



Housing + Education in Northfield

Technical Assistance
Assessment Findings

ENTERPRISE COMMUNITY PARTNERS

April 2022



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BACKGROUND AND TECHNICAL ASSISTANCE OVERVIEW

ABOUT ENTERPRISE COMMUNITY PARTNERS

We focus on the greatest need – the massive shortage of affordable rental homes – to achieve three goals:



Increase Housing Supply

Preserve and produce good homes that people can afford



Advance Racial Equity

After decades of systematic racism in housing



Build Resilience & Upward Mobility

Support residents and strengthen communities to be resilient to the unpredictable

WHY HOUSING + EDUCATION?



Children and families across the United States experience racial and economic disparities that stem from a **complex web of systems** designed to perpetuate inequities.



Housing and education are important foundations for future success that underpin many aspects of **mobility from poverty**.



Although both the housing and education sectors are on the front lines of addressing these challenges, much of this work has been done in **silos**.

GUIDING FRAMEWORK

Enterprise’s Housing + Education work draws on Enterprise’s core strengths of convening and collaborating with diverse networks, including local and national partners, and seeks to eliminate disparities in outcomes through a systems - and people -focused partnership model.

- **Economic success**

What are the factors that directly contribute to families’ material well-being?

- **Being valued in community**

Does a person have a sense they belong and are included among family, friends, neighbors, other communities, and society?

- **Power & autonomy**

What is a person’s ability to influence their environment and outcomes?

What is their ability to act according to their own decisions rather than others?

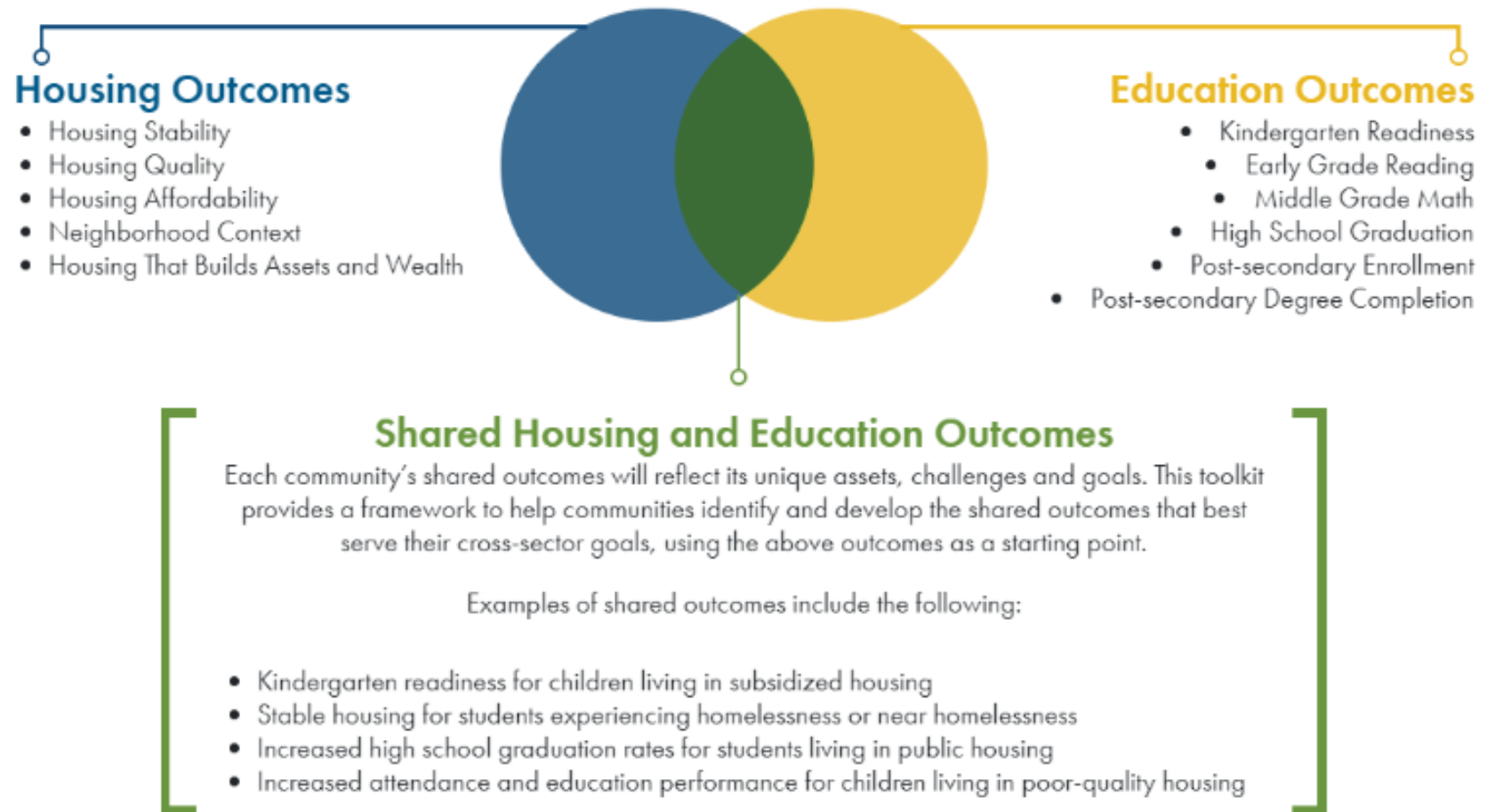


Source: US Partnership on Mobility from Poverty

EXPLORING HOUSING AND EDUCATION OUTCOMES

In our collaboration with [StriveTogether](#), we use housing and education outcomes to help guide and identify shared outcomes in our cross-sector work. This work breaks down the silos between the housing and education systems to make change happen and create strong and effective cross sector partnerships focused on upward mobility.

The shared outcomes listed on this slide are some examples of some of the outcomes that were identified through housing and education partnerships we have previously worked with.



THE HOUSING BUNDLE

Enterprise built on those core principals that define mobility from poverty to identify five housing components that can be essential for upward mobility, giving families a strong foundation to move out of poverty. These five outcomes work together to influence holistic upward mobility and offer ways to measure progress towards those goals.

Housing stability refers to a person’s ability to stay in their home without unplanned or unwanted disruptions or moves, such as those caused by eviction or foreclosures. Stability allows people to invest in their social relationships, communities, health, and education. Unstable housing can impact mental health, school outcomes, and employment stability.

Housing quality refers to the condition of the unit and its ability to protect and promote the physical and mental health of those who live there. Substandard housing has been linked to poor economic, health, and socio-emotional outcomes, as well as negative academic and behavioral outcomes for children.

Housing Affordability refers to a household’s ability to pay for adequate housing without a significant financial burden. Living in an affordable home can promote a household’s ability to save and build wealth, and a high housing cost burden has been linked to psychological distress, which can inhibit a household’s power and autonomy.

Neighborhood Context considers that housing is more than a unit. The set of resources, opportunities, and characteristics of the neighborhood can all help either boost or inhibit upward mobility for residents. Characteristics—like lower income and racial segregation, access to transit, affordable housing, and higher-quality schools are all a part of the neighborhood context that can support economic mobility.

Housing that builds assets and wealth relates to the way in which homeownership can provide pathways to upward mobility through home equity, credit, and asset-building. But housing builds wealth only if households are able to buy a home, make mortgage payments, and benefit from their home’s equity. Large gaps in homeownership and home equity persist between whites and communities of color, particularly Black, Latine, and Native populations.



TECHNICAL ASSISTANCE OVERVIEW

How did we get here?

- In 2019, Enterprise Community Partners (“Enterprise”) and StriveTogether partnered to explore ways in which housing and education collaborations could advance economic mobility for low-income communities. This work is funded by The Ballmer Group.
- In 2020, Enterprise launched a customized technical assistance program available to all members of the StriveTogether network.
- In May 2021, Northfield Promise in partnership with a group of organizations who are members of the housing committee of the Northfield Racial and Ethnic Equity Collaborative requested technical assistance to better understand how Northfield can address housing and education conditions in the community.
- In late July 2021, Enterprise started the assessment process with this group of organizations serving as the Steering Committee for the assessment.

Who was involved?

- Northfield Promise
- The City of Northfield
- Growing up Healthy
- Northfield Public Schools
- Three Rivers Community Action
- Rice County Neighbors Untied
- Multiple community organizations and stakeholders who participated through interviews and focus groups

TECHNICAL ASSISTANCE OVERVIEW

What touchpoints did we have with the Steering Committee?

- July 27, 2021: Kickoff call
- September 27, 2021: Discussion of data profile and inputs to landscape scan
- October 26, 2021: Partnership stage tool
- January 31, 2021: Sharing/discussing stakeholder engagement findings
- March 3, 2021: Review of example practices

What did this technical assistance include?

Assessment Components:

- **Partnership Stage Tool** : Identifying partner strengths that housing + education collaboration could build upon, considering if partners are missing, clarifying where additional TA could be most impactful.
- **Data Profile**: Establishing a quantitative understanding of housing + education conditions in a specific geographic region.
- **Stakeholder Engagement**: Understanding broader perspectives on issues that housing + education partnership could address/outcomes that could be achieved, plus identifying barriers or opportunities to collaboration.
- **Landscape Scan**: Establishing a quantitative and qualitative baseline understanding of housing + education conditions.

Example Practices: Identified example practices other municipalities and organizations are using to advance housing and education outcomes and clarity on the role(s) core partners can play in advancing those steps.

ASSESSMENT COMPONENTS

PARTNERSHIP STAGE TOOL

PARTNERSHIP STAGE TOOL - OVERVIEW

PURPOSE: The partnership stage tool allows core partners to reflect on the progress of their community’s housing and education partnership . The tool is based on the five stages of partnership described in [Advancing Mobility from Poverty :A Toolkit for Housing and Education Partnerships](#) .

PARTICIPATING PARTNERS:

- Northfield Promise
- City of Northfield
- Rice County Neighbors United
- Growing up Healthy
- Three Rivers Community Action
- Northfield Public Schools


PROCESS:

- Enterprise provided a preview of the tool during an initial check-in meeting and decided whether to approach this as a group discussion or individual reflection process .
- Enterprise facilitated a group discussion with the partners listed above
- Enterprise reviewed responses and determined progress for each indicator based on information provided from the partners .

TAKE ACTION

How does your work match up to the partnership stages and key questions? Take a look through the checklist below to learn about the partnership stages and consider key readiness questions. By clicking “Get Started,” you can check off the questions you’ve already answered, jot down notes for each stage, and share directly with a colleague or partner!

GET STARTED!

PARTNERSHIP STAGE 1	KEY QUESTIONS TO CONSIDER
 <p>Assess Existing Conditions</p> <p><i>Stage 1 focuses on understanding local assets and opportunities and identifying community needs, which, in turn, helps to identify the types of outcomes that partners might want to prioritize jointly in cross-sector work.</i></p>	<ul style="list-style-type: none"><input type="checkbox"/> GOAL SETTING: Have we considered goals for the assessment? Have we determined how the assessment’s goals will inform the cross-sector work?<input type="checkbox"/> LOCAL CONDITIONS: Do we understand local housing and neighborhood conditions and the problems that we are trying to solve through cross-sector partnership?<input type="checkbox"/> TARGET POPULATIONS: Have we identified a target population or a disparity to address through a housing and education partnership? Has this focus also been identified by community members?<input type="checkbox"/> COMMUNITY VOICE: Does the assessment of existing conditions include representative voices and input from communities where work is likely to take place?<input type="checkbox"/> QUANTITATIVE AND QUALITATIVE DATA: Have we collected quantitative and qualitative information to help inform our understanding of local conditions across multiple sectors, including assets and challenges? [This can include a review of existing reports and needs assessments, analysis of neighborhood data, community and stakeholder engagement, etc.]<input type="checkbox"/> RACIAL EQUITY: Have the data collected been disaggregated by race whenever possible? Have we explored the stories behind the data to uncover the root causes keeping disparities in place?

