constructed, single-level homes designed for comfortable, affordable homeownership. Located at the northeast corner of **W Main Street** and **S Walnut Avenue** in Luverne, MN.

HOME FEATURES

- 3 Bedrooms
- 2 Bathrooms
- 2-Car Garage
- 1,544 SQFT of Living Space

PROJECT TIMELINE

Construction Begins: Fall 2026

Estimated Completion: Summer 2027

INCOME GUIDELINES

- Homes available to households at or below 100% AMI = \$118,900
- DPA could be available to Households at or below 80% = \$95,200

PROJECT PARTNERS



CONTACT US TODAY!

*A Homeownership Advisor will help you determine eligibility and guide you through the entire home-buying process.

507-836-1608
swmhp@swmhp.org
swmhp.org



SWMHP is a non-profit community development corporation serving communities throughout Southwest and South Central Minnesota. We partner with communities to develop places for people to call home. Our vision is for Southwest Minnesota to be a place where every person has access to a welcoming home, and every place has a thriving and equitable community.



RESICH ADDITION TWINHOMES

New Development | Luverne, MN

HOME PROFORMA – 80% AMI BUYER	AMOUNT
Total Development Cost + Land Acquisition	\$486,750
Value Gap – MHFA Impact Fund	- \$145,850
Affordability Gap – MHFA Impact Fund	- \$51,080
Land Contribution & SAC/WAC – City of Luverne	- \$50,000
Downpayment Assistance – City of Luverne	- \$27,820
QUALIFIED BUYER FIRST MORTGAGE NEEDED / BASE PRICE	\$212,000

Lower Sioux Nation & Redwood County Hempcrete Project

Danny Desjarlais, Industrial Hemp Construction Project Manager
Grady Holtberg, Economic Development Coordinator

Our Story

- Fall 2024: Redwood County completed a comprehensive housing study, showing a need for 254 units by 2030 to keep up with the state growth average.
- Spring 2025: Grady and Val from the City of Lambertton applied and were selected for the MHP HI 10 program.
- June 2025: After the first HI10 workshop, Grady connected with Danny, who joined the team to expand the use of their existing hempcrete housing construction
- July 15th 2025: MN Department of Labor and Industry voted to adopt Appendices BL and BJ of the IRC into the MN building codes
- October 2025: Lower Sioux hosts the 13th annual Hemp Building Symposium, for the first time in the U.S.
- July 2026: Danny and Jill submitted an application to the MHFA single-family impact fund grant program to build 3 homes on vacant lots in Redwood Falls

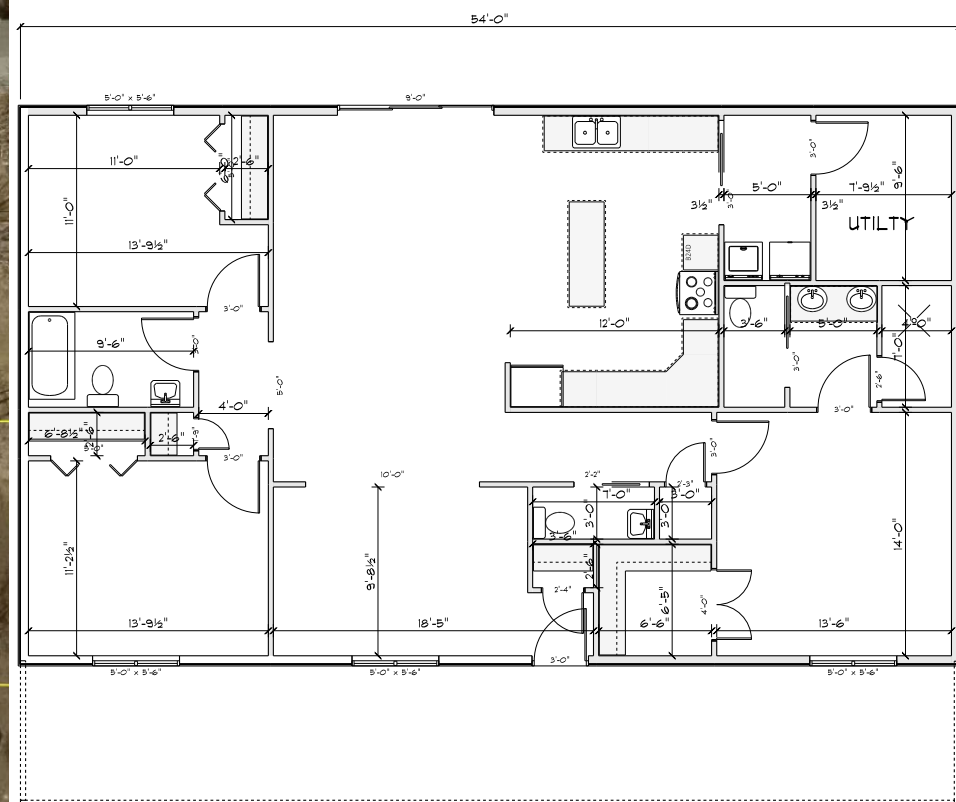




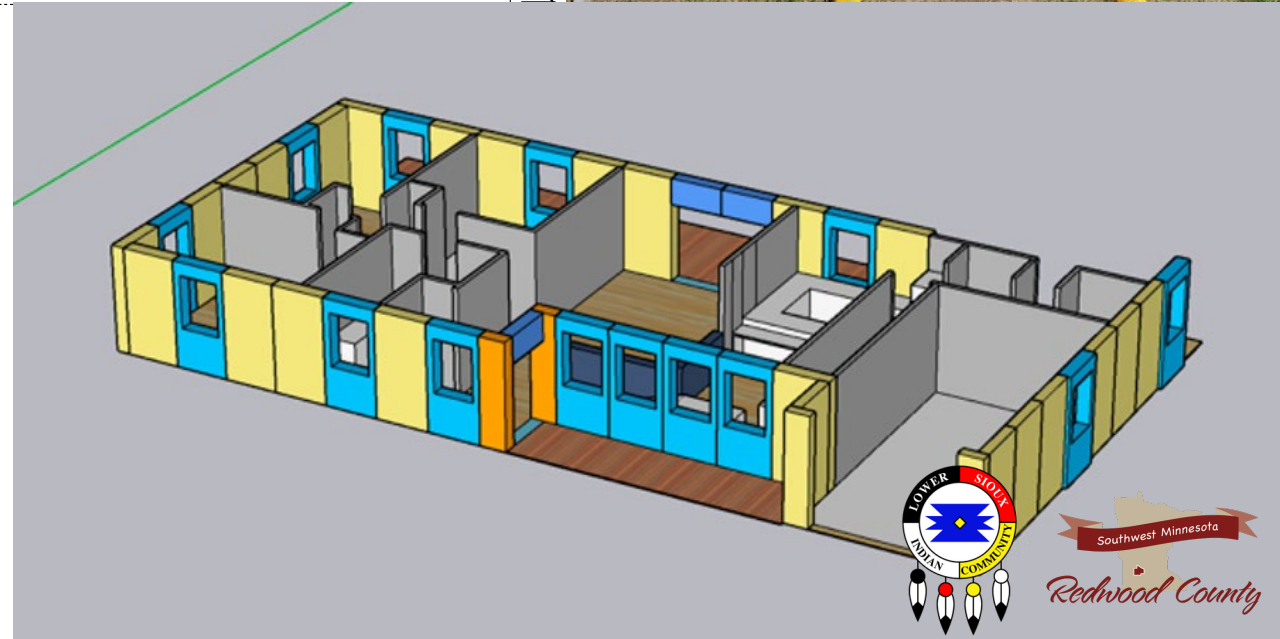
What is Hempcrete?

- Non-structural (self-supporting), bio-composite insulation and walling material.
- Comprised of a mixture of the inner woody core of the fiber industrial hemp stalk, a lime-based binder, and water.
- Impressive thermal performance - trapped air in a matrix created by the hemp hurd/lime binder as well as thermal mass.
- Healthy material – non-toxic components and alkaline environment.
- Extreme resistance to fire, mold and pests.
- Sustainable housing, building homes that last.





- Project: 3 single-family slab-on-grade hempcrete homes, 3 Br. 2 Bt., 1640 sq. ft. on currently unutilized vacant lots.
- Affordability limit: 80% of AMI
- Additional development sites available in Redwood Falls, Wabasso, Lamberton, Walnut Grove, and other municipalities to support continued growth.



Green Buffalo's 3 SF units in Redwood Falls, MN

Uses Per Unit:

Acquisition & Site Work:	\$ 27,300
Hard Construction Costs:	\$ 355,000
Soft Costs:	\$ 64,917
Total Development Costs:	\$ 447,217

Sources Per Unit:

Sales Price (Appraisal)	\$275,000	
GMHF Predevelopment	\$ 16,667	
Redwood County EDA	\$ 7,300	(Forgivable Loan- LAHA/SAHA \$
MHFA Value Gap Request	\$148,250	from their Local Hsg Trust Fund)
Total Sources:	\$447,217	



Single Family Discussion

1. What are the key factors that have allowed your project to move forward?
2. What do you know now that you wish you had known when you started?
3. How does your project address some of the barriers to accessing and maintaining homeownership?
4. What steps should the audience think about if they'd like to have a similar project in their community?



SOUTHWEST REGIONAL HOUSING FORUM



Thank you!