PARTNERSHIP STAGE TOOL – CURRENT STATE

PARTNERSHIP STAGE	CURRENT STATE
ASSESS EXISTING CONDITIONS	Planning and Progressing
IDENTIFY AND ENGAGE PARTNERS	Progressing and In Place
PRIORITIZE AND DEVELOP SHARED OUTCOMES	Planning
PARTNER AND IMPLEMENT CROSS-SECTOR SOLUTIONS	All Stages
SUSTAIN PARTNERSHIPS FOR SYSTEMS CHANGE	All Stages

Partners are primarily progressing along most indicators in the assessing existing conditions, identifying and engaging partners, and prioritizing and developing shared outcomes stages of partnership.

PARTNERSHIP STAGE TOOL – CURRENT STATE

PARTNERSHIP STAGE	CURRENT STATE
ASSESS EXISTING CONDITIONS	Partners have a good understanding of existing conditions through studies, the housing task force and equity group. Partners have not yet narrowed the population focus or selected indicators to measure progress.
IDENTIFY AND ENGAGE PARTNERS	Partners have strongly engaged community members and working to fully formalize relationships and ensure they have direct lines of community and a seat at the table.
PRIORITIZE AND DEVELOP SHARED OUTCOMES	Partners have progressed and put in place some work around implementing cross-sector solutions.
PARTNER AND IMPLEMENT CROSS-SECTOR SOLUTIONS	Partners still need to complete a few key elements of those earlier stages before they fully move towards implementation and sustaining systems change.
SUSTAIN PARTNERSHIPS FOR SYSTEMS CHANGE	Partners are looking for technical assistance on how to utilize their knowledge, resources, and relationships towards implementing and solidifying this cross-sector partnership for systems change.

PARTNERSHIP STAGE TOOL – MOVING FORWARD

REVISITING THE TOOL

- Provides a grounding point for future cross-sector work, helps identify priorities, and celebrate success
- Equips partners with a tool to periodically revisit progress on key elements of cross-sector partnership (e.g., community representation, racial equity, continuous improvement, focus on systems change, etc.)

OTHER GUIDANCE FOR MOVING FORWARD

- Identify shared outcomes of focus and align partners around specific roles in moving to implementation
- Leverage foundational efforts to establish ongoing community representation to advance key aspects of partnership:
 - Aligning both institutional and community partners around a set of shared outcomes
 - Understanding the local landscape of stakeholders and power structures
 - Pursuing strategies to ensure all partners have power and agency, complementing strong institutional leadership
 - Ensuring strong/expanded community representation over time
- Engage community partners in reviewing progress toward shared outcomes and in identifying opportunities for continuous improvement

DATA PROFILE

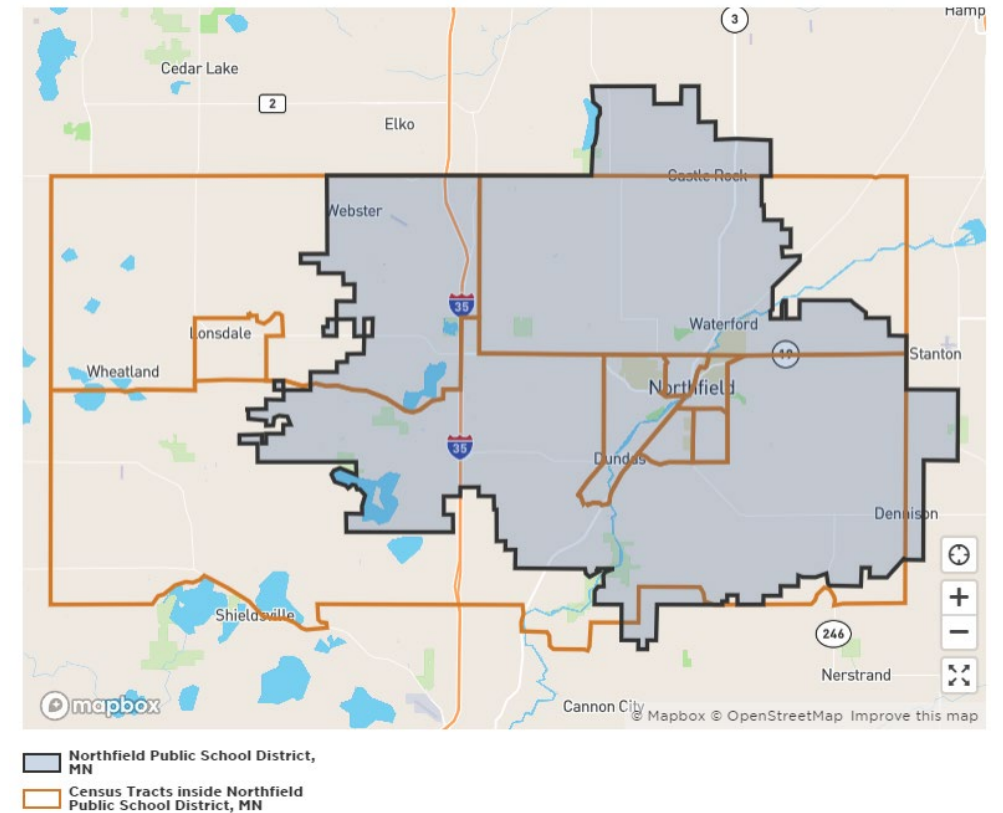
DATA PROFILE - OVERVIEW

PURPOSE. This data profile is designed to answer the question : “How do household characteristics, housing and education outcomes, and opportunity vary across the region?” The profile focuses on available data that helps to tell the story of housing and education outcomes locally .

GEOGRAPHY. The data profile focuses on the Northfield School District, including Dakota and Rice Counties, Northfield and Dundas.

ACCESS. The data profile is available online ([linked here](#)) and can be printed and viewed as a PDF.

ADDITIONAL RESOURCES: While the data profile focuses in depth on housing and education outcomes in the school district, Northfield’s [2021 Housing Study](#) has more information around the city of Northfield's housing needs.



DATA PROFILE – HOUSING OUTCOMES

HOUSING BUNDLE

Affordability *housing costs, supply gap, housing cost burden, rates of overcrowded housing*

Stability *eviction rates, homelessness, households assisted by housing subsidies*

Quality *age of housing stock, housing lacking in kitchens, or plumbing*

Housing that builds assets/wealth
homeowner. rates by race/ethnicity, mort. loan denials

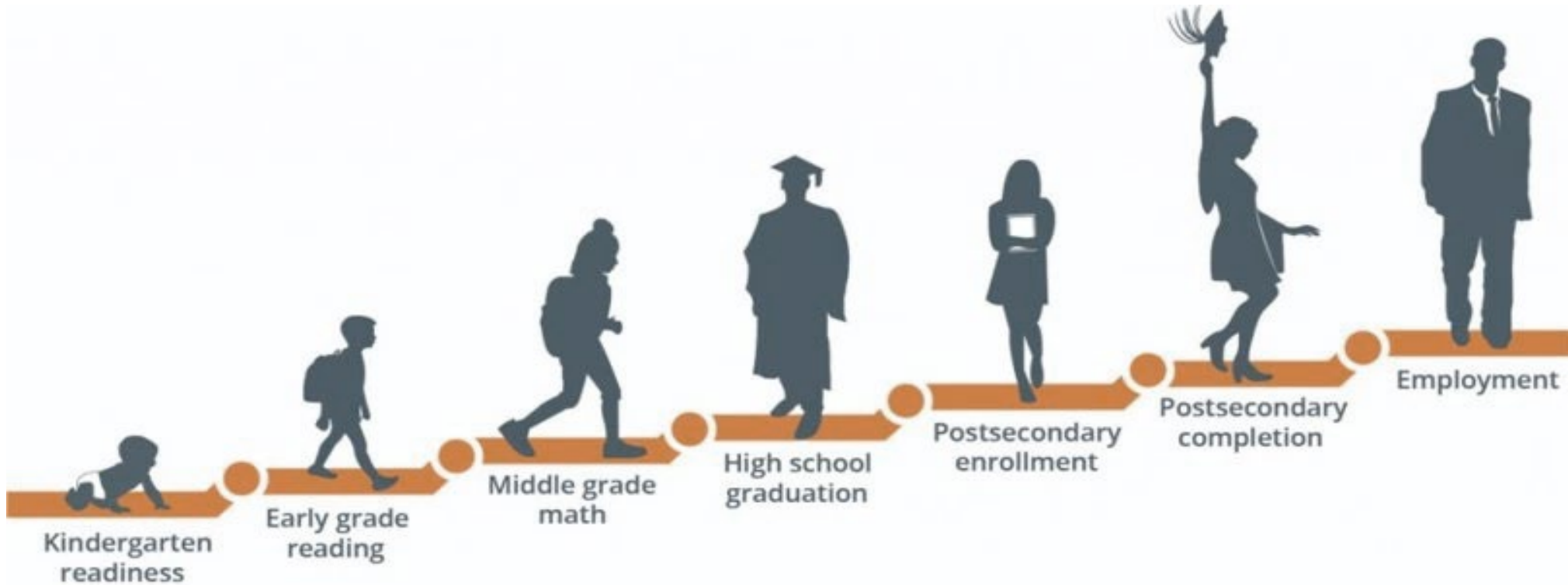
Neighborhood context *commuting related indicators (e.g, travel time to work, vehicle availability), employment*

DATA PROFILE – HOUSING OUTCOMES

HOUSING BUNDLE COMPONENT	WHAT WE FOUND
<p>Affordability <i>housing costs, supply gap, housing cost burden, rates of overcrowded housing</i></p>	<p>Housing costs have outpaced incomes since 2000, resulting in over 1,650 cost burdened households in the Northfield School District, and a rental supply gap for households at or below 30% AMI.</p>
<p>Stability <i>eviction rates, homelessness, households assisted by housing subsidies</i></p>	<p>Official counts indicate that over 1,000 people are experiencing homelessness on a given night*, with nearly half of those living in family households.</p> <p>*Estimates include the count from two CoC areas, which encompass the Northfield School District, but are much larger than the district.</p>
<p>Quality <i>age of housing stock, housing lacking in kitchens, or plumbing</i></p>	<p>Older homes, which may have a higher likelihood of needed repair or lead contamination, are concentrated in northeastern census tract of Northfield. Aging manufactured housing are of particular concern in Northfield, which represent some of the aging housing stock.</p>
<p>Housing that builds assets and wealth <i>homeownership rates by race and ethnicity, mortgage loan denials</i></p>	<p>Homeownership rates in the Northfield School District are racially inequitable, with a disproportionate share of Black and Latine renter households, and most home loans going to white, non-Hispanic borrowers.</p>
<p>Neighborhood context <i>commuting related indicators (e.g. travel time to work, vehicle availability), employment</i></p>	<p>The highest rates of employment in the school district are in the education and health care industries across all counties, and workers primarily drive alone for their commutes. Overall, 4% of residents have no access to a vehicle, this ranges from 2-16% across the school district.*</p> <p>*University students may skew percentages higher.</p>

DATA PROFILE – EDUCATION OUTCOMES

CRADLE TO CAREER OUTCOMES



SOURCE: StriveTogether

DATA PROFILE – EDUCATION OUTCOMES

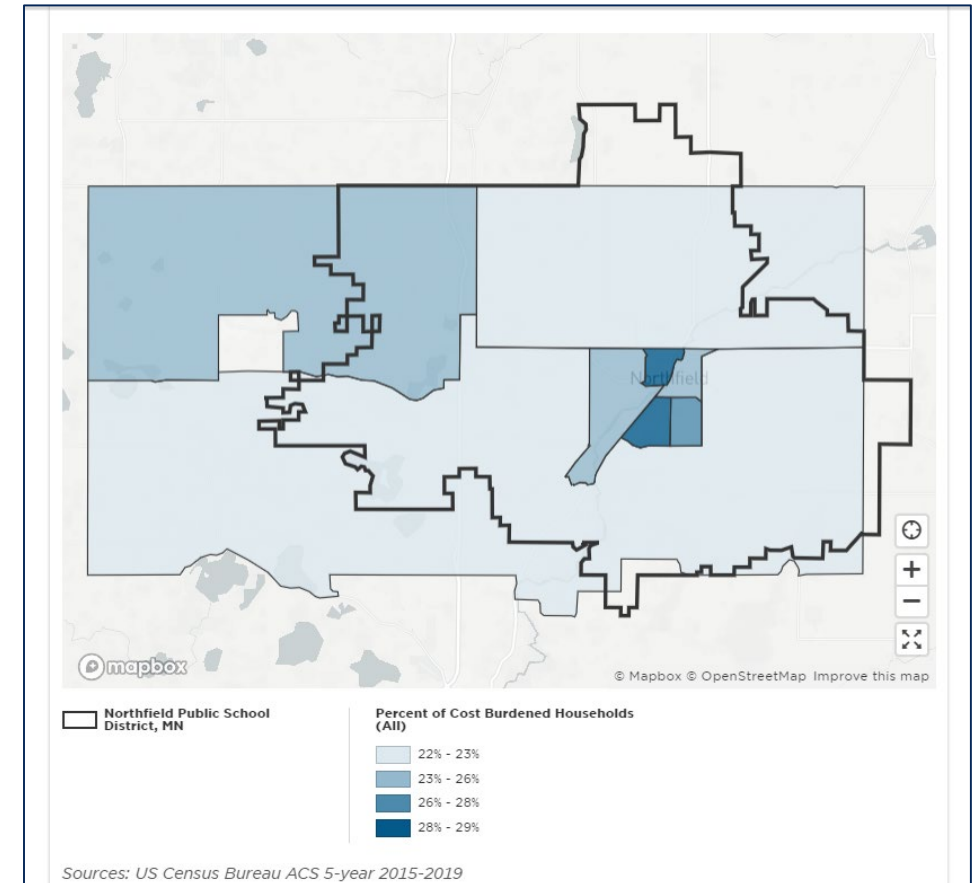
AVAILABLE EDUCATION DATA

<p>Elementary Outcomes</p>	<p>Data from the Minnesota Comprehensive Assessment for Northfield Public Schools indicate that there are substantial disparities in educational outcomes by family income, with only 26 percent and 35 percent of Economically Challenged Students achieving proficiency in math and reading respectively. This compares to 65 percent proficiency rates for Non-Economically Challenged Students in math and 70 percent in reading.</p>
<p>Digital Access</p>	<p>According to Census data, 91% of households in the school district have access to the internet</p>
<p>Post Secondary Enrollment</p>	<p>Undergraduate enrollment is 81%, with graduate enrollment at 3%. St. Olaf College and Carleton College account for the high percentage of undergraduate enrollment.</p>
<p>Post Secondary Degree Completion</p>	<p>Twenty-five percent of residents age 25+ have a bachelor's degree and 19% have a graduate degree. When disaggregated by race, access to a bachelor's degree is clearly inequitable, with an average of 42% of white residents with a bachelor's degree and 1% of residents of other races (Black, Asian, Hispanic/Latino) with a bachelor's degree. Enrollment at St. Olaf and Carleton Colleges are predominantly white.</p>

NOTE: This list reflects the data currently available in the data profile created by Enterprise, along with summary data provided by the school district.

DATA PROFILE – MOVING FORWARD

- Overall, the data profile aligns with the findings that have emerged from the landscape assessment and themes in the stakeholder engagement (to be discussed in the following slides)
- However, data is limited and at times outdated, limiting the ability to understand household-level experiences, current educational challenges, or the more recent impacts of COVID-19
- The data profile provides census tract level data (such as the distribution of cost-burdened households on the right), that can be useful to consult when working on place-based strategies
- Ultimately, further data collection and measurement will be needed, particularly around student outcomes, for a partnership to be able to measure progress toward systems change in the housing and education sectors



STAKEHOLDER ENGAGEMENT

STAKEHOLDER ENGAGEMENT OVERVIEW

PURPOSE. Stakeholder engagement enables the TA team to better understand current conditions and opportunities to improve outcomes across the housing and education sectors .

For this work, engagement activities focused primarily on understanding :

- How housing and education conditions impact students and other key populations in Northfield
- Factors in the community that contribute to the housing and education conditions
- The work, capacity and partnerships of organizations working to improve housing and education outcomes
- What opportunities or ideas stakeholders see for action on housing and education challenges
- The lived experiences of stakeholders directly impacted by these conditions

STAKEHOLDER ENGAGEMENT OVERVIEW

PROCESS. Between January and February 2022, the Enterprise Team conducted a series of engagement events with Northfield and Rice County stakeholders. Each of these events were scheduled for 45 to 60 minutes and facilitated by at least 2 to 3 Enterprise staff members. Events included:

- A series of individual and group interviews with stakeholders representing key organizations in Northfield and Rice County
- Three focus groups with youth and parents of school-age children.
- Enterprise also spoke with a group of stakeholders through the Northfield Affordable Housing Task Force.

Stakeholders were asked a series of open-ended questions that varied based on the organizations or group engaged but were generally designed to explore the issues identified on the previous page.

Enterprise did not mention data or findings other than was necessary as background to a particular question – the goal was to learn from stakeholders' own perspectives and experiences related to this assessment rather than get their reactions to findings to date.

STAKEHOLDER ENGAGEMENT OVERVIEW

REACH. In addition to the Steering Committee members, stakeholders engaged included the following :

Local Government Agencies	City of Northfield: Community Development, City of Northfield: Building Inspection, Rice County Housing & Redevelopment Authority, Northfield Public Schools: Elementary School Social Worker
Advocates and Service Providers	Three Rivers Community Action, Rice County Neighbors United, Rice County Habitat for Humanity, Community Action Center’s Housing Team
Students and Parents	Northfield Union of Youth: Youth Focus Group, Northfield TORCH: High School Student Focus Group, Growing up Healthy: Parent Focus Group

FINDINGS – HOUSING AND EDUCATION CONNECTIONS

Stakeholders reinforced the connections between housing and education outcomes for children and youth in Northfield and Rice County, including the following :

HOUSING BUNDLE COMPONENT	STAKEHOLDER-IDENTIFIED HOUSING CONDITIONS	STAKEHOLDER-IDENTIFIED CONNECTIONS TO EDUCATION OUTCOMES
<p>Housing Affordability</p>	<ul style="list-style-type: none"> • High, unaffordable high rents that create financial stress for families • Lack of affordable starter homes to enable homeownership and alternative to renting • Lack of housing supply generally (extremely low vacancy rates) • With rising home prices, property taxes can become a financial burden for some families (especially seniors with lower and fixed incomes) 	<ul style="list-style-type: none"> • Family financial stress can create material hardships for students that detract from their ability to learn • Some high school students are forced to work jobs after school to support their family or older students have to provide childcare for younger siblings to enable their parents to work more hours. Both of these are major time commitments that may prevent the student from succeeding in school or benefiting from school-based activities and programs.
<p>Housing Stability</p>	<ul style="list-style-type: none"> • Many landlords do not accept housing choice vouchers, due primarily to the economics – maximum voucher amounts lag market rents. • Student/youth and family homelessness (which can include those without any shelter and those who are in temporary housing situations such as doubling up with another family). • Many renter families with children being displaced to other school districts • Even those who stay in the school district may not be able to find housing assigned to the same school. The lack of rental units means this is a problem for any renters – not just families with lower incomes. 	<ul style="list-style-type: none"> • Student and youth homelessness is a major barrier to education outcomes – learning is not possible if material needs are not being met. • Student mobility (switching schools), even in the same school district, can be disruptive to learning and academic achievement, as there may be curriculum gaps or redundancies across classrooms. • Schools are losing enrollment due to family displacement • No option to bus students across districts if they are forced to move

FINDINGS – HOUSING AND EDUCATION CONNECTIONS (cont ...)

HOUSING BUNDLE COMPONENT	STAKEHOLDER-IDENTIFIED HOUSING CONDITIONS	STAKEHOLDER-IDENTIFIED CONNECTIONS TO EDUCATION OUTCOMES
<p>Housing Quality</p>	<ul style="list-style-type: none"> Rental and manufactured housing units were reported to have many housing quality issues including the following: <ul style="list-style-type: none"> Lack of heating and air conditioning in the unit (and/or some parts of the unit) Crowding (too many people per room in a home) in small units, including many that also have housing quality issues Some housing quality issues to the age of the housing stock (e.g. older manufactured housing units) and some to landlord negligence and lack of maintenance Harsh winters make the consequences of homelessness and housing quality challenges more severe Problems with internet access and reliability during remote learning have been an issue for some students. 	<ul style="list-style-type: none"> Housing quality challenges create physical and mental health and safety risks for children and youth Students lacking space suitable for schoolwork (climate-controlled and not crowded) may not be able to learn and complete school assignments as effectively All of this was particularly pronounced during the COVID-19 pandemic, when students spent more time in home learning environments.
<p>Housing that builds assets and wealth</p>	<ul style="list-style-type: none"> Gap in homeownership rate between White families and Black, Indigenous and people of color (BIPOC) families Lack of mortgage and homeownership access based on documentation status 	<ul style="list-style-type: none"> The racial and ethnic disparities in access to homeownership lead to disparities in outcomes for students and youth, since many of the problematic housing conditions are disproportionately associated with rental and manufactured housing units
<p>Neighborhood context</p>	<ul style="list-style-type: none"> Some communities (including Viking Terrace) lack safe recreation spaces for children Some areas (including Viking Terrace) lack safe passages to school for children in winter (sidewalks/roads not cleared, lack of bus shelters) In tornado season, there is not a good shelter for families to go to when there is a tornado risk. Housing that is affordable is often far away from schools There is a lack of reliable transportation for those who do not have access to a car 	<ul style="list-style-type: none"> Potential health and mental health impacts of neighborhood environment Lack of transportation to school (and other locations) and distance from school leading to truancy

OTHER NOTABLE HOUSING AND EDUCATION CONDITIONS

In addition to the findings noted above that relate to both housing and education outcomes, stakeholders also discussed several other issues that are worth noting and that in many cases contribute to those housing and education outcomes directly or indirectly.

Federal housing assistance programs have problematic structures and requirements. There were three key issues that were mentioned. While Northfield is not in a position to directly impact federal policy, it is worth acknowledging these issues as real barriers that local families face in accessing the housing assistance that would otherwise help to address their housing needs.

First, the rent/income disparities and rates of growth in Northfield and Rice County mean that federally-defined rent thresholds (such as Fair Market Rent and USDA rent levels) often lag the market. This creates conditions where landlords have a disincentive to accept tenants with federal assistance.

Second, stakeholders mentioned the “benefits cliff” effect whereby individuals who receive housing or other public benefits are unable to earn additional income without losing eligibility for their benefits. In many cases, a potential gain in income is more than offset by a large loss of benefits, creating a financial disincentive for taking a promotion at work or working more hours. This is a benefits phase-out policy design problem

Third, some federal rental assistance programs do exclude people on the basis of documentation status, making undocumented families ineligible and families with mixed documentation status eligible for reduced benefits (and less likely to apply).

OTHER NOTABLE HOUSING AND EDUCATION CONDITIONS

A need for greater cultural competence in the community. Some stakeholders reported experiencing social prejudice on the basis of race, ethnicity, culture or language. Others reported a general sense that Northfield as a community caters to upper/middle class residents and is not as welcoming or supportive of lower-income residents. Most commonly, this was discussed in the context of feeling a sense of unwelcome among their neighbors or the broader community. Stakeholders also pointed to a need for better training and tools for teachers in understanding how to accommodate a more diverse set of experiences in the classroom to better support students.

Some stakeholders indicated the lack of trust in institutions and comfort in asking for support directly (particularly immigrant families concerned about documentation status). While some organizations are already working to build trust and improve awareness of program eligibility with these populations, this represents an opportunity to improve program access.

Finally, stakeholders pointed to challenges with the stigmatization of people experiencing homelessness (for example, an assumption of substance abuse or mental health challenges) that limits the willingness to offer support and shapes public opinion about who is worthy of support and positive outcomes. This is an opportunity for public education.

There are several substantial issues related to manufactured housing. (See “Who is Most Impacted?” below for more detail)

OTHER NOTABLE HOUSING AND EDUCATION CONDITIONS

Documentation requirements are a key barrier to attaining better housing outcomes. Stakeholders reported lack of residency status documentation as a barrier to accessing a wide range of housing and other supports. This includes both who lack documentation because they lack the residency status and those who have the residency status but lack the documentation for other reasons (e.g. the documents are physically inaccessible to the individual). Contributing to this problem is the fact that immigration offices have fallen behind on paperwork and processing, delaying status updates and documentation provision.

A separate but related issue that was discussed was the limitation that an individual must be 21 years of age to rent a hotel room, which is a significant problem for youth experiencing homelessness.

A lack of coherent community housing vision and targets to address the needs. Stakeholders discussed the need for a common plan or strategy for how the community (inclusive of public and private sector organizations) could work together to address the acute housing challenges in Northfield and Rice County. Many organizations are doing substantial and meaningful work that is already contributing to the solution but do not have a sense of how their work is contributing to a broader trajectory of progress.

Relatedly, stakeholders pointed to the need for leadership in order to initiate and sustain substantive action. Recent successes like the rental ordinance and housing trust fund are energizing examples, but many stakeholders expressed concern that more concerted effort would be needed to maintain this positive momentum. There were mixed perspectives on where this leadership should come from with some pointing to the City and County and others pointing to coordinated action by organizations.

OTHER NOTABLE HOUSING AND EDUCATION CONDITIONS

Market conditions and lack of legal documentation create a strong potential for landlord exploitation.

Stakeholders reported negligence and a lack of accountability for landlords they attribute to the fear of retribution by those lacking documentation along with market conditions that mitigate the risk of vacancy loss for landlords – if a landlord loses a tenant, they can quickly and easily fill the unit. An example cited is the lack of responsiveness of landlords to tenant requests for urgent repairs or paperwork. In some cases, tenants opted to withhold rent to get their landlord to respond to them. This challenge translates into significant housing quality challenges for many families. Some stakeholders pointed to the opportunity to improve knowledge of tenants’ rights as a way to combat this.

Consistent childcare access and/or affordability is a major barrier for some families.

There were varied perspectives on childcare, with some stakeholders reporting that Northfield has adequate childcare available and others reporting challenges. Multiple COVID-19 pandemic-related challenges were also discussed, including hesitation in sending children to childcare for fear of exposure to the virus and families unexpectedly losing income due to forced quarantine periods for children. Stakeholders also reported difficulties for student outcomes when they had multiple caregivers providing childcare for them who provided inconsistent learning environments and support.

A need for improved financial literacy education. Stakeholders pointed to the need for more robust financial literacy education for both youth and adults. This need connected both to improving readiness for the homebuying process and for helping individuals and families with everyday financial management.

WHAT CONTRIBUTES TO THE LACK OF HOUSING AFFORDABILITY?

One of the most consistent themes (emphasized above) was the housing affordability challenge in Northfield for both renters and homebuyers alike. Stakeholders proposed a range of factors that collectively contribute to housing prices. These include the following:

High Demand for Housing

- Presence of private colleges
- Northfield viewed as a desirable retirement community (partly because the colleges allow seniors to audit courses)
- Proximity to the Twin Cities
- Growing local population

Constrained Housing Supply/Production

- NIMBYism (Not-in-my-backyard concerns about new development) is a problem in some cases, particularly with regard to multifamily development.
- Production rates have still not recovered from the recession
- Land availability – despite being surrounded by a rural area, there is competition for lucrative agricultural land. Some stakeholders reported that local farmers are interested in buying *more* land for agriculture,

rather than trying to sell land for housing development.

- Even land that could be available would require substantial infrastructure development in many cases, pushing development costs (and therefore rents/sale prices) up as well.

Income -Housing Cost Disparities

- Income growth is not keeping pace with housing prices. Stakeholders pointed to the state politics surrounding minimum wage increases as a barrier.
- Many local jobs create income instability, meaning individuals and families face regular budget shortfalls and have to choose between paying rent and eating or getting medical care.
- The difficulty of federal housing assistance programs to keep up with market and respond to the needs.

WHO IS MOST IMPACTED BY THESE CONDITIONS?

Stakeholders identified multiple populations whose housing needs are specifically not being met, described below.

Renters . Northfield’s renters struggle with two primary challenges:

- Rent affordability – the combination of rent levels, the lack of rental unit supply, typical income levels and the challenges discussed above with public assistance for housing mean that many families struggle to find rental units that are affordable to them and/or afford the units they are in.
- Housing quality and landlord negligence – many renters report having maintenance issues that are not being adequately addressed, including those that have the potential to pose health and safety risks such as long-term substantial water leaks. Some stakeholders also described cases where landlords raised rents or entered units without notice and were not responsive to tenant requests for repairs and critical paperwork. High demand for rental units and concerns about exposure for renters who are undocumented lead to extreme power asymmetries between tenants and landlords. Many tenants do not know their legal rights or are afraid to report landlords for fear of retaliation. On the bright side, some stakeholders did express optimism that the city’s new approach to regulating rentals would begin to make positive improvements in this respect.

Homebuyers seeking affordable, entry-level homes . Homebuyers seeking entry-level homes in Northfield have limited-to-no options within the city and end up being forced to either remain renting or seek affordable homes farther away. Affordable homeownership models such as community land trusts were mentioned as a potential idea to explore.

WHO IS MOST IMPACTED BY THESE CONDITIONS?

Immigrant populations, including many Somali and Latine families with school-age children. Stakeholders discussed difficulties accessing credit, mortgage products, and public assistance for housing due to some combination of residency status and documentation status. Even those who have substantial savings for a down payment and income to meet lending requirements are generally unable to secure a mortgage if they do not have a social security number. In cases of mixed-status families, children may be able to secure credit on behalf of the family, but this has long-term financial consequences for the child. Stakeholders also discussed the increase potential for landlord abuse, such as entering without notice, changing rents without notice, and failure to address chronic repair issues due to a fear of retribution and exposure.

Language and cultural barriers to accessing programs and services were also discussed, which are relevant for all immigrants, regardless of residency status. These include both logistics (lack of support for multiple languages) and hesitancy/trust related to eligibility and exposure concerns. There is also sometimes a support need for new immigrants and refugees in adapting to living in a northern climate, using different types of stoves and appliances, etc.

WHO IS MOST IMPACTED BY THESE CONDITIONS?

Residents of manufactured housing communities . Stakeholders consistently pointed to the two manufactured housing communities in Northfield (Viking Terrace and Riverside) as the populations most impacted by housing quality conditions, both structural and crowding -related . Most of the units are older and suffer from a combination of maintenance needs and structures or building systems that have reached (or exceeded) the end of their service life without a clear path to replacement . Many local contractors refuse to service the units because they are unable to warrant their work . Meanwhile, families, including those with school-age children, continue living in them and enduring the environmental quality hazards. In addition, residents of these communities are also susceptible to challenges renters face with landlords, since they must pay rent and access fees and thus may be subject to rent increases and the unwillingness of the landlord to attend to site maintenance and amenities .

Additional contributing factors discussed included :

- The lack of economic incentive to invest in the units - even if an owner can find a contractor willing to do work on the unit, the cost of repairing the unit will be unrecoverable by the owner upon sale.
- The lack of clear regulatory and code enforcement structure for manufactured housing generally – it’s not always clear to owners whose permission is needed to have work performed on a unit, and they may take the landlord’s permission as sufficient when legally a city permit is required. This has resulted in the long -term growth of unpermitted additions and building features and an impossible choice for the city between enforcing the building and land use codes and threatening housing stability for families if codes are enforced but they are unable to afford the required repairs. While the city has done some outreach and education work to address this, more is likely needed.

HOUSING AND EDUCATION STRENGTHS

While the above findings focus primarily on challenges that stakeholders experienced and hope to address as a community, many also pointed to key strengths in Northfield's and Rice County related to housing and education. These include:

- Generally friendly and welcoming community.
- Availability and physical proximity of services and amenities. Stakeholders talked about Northfield as being surprisingly cosmopolitan given its location (the influence of the colleges helps with this).
- There is an unusually robust group of committed nonprofit and service provider organizations with committed staff who support people and families in the area, especially for Northfield's size.
- Local schools provide a high-quality and challenging curriculum that provide most students with a good education.
- From a housing development perspective, compared to other communities in the region, the community is much more open to new ideas, approaches and generally understands the need for providing better housing options for people. While some still reported NIMBYism as a problem, it's at least less pronounced compared to other communities.
- A supportive and forward-thinking public sector who understands community needs, is open to new approaches, and committed to creating more positive and equitable outcomes.

OPPORTUNITIES FOR ACTION

When asked about their ideas for taking action to improve conditions in Northfield, stakeholders suggested a wide range of ideas that may be worth considering and further exploring for feasibility. Some of these actions are also featured in the example practices discussed in the appendix to this document.

Service and School -related Opportunities

- School focus on financial literacy education and improving housing consumer savvy of youth
- Improving the awareness of existing resources and services for families to better connect them to things that already exist.
- Providing additional supportive services to help families achieve housing stability (could be attached to housing or as independent services). This could include eviction mitigation, financial support for temporary financial hardships,
- Early education/elementary school-focused support for immigrant families in transitioning to the public school system (e.g. cultural navigator roles). Other stakeholders reported that some of these roles already exist, so this should be explored further.
- Opportunity for additional training and tools for teachers in understanding how to accommodate a more diverse set of experiences in the classroom to better support students

Housing Development Models to Explore

- Partnering with tax credit developers from the twin cities who could bring experience with different development models.
- Co-location of housing and education facilities as a way to provide high quality childcare and early education to low-income families
- Community land trusts (and other shared equity models), including resident owned communities model in manufactured housing communities
- Exploring cottage homes and Accessory Dwelling Unit models as a way to create more affordable units - some stakeholders mentioned that there are specific challenges with licensing ADU's due to restrictions in some zones on the portion of units that can be rentals, so this may also be a matter of removing effective barriers to implementation.
- Exploring the viability USDA affordable housing programs, especially in the broader region
- Expanding the capacity of organizations to develop and maintain permanent supportive housing.
- Creating temporary housing units to house families to allow transition into newer manufactured housing units

OPPORTUNITIES FOR ACTION (cont ...)

Pursuing Creative Partnerships

- Developing regional employer support for housing. A specific opportunity was discussed in recognizing that the housing challenges are a collective challenge across employers and creates a zero-sum competition for local workers – labor supply constraints mean that any attraction of a new employee means another employer losing an employee. This could also take the form of a public focus on housing for the workforce and essential workers (such as teachers).
- Improving relationship building with individual families and students (mentioned in multiple contexts – for those in the school system (school resource officers, secretaries, lunch ladies, etc.), partnering with employers to reach individuals to connect them to programs, and through increasing the ability of service provider program staff to build relationships.
- Building relationships with landlords (discussed in the context of both improving housing quality conditions and increasing participation in voucher and emergency housing programs).
- Improving coordination among organizations doing similar work. Some stakeholders felt that there is already a lot of space designated for coordination, so this may be more about improving the effectiveness of those existing spaces.

Policy/Regulatory Actions

- Creating a local inclusionary housing policy
- Waiving/discounting sewer and water access fees to enable greater affordability
- Source of income protections (may be preempted by the state)
- Minimum wage legislation (may be preempted by the state)

Other Actions

- Emphasizing the importance of mental health and the intersections of mental health-substance abuse-homelessness. Also, emphasizing the health impacts of housing. So making connections in both directions.
- Increasing the age and racial/ethnic diversity in the City's boards and commissions
- Improve community acceptance of more diverse housing types
- Creating bus shelters for children who must wait outside in the cold for the school bus
- Having a safe space for youth to go when parents aren't around (and transportation to get there)

LANDSCAPE ASSESSMENT

LANDSCAPE ASSESSMENT

One of the assessment components is to identify key themes from existing reports about housing and education needs in the region. The information from the landscape scan is intended to broadly inform the assessment process and findings.

At the start of the assessment process, core partners provided consistent feedback that they had participated in many assessment reports already and did not need another narrative report that outlines the needs and goals. This landscape scan endeavors to provide an overview of themes found across the existing research, providing new insight about them.

In addition, this component includes inventorying local organizations who work on issues related to housing and education.

THREE QUESTIONS:

1. What have past studies collectively told us about **housing and education needs** in Northfield?
2. What specific **housing, education, or housing -education goals** reoccur across past studies?
3. What **housing, education, or housing -education solutions** have already been proposed?

LANDSCAPE ASSESSMENT

DOCUMENTS REVIEWED:

- 2021 Northfield Housing Study Final Report
- 2018 Rice County Comprehensive Housing Study
- 2017 Northfield Strategic Plan
- 2020 Allina Health Report
- 2018 Briefing Paper: Homelessness in Northfield
- Report of The Governor's Task Force on Housing August 2018: Goals and Recommendations

**Findings from this landscape scan skew toward housing -related issues and solutions, because many documents focused on housing and homelessness.*

LANDSCAPE ASSESSMENT

SUMMARY

- **Common needs:** Across the documents, there is a strong emphasis on housing needs. Homelessness, housing affordability, market development, and employment were the four major needs consistently documented across recent reports. **In summary, lack of affordable housing supply; wages are mismatched with rental price points; households are cost-burdened; and challenging to attract new and desirable development.**
- **Common goals:** Most goals in recent reports relate to housing. **Consistently, they focus on increasing affordable and diverse housing options for the growing and diverse household types.**
- **Common recommendations:** **Recommendations overlap across recent reports, pointing to agreement on potential solutions.** However, these reports did not include any recommendations that explicitly connect housing and education solutions.

An opportunity exists for the public sector to **take action** on housing and education goals and recommendations previously proposed for the City of Northfield.

LANDSCAPE ASSESSMENT

KEY FINDINGS | HOUSING-EDUCATION RECOMMENDATIONS

1. Encourage construction of new affordable housing units

Provide public incentives to attract new affordable development opportunities from developer in the surrounding areas in the MSA region.

2. Increase and support programs that provide affordable rent assistance

Focuses on increasing direct and indirect assistance, such as financial assistance, or rental units and improving coordination with qualifying renter households.

3. Expand supportive and emergency housing

Focuses on expanding emergency, transitional and long-term supportive housing options for homeless youth, individuals, veterans and families.

LANDSCAPE ASSESSMENT

KEY FINDINGS | HOUSING-EDUCATION RECOMMENDATIONS

4. Improve rehabilitation efforts for homeowners

Improve existing programs focused on **rehabilitating existing housing stock** more effectively, with an emphasis on **income eligible homeowners**.

5. Develop a senior housing plan

Focus on more **senior housing** for the growing population, **address the mix of needs for these household**, such as independent living, assisted living and supportive services.

6. Develop a workforce housing strategy

Focus on the creation of **new mixed-income housing units**, that provides a wide range of rent units priced for the wages across the diverse employment sectors in Northfield.

7. Develop preservation strategies for multifamily rental units

Develop financing and programmatic tools that will **support preservation efforts for existing affordable multifamily rental units** in Northfield.

LOCAL CAPACITY TO ADVANCE HOUSING + EDUCATION

In addition, the technical assistance team inventoried (and in some cases interviewed) organizations who play key roles in housing and education systems. The information in the following three tables presents key capacities and intersections with populations of interest for both public and private organizations.

This list is not intended to be comprehensive or fully represent each organization. For example, we do not include a range of private housing developers here that contribute to the housing system. Instead, this is intended to highlight the wide range of strengths in Northfield and Rice County and be a starting point for considering who can be part of efforts to advance housing and education outcomes in the area and the tools they can bring to the table.

Public Sector Organizations

Organization	Key Housing and Education Capacities and Resources	Intersections with Populations of Interest
City of Northfield	<p>Programs and Funding: Federal housing program administration, mobile home rehab program, down payment assistance, aging in place grants, (future) housing trust fund administration</p> <p>Other Capacities: Zoning and permitting powers, code enforcement, public land ownership, rental housing ordinance, rental property management</p>	<p>Touch all populations, including renters, low-income/first time homebuyers, manufactured housing residents, immigrant communities, families with children.</p> <p>May have limited touchpoints with those living outside the city limits.</p>
Northfield Public Schools	Connections to direct support for students in need of housing and education support, some schools use a community school model with more direct services.	Children/youth and families with children, including those living in manufactured housing communities and immigrant families.
Rice County HRA	Housing Choice Voucher administration, Homeownership program for voucher holders, emergency housing programs, landlord engagement, land acquisition and disposition/development	Low-income renters (including those who have vouchers and want to become home buyers). Can serve families with mixed immigration documentation status, as long as at least one person is eligible,

LOCAL CAPACITY TO ADVANCE HOUSING + EDUCATION

Private Sector Organizations

Organization	Key Housing and Education Capacities and Resources	Intersections with Populations of Interest
Rice County Habitat for Humanity	For-sale home construction, homebuyer counseling and readiness	First-time and low-income homebuyers. Counseling and other supports are available to all, but homebuying is restricted to citizens and permanent residents.
Community Action Center	Cross-cutting support: emergency and permanent supportive housing, support for students, employment, transportation, food and other material needs.	Serve: Lower-income individuals and families (up to 300% of the poverty rate), those experiencing or at risk of homelessness. Most programs do not limit eligibility based on documentation status.
Three Rivers Community Action	Housing development (including tax credit and permanent supportive housing developments), transportation, early education (including head start) and home visits, homelessness and crisis services, transitional housing, prevention programs	Low-income renters, people at risk of homelessness,
Northfield Union of Youth	Empowerment, service coordination, and multi-faceted support, services and physical space (through The Key) for youth	Youth, including many who have experienced homelessness and disruptions in education.
Northfield TORCH	Direct support to students such as tutoring, academic advising, standardized test preparation, leadership opportunities and career exploration.	Students (especially high school students) of color, youth from low-income families and first-generation college students.
Growing Up Healthy	Cultural navigators, home energy and weatherization programs, caregiver support.	Low-income and Latine families
Rice County Neighbors United	Community organizing, policy advocacy, cultural competence, language translation, tenant education and eviction mitigation/mediation	Manufactured housing community residents, renters, immigrant populations,
Northfield Isiah Chapter	Housing and environmental policy advocacy	Did not have the opportunity to discuss

LOCAL CAPACITY TO ADVANCE HOUSING + EDUCATION

Collaboration and Backbone Entities

In addition, there are multiple existing collaboration and ‘backbone’ entities and efforts in the area. These include:

- **Northfield Promise:** A backbone organization with a collective impact model that focuses on helping children in Northfield succeed.
- **Healthy Community Initiative:** A convenor and supporter on a wide range of local programs and initiatives, including Northfield Promise.
- **Northfield Racial & Ethnic Equity Collaborative:** A diverse group of organizations who are working to collectively improve racial equity and inclusion in the community.
- **Northfield Affordable Housing Task Force:** A group of housing-focused organizations who meet monthly to share, coordinate and align work where relevant.

ENTERPRISE TEAM REFLECTIONS

REFLECTIONS

WHAT STOOD OUT TO US AS OUTSIDERS?

Need for clear prioritization of outcomes/conditions to collectively address and pivoting from recognizing needs to identifying strategies (especially collective approaches)

There is a need to identify partnership platform and structure from which to advance housing + education (e.g. is that the REEC, is it a separate entity, who will provide the backbone support, etc.)

There is a wealth of energy and capacity in/around Northfield for a community of its size, but it is sparsely distributed across smaller organizations that don't "anchor" the work in the way that is needed.

The barriers and lack of institutional support for immigrant communities (particularly undocumented populations) is clearly a concern for many local stakeholders.

There is wide recognition of the needs and key populations. This is a great starting point!
What is missing is a shared direction, vision, targets and a sense of how each organization's work contributes to collective progress.

There is an opportunity to more fully include youth voices and experiences in planning processes (though Northfield is doing better already than many other communities we have worked in)

REFLECTIONS

ENTERPRISE TEAM REFLECTIONS: WHAT STOOD OUT?

Based on what we learned from our process, there were five primary action areas that stood out to us that have the potential for substantial impact based on the work we have seen happening in other communities.

1. An opportunity to **build new partnerships and local leadership** (could be in the public or private sectors) that will better enable Northfield to create and sustain action related to housing and education.
2. An opportunity to identify ways to better serve those for whom **documentation status is a barrier** to attaining positive housing and education outcomes.
3. An opportunity to address the **housing quality challenges** experienced by residents, particularly those in living in rental and manufactured housing units.
4. An opportunity to improve the use of existing tools (and/or invent new tools) to strike a better balance between **housing supply and demand** and create a more accessible housing market for those with lower incomes.
5. An opportunity to adopt new policies and practices to address concerns in the city's two existing **manufactured housing communities** .

For each of these areas we have included an overview slide and an appendix section that discusses some example practices that Northfield organizations could consider exploring.

ABOUT THE OPPORTUNITY

1. PARTNERSHIP & LEADERSHIP TO CREATE AND SUSTAIN ACTION

While individual groups and organizations are doing important work to address housing and education challenges within their own activities, there is a general sense that Northfield/Rice County lacks a coherent community vision for addressing the documented housing conditions and recommendations outlined in local plans and assessments.

Stakeholders have the sense that the kind of change that is needed will require a new kind of leadership on housing issues that will spur and sustain action by local groups.



Relationship to local needs

- Housing instability
- Limited housing affordability
- Need for coordinated planning
- Need for intra- & cross-sector coordination



Relationship to economic mobility

- Promotes systems-level change

ABOUT THE OPPORTUNITY

2. ADDRESSING DOCUMENTATION STATUS BARRIERS

Stakeholders and local studies point to a need to provide more housing options for the families living in Northfield who do not have status documentation. Presently, two manufactured housing communities (MHC) in Northfield serve as the primary housing option for families without documentation. Unfortunately, the MHCs represent the highest concentration of dilapidated housing in the city.

This reliance on MHCs is due to federal subsidy and funding programs that limit their eligibility to citizens or classifications of immigrants that do not include those without documentation. In addition, most banks and financial institutions that provide home mortgages require social security numbers, and those that accept Individual Taxpayer Identification Numbers are much less affordable.



Relationship to local needs

- Housing instability
- Limited housing affordability
- Barriers to accessing or fully using available services
- Inequitable impact of COVID-19



Relationship to economic mobility

- Increases families' housing stability
- Addresses root cause of absenteeism
- Improves educational outcomes

ABOUT THE OPPORTUNITY

3: IMPROVING HOUSING QUALITY

The rental market is very tight in Northfield, renters at the lower end of the market have fewer choices when it comes to rental units. Some renters have expressed concern over the quality of their rental homes but vulnerable tenants, including renters with low incomes, the elderly, or non-English speaking immigrants often don't make complaints for fear retaliation from landlords, including forced eviction or raises in rent. Poor rental housing conditions can cause or exacerbate health conditions, including asthma or other respiratory conditions, lead to accidents and injuries, and lead to missed school or work.

Code enforcement operates on a formal or informal complaint basis. If a violation is found, enforcement actions are started. In Northfield, inspections take place at the time of application for a rental housing license, on the city's regular two-year inspection cycle, if a "bona fide" complaint is made, or when a property owner requests an advisory inspection of the property.



Relationship to local needs

- Housing instability
- Limited housing affordability
- Need for intra- & cross-sector coordination



Relationship to economic mobility

- Increases families' housing stability
- Addresses root cause of absenteeism
- Improves educational outcomes

ABOUT THE OPPORTUNITY

4: IMPROVING HOUSING MARKET CONDITIONS

The housing market in Northfield has a short supply of housing and affordable housing both on the for-sale and rental side. Long-term residents and those employed in the city also expressed the need for the city to provide a range of smaller and diverse housing options in a market with few available options. The city's development pipeline for rental and for-sale units are currently being outpaced by supply and there has been a growth in new families and senior populations, indicating a desirable and competitive housing market in the Northfield. While this can spark strong economic growth for a community, it can also make it challenging for existing and vulnerable residents to find new housing opportunities. Special populations like the non-English speaking immigrants face a shorter range of housing options with limited access to rental and homeownership opportunities.



Relationship to local needs

- Housing instability
- Limited housing affordability
- Need for intra- & cross-sector coordination



Relationship to economic mobility

- Increases families' housing stability
- Addresses root cause of absenteeism
- Improves educational outcomes

ABOUT THE OPPORTUNITY

5: ADOPT A NEW APPROACH TO MANUFACTURED HOUSING COMMUNITIES

Manufactured housing communities (MHCs), are an essential source of housing for individuals and families with lower incomes. They are often one of the only relatively affordable market-rate housing sources and serve as a critical housing source for those who don't qualify for traditional mortgages because they can be purchased for cash. MHC residents have a precarious housing situation and face unique housing challenges. Units are often too costly or impossible to move, particularly with older units in fragile condition. Aging infrastructure impacts residents' safety and can lead to displacement when buildings become uninhabitable or closed due to poor conditions. Increased land values and increased maintenance costs can also put the community at a greater risk of closure and redevelopment, leading to residential displacement.



Relationship to local needs

- Lack of affordable childcare
- Barrier to employment opportunities
- Limited transportation access



Relationship to economic mobility

- Provides cradle-to-career service
- Creates wealth-building opportunities

APPENDIX: EXAMPLE PRACTICES

PARTNERSHIP AND LEADERSHIP TO SUSTAIN CHANGE

EXAMPLE: TRANSFORMATIONAL ACTION/LEADERSHIP

A. CREATE A HOUSING ACTION PLAN OR STRATEGY

Description : Developing a housing action plan or strategy can be a very effective way to establish a collective vision for how a community will address its housing challenges in committing to specific goals, objectives, actions and timelines. They can also serve to focus attention on those conditions, populations and geographies the community considers to be the highest priority. This stands in contrast to housing studies, which often document challenges and conditions but do not generally seek to build consensus about what matters most or what the community can do about it.

Considerations : Due to many housing activities requiring public funding and approval housing strategies and action plans generally should be led by municipal governments. To achieve the greatest effectiveness, community members and organizations must be able to see themselves reflected in the direction and priorities of the plan. Plans can also help to demonstrate alignment of local goals with state programs or goals that may be helpful in securing additional funding to support the community's goals.

Examples :

- [Minneapolis 2040 Plan: Housing](#)
- [Prince George's County, MD: Housing Opportunity for All](#)
- [Mid-Ohio Regional Planning Commission Regional Housing Strategy](#)
- [Toledo, OH: Toledo Together](#)

EXAMPLE: TRANSFORMATIONAL ACTION/LEADERSHIP

B. BUILD AWARENESS OF CONNECTIONS BETWEEN HOUSING+ EDUCATION

Description : Housing is increasingly recognized as a key driver of outcomes across many key issue areas, including education, economic development and health. When students do not have stable, quality housing they face additional challenges to achieving good outcomes in school. Housing quality issues contribute to an individual's health as well as both public and private health care costs. The lack of housing that is affordable to a region's workforce can be a key barrier for the growth and sustainability of local businesses and institutions. This also includes retention of essential workers such as teachers and public employees, whose salaries have not kept pace with housing cost increases over time in many communities.

Considerations :

- This can be a public sector and/or private/non-profit-led effort
- There are many approaches to undertaking this, but effective campaigns involve direct engagement and dialogue vs. simply producing information resources that many key stakeholders will not encounter.



EXAMPLE: TRANSFORMATIONAL ACTION/LEADERSHIP

B. BUILD AWARENESS OF CONNECTIONS BETWEEN HOUSING + EDUCATION (continued)

Examples :

- Children who live in a crowded household at any time before age 19 are less likely to graduate from high school and tend to have lower educational attainment at age 25.
- Living in poor-quality housing and disadvantaged neighborhoods is associated with lower kindergarten readiness scores.
- Homeless students are less likely to demonstrate proficiency across academic subjects and passing rates for English language arts, math, and science exams are lower than among their housed counterparts.
- For typical households in California's Fremont Unified School District, the impact of school quality on housing prices is more than three times greater than the impact found in studies in other regions. This impact matches the cost of private education for a child, suggesting that home prices effectively act as tuition for in-demand public schools.
- Near a high-scoring public school, housing costs 2.4 times as much, or roughly \$ 11,000 more a year, as housing near a low-scoring public school.
- In one study in New York City, improvements in a school's test scores were associated with higher home values and increased spending on residential investments. Improving a school's scores by one standard deviation was correlated with a 1.8 percent increase in housing values.
- Housing and financial instability often lead to children moving to poorer schools.

EXAMPLE: INCREASING CAPACITY

PARTNERSHIP FOR CHILDREN & YOUTH

Description : The [Housing and Education \(HousED\) Initiative](#) began in 2010 as an engagement between the Partnership for Children & Youth (PCY), a California advocacy/capacity-building organization, and Eden Housing, a nonprofit housing provider. At the time, Eden Housing sought training/support from PCY to develop after-school programs for students living in their developments. As the program grew, additional affordable housing developers and public housing authorities expressed interest in collaborating on housing-based education initiatives.

HousED offers a useful example of a cross-sector partnership that leverages memoranda of understanding (MOUs). PCY uses MOUs with partners to establish an education initiative action plan, a data assessment plan and outline the coaching/training for staff. HousED demonstrates how partners are working together to share data, adopt best practices and grow their capacity to address educational outcomes for children and families.

Program background:

- [Partnership for Children & Youth \(PCY\)](#)

Additional resources:

- [Data-Sharing Toolkit for Communities – Dept. of Education](#)
- [Data Sharing Road Map: Improving Student Outcomes through Partnerships – HUD](#)



EXAMPLE: TRANSFORMATIONAL ACTION/LEADERSHIP

C. ENCOURAGE EMPLOYER SUPPORT ON BROADER HOUSING SYSTEM/SUPPLY EFFORTS

Description : When housing is unaffordable or unavailable to employees, employers will struggle with attraction, retention and long-term sustainability. Employers engaging on housing issues can be a tremendous asset and energizing force in a housing system. Employers can bring resources to support better housing outcomes in the community as well as leadership to help local communities understand the importance of housing to the overall success of the region.

Employer buy-in to housing agendas can cut across political partisanship on housing issues that is sometimes a barrier and help to underscore the importance for economic development and shared prosperity. For example, many local elected officials recognize the need for action when businesses identify housing as a key issue for them.

Employers can participate in housing in a variety of ways, both as individual businesses and as a collective through interest groups such as a Chamber of Commerce. They can be vocal advocates and educators for housing goals. They can invest directly in housing development and/or affordability by contributing to local funds that focus on housing investments aligned with public sector goals. They can also participate directly in development by bringing capital to a development to cover a financing gap or even working with a developer to create new housing specifically for their employees. Organizations who have foundations, corporate social responsibility efforts, or mission components of their work can also find alignment between these goals and a focus on housing.

Considerations : In markets where housing supply is a fundamental constraint, simply raising wages or providing employees with benefits such as down payment assistance will largely be a zero-sum game – it may increase the competitiveness of one business’s employees in the housing market, but at the direct expense of others’ ability to obtain housing. Thus, it is critical that employers both be educated about the importance of the broader housing system and understand what role they can play in addressing the challenges for the region’s housing system as a whole.

EXAMPLE: IMPROVING COORDINATION

COMMUNITY CARING COLLABORATIVE

Description : The Community Caring Collaborative (CCC) in Washington County, ME supports its partners through four main services: (1) convening groups of community service providers to build trusting relationships, collaborate, and share information; (2) incubating programs to address emerging community needs; (3) providing training and technical assistance (TA) to partner staff on relevant topics and implementation strategies; and (4) operating core programs that support multiple partners.

While not focused specifically on housing and education, the CCC offers a useful example of a collaboration focused on specific community outcomes, with embedded training and technical assistance that works to build the capacity of member organizations.

Program background:

- [Community Caring Collaborative](#)

Additional resources:

- [Capacity Building Case Study – Housing Action Illinois](#)
- [Training and Capacity Building – Housing Association of Nonprofit Developers](#)



EXAMPLE: TRANSFORMATIONAL ACTION/LEADERSHIP

C. ENCOURAGE EMPLOYER SUPPORT ON BROADER HOUSING SYSTEM/SUPPLY EFFORTS (continued)

Examples :

- The Faribault Chamber of Commerce has been having recent conversations about the importance of housing for the growth of local businesses.
- The [Greater Minnesota Housing Fund](#) has made many employer assisted housing investments across the state. An example is the [Technology Park Apartments](#) in Rochester, MN. GMHF has one of the nation's most well-developed employer-assisted housing programs, so this is a significant asset for Northfield.
- Housing investments by companies such as [Amazon](#), [Microsoft](#), and [Google](#) are high profile (and large dollar amount) examples, but are not necessarily relatable for smaller businesses. Small business efforts such as [this development](#) in Omaha, NE may be more relatable.
- There are also many examples of colleges and universities that have various employee housing programs. [This paper](#) includes some case studies.

EXAMPLE: COLOCATION OF SERVICES

HOME & HOPE – ENTERPRISE COMMUNITY PARTNERS

Description : In 2017, Enterprise launched the Home & Hope initiative in the Pacific Northwest to address the region’s critical shortages of affordable housing and early learning centers. The Home & Hope initiative convened partners across sectors to outline the need for co-locating early learning centers and affordable housing and facilitated partnerships to create a pipeline of development projects that meet these needs. The initiative worked with public-sector partners to identify public and tax-exempt sites that could be designated for these development projects. This initiative also led to the creation of state and county grant programs to ensure funding for the new early learning centers, building in sustainability for the partnership over time.

The Home & Hope Initiative has brought a range of partners together who are investing in children and families (local government, affordable housing developers, childcare providers, etc.) and could be targeted to housing development projects that are integrated with other services, such as childcare.

Program background:

- [Home & Hope – Enterprise Community Partners](#)
- [Home & Hope Mapping Tool – Enterprise Community Partners](#)



EXAMPLE: COLOCATION OF SERVICES

290 MALOSI – MERCY HOUSING

Description : In this public housing redevelopment project in San Francisco, CA, two residents will have the opportunity to operate licensed, home-based childcare businesses in their new apartments, which have been designed to accommodate their entrepreneurship with an extra childcare room and connection to secure play space. In addition to expanding childcare options in the neighborhood, these small, family-operated businesses will enable residents to benefit financially from the investment in their community.

Incorporating childcare at the housing development and household level integrates a needed cradle-to-career service in an accessible way, while also accommodating a home-based business model.

Program background:

- [290 Malosi – Mercy Housing](#)

Additional resources:

- [Housing Development + Child Care Facilities – LIIF](#)
- [Looking Beyond Child Care – Bipartisan Policy Center](#)



ADDRESSING DOCUMENTATION STATUS BARRIERS

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

A. FEDERALLY FUNDED HOUSING OPTIONS

Description : Two laws govern noncitizen eligibility for federal housing programs. Section 214 of the Housing and Community Development Act of 1980, as amended, makes certain categories of noncitizens eligible for a prescribed set of federal direct housing assistance programs (including the largest rental assistance programs: Public Housing, Housing Choice Vouchers, and Section 8 project-based rental assistance, as well as rural rental assistance). These federal housing programs are “restricted”- assistance can only be provided to individuals who are citizens and “eligible noncitizens”. The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA, P.L. 104- 193), makes all noncitizens except those deemed “qualified aliens” ineligible for federal public benefits, defined to include housing assistance.

Considerations : There are exceptions to these rules, as well as programs not subject to these constraints, which allow for some federal housing programs to be used to develop subsidized rental, and even homeownership opportunities, for families without documentation.

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

A. FEDERALLY FUNDED HOUSING OPTIONS (continued)

Examples :

1. Rural Rental Housing Program

- **Section 515:** provides direct federal loans to fund the construction or rehabilitation of below-market rental housing for low-income residents in rural areas. Although the USDA proposed regulations in 2004 that would have modeled, Section 515 loans after the 214-covered programs, they subsequently indefinitely delaying those provisions in 2005. Thus, there are no current noncitizen restrictions on occupancy in Section 515 units. However, if a Section 515 unit is also receiving rental assistance under Section 521, the more restrictive Section 521 noncitizen eligibility criteria are in effect.

2. U.S. Housing and Urban Development Rental Housing Programs

- **Section 811:** Provides funding for nonprofit organizations to develop supportive housing for persons with disabilities and provide rental assistance. Eligible households include at least one very low-income person (within 50% of median income) and at least one person over the age of 18 with a disability.
- **Section 231:** Provides mortgage insurance to support the construction and rehabilitation of multifamily rental housing for elderly persons (over age 62) and/or persons with disabilities.
- **Section 221(d)(3) and Section 221(d)(4)** (unless receiving Rent Supplement or Section 8 funds): Provides mortgage insurance to support the construction and rehabilitation of rental housing for low- and moderate-income persons, the elderly, and persons with disabilities.
- **Housing Opportunities for Persons with AIDS (HOPWA):** Includes short-term assistance to prevent homelessness, longer-term rental assistance and facility-based housing (such as adult family homes) for persons living with HIV/AIDS.

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

A. FEDERALLY FUNDED HOUSING OPTIONS (continued)

Examples :

3. Nonprofit Charitable Organizations Exception

The PRWORA exempts organizations that are both nonprofit and charitable (as defined in the statute) from the requirement to verify an applicant's immigration status, including subgrantees. This means that nonprofit charitable organizations are not required to inquire about or verify an applicant's immigration status, thus allowing them to provide aid to non-qualified individuals. DOJ guidance also affirmatively states that a nonprofit charitable organization cannot be penalized for providing benefits to non-qualified individuals if it chooses not to verify status, so long as there are no other competing requirements to do so (for example, Section 214) and the individual has not already been deemed a non-qualified individual by a non-exempt entity. The two relevant programs affected by this exception are:

- **Community Development Block Grants (CDBG):** The CDBG program is not subject to the immigration restrictions in Section 214 and does not have specific immigration status restrictions subject to PRWORA. CDBG services fall outside of the type of programs subject to PWRORA or be effectively exempt because they are administered by a nonprofit charitable organization that is not required to verify immigration status for eligibility.
- **The HOME Investment Partnership Program (HOME):** HOME is also not subject to the immigration restrictions in Section and a 2004 HOME Q&A posted on HUD's website states "HOME is considered a Federal public benefit under PRWORA." However, applying the PRWORA exceptions, HOME assistance that is administered by a nonprofit charitable organization is available to undocumented immigrants and immigrants without eligible status.

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

A. FEDERALLY FUNDED HOUSING OPTIONS (continued)

Examples :

4. “Mixed status” households

Families with at least one citizen or eligible noncitizen (which can include undocumented persons), are eligible for the restricted federal housing programs—but they will pay a higher rent (called a pro-rated rent) which may not be affordable. Mixed families include statuses NOT eligible for a federal subsidy including Temporary Protected Status (TPS), “DACA” youth, pending application for another status. If entire household is not eligible, they will not be admitted to the major federal housing programs.

5. Low Income Housing Tax Credits

The Low Income Housing Tax Credit (LIHTC) program, administered by the Internal Revenue Service (IRS), provides per capita federal tax credit allocations to states, which in turn allocate those credits to developers of affordable rental housing for lower-income individuals and families. The law authorizing the program does not address noncitizen eligibility for tenancy in LIHTC-funded housing developments, nor do the program’s implementing regulations or guidance. Thus, there are no current federal noncitizen eligibility restrictions for LIHTC units.

However, many LIHTC developments are financed or otherwise assisted by other federal housing programs. For example, LIHTCs may be used to help finance the redevelopment of public housing or properties with project-based rental assistance; HOME or CDBG grants may be part of a LIHTC development’s financing package; and/or Housing Choice Vouchers may be used in LIHTC units. Noncitizen restrictions applicable to any other assistance is applicable to LIHTC units receiving that assistance.

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

A. FEDERALLY FUNDED HOUSING OPTIONS (continued)

Examples :

6. Low Income Housing Tax Credits – Homeownership

In addition to serving as a mainstay of affordable rental housing in all states, Minnesota’s Qualified Allocation Plan also permits developers to require a homeownership option for residents at the end of the 15-year compliance period. This means that LIHTC can be used to create high-quality homeownership opportunities that are affordable, even using more expensive ITIN loans.

Creating workable homeownership options for LIHTC developments can be challenging, but [successful models share the following characteristics](#):

- Single family homes built with LIHTC equity and rented for 15 years
- In year 16, tenants have the option to purchase at a reduced price
- Lease to own model bases sales price on remaining debt, taxes and cost of repairs prior to sale
- Before sale, property owner upgrades the properties with new roofs, furnaces and hot water heaters
- Outreach, including connection to financial and homebuyer education begins at year 11 or 12
- Soft money, such as HOME funds, is used to ensure that mortgage payments do not exceed rent payments, including use of zero interest second mortgages.

This model has been fine-tuned by some Ohio developers:

- [CHN Housing Partners](#) (Cleveland) has developed over 2100 homes and in 2016, their 1000th family took title
- [Homeport](#) (Columbus) also offers a robust and successful year 16 homeownership program

EXAMPLE: COMMUNITY NAVIGATORS

IMPACT KCK

Description : Through a partnership of organizations/agencies across Wyandotte County, home to Kansas City, the *Impact KCK* initiative was formed to increase access to stable housing and reduce child poverty. Impact KCK created a one-stop resource center to provide wraparound services to students and families experiencing homelessness/housing instability. Students/families often are referred by the Kansas City Public Schools' McKinney-Vento Program liaison. At Impact KCK, families can obtain housing support and other services, with support from “host navigator” staff positions that help families navigate the Impact KCK agencies/services.

Housing and services navigation is a critical tool to help households remain stably housed or to safely relocate. Having centralized services, including housing navigation that incorporates the unique needs of students and their families, could be particularly useful for a community facing high levels of need and first-time homelessness.

Program background:

- [Impact KCK – Avenue of Life](#) • [Impact KCK Toolkit](#)

Additional resources:

- [Housing Navigation Center – Almost Home, Inc.](#)
- [How to Use ARP Funds - SchoolHouse Connection](#)



EXAMPLE: ADDRESSING DOCUMENTATION STATUS

B. LOCALLY FUNDED HOUSING OPTIONS

Description : State and locally funded programs can also be used to finance rental and owner-occupied housing for people without documentation. Common financing tools are tax increment financing (TIF) and housing trust funds (HTFs), tools that are either in active use or in consideration of use in Northfield. These local sources can be paired with LIHTC to deepen affordability in rental developments, in lieu of federal sources like Section 8.

Considerations :

Example:

- Funded out of a Chicago housing trust fund, the Multi-year Affordability through Upfront Investment [\(MAUI\) program](#) by the city of Chicago, offers interest-free forgivable loans to developers interested in serving very low-income tenants. There is no documentation requirement associated with the use of the funds.

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

C. HOMEOWNERSHIP – OBTAINING A MORTGAGE

Description : For Northfield residents interested in buying a home but whose immigration status prevents them from obtaining a Social Security Number, obtaining an Individual Taxpayer Identification Number (ITIN) allows them to access an ITIN mortgage. ITIN mortgages can't resell easily to create more liquidity in the market, as Fannie Mae and Freddie Mac will only buy loans held by lawfully present borrowers, so few big banks offer ITIN mortgages. Therefore, for the most part, the ITIN lenders are small, community-based banks and credit unions that are already immigrant-friendly.

Considerations : Rates for ITIN mortgages tend to be higher and require a larger down payment amount than conventional mortgages, but they can be tailored to address some of the specific barriers to obtaining a mortgage experienced by prospective immigrant homebuyers, such as lack of traditional credit.

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

C. HOMEOWNERSHIP – OBTAINING A MORTGAGE (continued)

Example :

1. The [Minnesota Homeownership Center](#) points prospective ITIN borrowers towards [Sunrise Banks Open Door Program](#), one such ITIN mortgage provider that requires a below market down payment rate of 10% (ITIN mortgages typically start at 15% down payment). Borrowers must have at least one year of credit history, a minimum credit score of 670, two years of tax returns and a picture ID. A Passport, Matricula Consular or Driver's License are all acceptable forms of ID.
2. [New American Funding](#): New American Funding offers two ITIN mortgage products. Their standard product requires a 15% down payment, two years of employment in the same type of work and show two years of tax returns using their ITIN number. Minimum loan amounts are generally around \$90K. The second product requires on 10% down payment, but also requires documentation of entry, and is rarely used.
3. [Alterra Home Loans](#): Alterra Home Loans uses an underwriting model that accommodates borrowers who are self-employed or who live in households where multiple family members contribute to monthly bills. Alterra also offers an Individual Taxpayer Identification Number loan product to immigrant borrowers. Borrowers must have a 20% down payment, have two years of employment in the same type of work and show two years of tax returns using their ITIN number.

EXAMPLE: ADDRESSING DOCUMENTATION STATUS

C. HOMEOWNERSHIP – HOMEBUYER SUPPORT

Description : Obtaining a first mortgage is one of several challenges that immigrants with documentation challenges might face in attempting to purchase a home. Homebuyers, especially low-income borrowers often need help with saving for a down payment, as well as population-specific homebuyer counseling to explain the tools and processes involved in purchasing and maintaining a home.

Considerations : Rates for ITIN mortgages tend to be higher and require a larger down payment amount than conventional mortgages, but they can be tailored to address some of the specific barriers to obtaining a mortgage experienced by prospective immigrant homebuyers, such as lack of traditional credit.

Examples:

- Recognizing the need to address this range of services, one collaborative in St. Louis, MO created the [Immigrant Housing Project](#) to provide both tenant and homeownership resources geared specifically towards immigrants. The Immigrant Housing Project provides information on ITIN credit, obtaining an ITIN mortgage, as well as on tenant rights.
- Similarly, [Ceiba](#), a non-profit in Philadelphia, partners with the United Way of Philadelphia and the United Way of South New Jersey to offer information on ITIN lending, as well as a matched savings program that is paired with financial literacy. The matched savings program helps bridge the savings gap that prospective homeowners face in being able to meet down payment requirements and to afford a first mortgage.
- Minnesota's [Comunidades Latina Unidas en Servicio \(CLUES\)](#) in Minneapolis, St. Paul, Austin and Willmar, offers tailored financial education and support to homebuyers in obtaining ITIN mortgages.

ADDRESSING HOUSING QUALITY

EXAMPLE: ADDRESSING HOUSING QUALITY

A. PROACTIVE RENTAL INSPECTION

Description : Proactive rental inspection programs (PRI), also known as periodic or systematic code enforcement is an alternative model of code enforcement that shifts the burden of code enforcement from tenant complaints to a more prevention-based, equitable approach to improve housing quality. This type of program benefits tenants, ensuring that the rental housing is inspected without the tenant having to make complaints. Some PRI programs only include certain types of units, whereas others cover all types of rental units, including multi-family housing and single-family homes, owner-occupied units, new construction, etc. The more the program covers, the more protection of tenants, but the costs of doing inspections can also increase. Some jurisdictions have strategies to lower the cost of inspections or make them more efficient. Routine evaluation of PRI programs can help ensure the program is achieving its desired outcomes.

Northfield's rental inspection program occurs every two years, around the time a property needs to renew its rental license. When rentals are found to be in violation of code and are not brought up to code, tenants must vacate the property. Any remediation for relocation expenses, etc. must be done through small claims. Some jurisdictions have implemented complimentary programs such as funded relocation programs or other social supportive programs, financial assistance for landlords to make repairs, or rent control. These programs to ensure that tenants remain housed, reduce displacement, and also ensure that the burden of relocating is not solely the responsibility of the tenants.

EXAMPLE: ADDRESSING HOUSING QUALITY

B. EQUITABLE CODE ENFORCEMENT

Description: Proactive enforcement can help to address tenant and landlord power imbalances, but it may bring increased enforcement by government agencies where that intervention can have negative unintended consequences. Pairing PRI programs with equitable code enforcement can be a solution. Equitable code enforcement ensures that code enforcement is proactive and goal-oriented rather than reactive and punitive. Equitable code enforcement ensure that the code enforcement does not take precedence over marginalized residents. For example, ensuring that homeowners who rent properties have the capacity to resolve code violations, and considering the safety, risk, and policy objectives at play – ensuring that code enforcement is not used as a means to target and displace residents of a certain neighborhood, and that code enforcement achieves the jurisdictions broader housing policies. Equitable code enforcement develops goals to strategically and equitably deploy enforcement strategies and resources, creates alternative tools to resolve code enforcement violations “suited to the respondent and commensurate to the risk” (https://chpcny.org/wp-content/uploads/2021/02/EE-Issue-Brief_08-1.pdf).

According to ChangeLab Solutions, “code enforcement should prioritize remedying such violations rather than displacing tenants from their homes.” For example, code inspectors will sometimes uncover tenant-side violations, such as illegal occupants, but the goal of the program is to maintain safe and healthy housing, rather than displace tenants. An exception would be overcrowding or other unsafe conditions.

EXAMPLE: ADDRESSING HOUSING QUALITY

B. EQUITABLE CODE ENFORCEMENT – (continued)

Examples:

- Greensboro, NC. The city created a formal partnership with Greensboro Housing Coalition, working together to educate the public about code requirements, meeting with community members, and facilitating code enforcement referrals. They work together to prevent displacement of residents and solve their housing issues.
- Seattle, WA required registration of all rental properties and inspects all properties with 1 or more units.

Resources:

- A Guide to Proactive Rental Inspections. ChangeLab Solutions.
https://www.changelabsolutions.org/sites/default/files/Proactive-Rental-Inspection-Programs_Guide_FINAL_20140204.pdf
- Up to Code: Code Enforcement Strategies for Healthy Housing.
https://www.changelabsolutions.org/sites/default/files/Up-to-Code_Enforcement_Guide_FINAL-20150527.pdf
- Local Housing Solutions, Code Enforcement. <https://localhousingsolutions.org/housing-policy-library/code-enforcement/>
- Model Proactive Rental Inspection Ordinance. https://www.changelabsolutions.org/sites/default/files/Model-Proactive-Rental-Inspection-Ord_20140716.pdf

IMPROVING MARKET CONDITIONS

EXAMPLE: ADDRESSING HOUSING MARKET/OPTIONS

A. FEDERAL RESOURCES TO SUPPORT NEW HOUSING DEVELOPMENT

Description : There are existing and new federal resources that provide flexible funding opportunities to address housing and neighborhood challenges, including creating more housing generally and especially more housing that is affordable to a community's residents.

In particular, Northfield is estimated to receive an allocation of \$2.3 million from the American Rescue Plan. The American Rescue Plan Local Recovery Fund Advisory Committee, has an opportunity to dedicate a portion of these funds for the development of new affordable for-sale and rental units. The funds have the flexibility to pursue developments for the most vulnerable, such as permanent support housing and homeownership opportunities.

Examples:

- Low-Income Housing Tax Credit Developments, including [creative strategies](#) such as LIHTC units that convert to affordable homeownership or lease-to-own models when the 15 year affordability period ends.
- Section 108
- Opportunity Zones
- Leverage HOME-ARP to increase affordable housing options for low-income households (including acquisition of non-residential properties for conversion).
- Improving viability of housing choice voucher use (improved landlord participation)
- Use of project-based section 8, section 202, and other HUD multifamily programs
- Use of CDBG funding (and associated programs such as Neighborhood Revitalization Strategy Areas) to direct federal resources to targeted neighborhoods.

EXAMPLE: ADDRESSING HOUSING MARKET/OPTIONS

B. BUILDING LOCAL ENABLING ENVIRONMENT TO SUPPORT NEW HOUSING DEVELOPMENT

Description : Public and private partnerships is a strategic collaborative process, that leverage public incentives, capacity and private equity that can accelerates housing production and solutions. To harness the value of public and private partnerships, communities can evaluate which public investment tools they could leverage and support new housing development.

Northfield can explore and establish new tools that are focused on increasing the feasibility of more development and streamlining the development process. This could be tools that lower development costs through reduced or waived parking requirements and streamlined or fast-track permitting process for housing developments with affordable housing.

Examples:

- Housing Trust Funds (already in development)
- Local housing voucher provision
- Predevelopment funding for developers
- Incentivize/enable the use of community ownership models (community land trusts; metropolitan land trusts; housing cooperatives)
- Universal basic income program (regular, cash payments to all individuals regardless of need or ability to meet specific requirements).
- Streamline entitlement process for development that provides affordability
- Leverage publicly and partner-owned property for developments that meet housing production targets

EXAMPLE: ADDRESSING HOUSING MARKET/OPTIONS

C. ENABLING MORE DIVERSE HOUSING OPTIONS

Description : A large share of Northfield’s housing stock is low-density, single-family homes (68 percent are single family attached or detached homes), which does not provide the range of diverse housing options that is becoming a growing need in. Other communities have addressed this need by expanding by-right zoning for missing middle housing types to allow a wider range of housing options. City staff generally study the potential to bring missing middle housing types to the city and identify areas where it will be most impactful. By creating diverse housing stock, residents can a greater opportunity for affordable housing options for both renters and homeowners.

ADDRESSING MANUFACTURED HOUSING CHALLENGES

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

A. PRESERVATION STRATEGIES – DEDICATED ZONING

Description : Creating designated zoning for MHCs ensures that future sale of the property will not result in the eviction of tenants and redevelopment of the space to another use that is not affordable housing.

The City of Northfield has designated zoning for manufactured housing. An evaluation of existing land use completed in 2008 showed that 37 acres were designated for this purpose, accounting for 0.9% of the total acreage in the city. Although this addresses the preservation of the two existing manufactured housing parks in the city, the total acreage of the land designated for manufactured housing in Northfield is small. Designated zoning limits the use of manufactured housing as a future affordable housing option unless more acreage is designated for this use in the future.

Considerations :

- A zoning designation is not a long-term guarantee; zoning can be changed.
- Florida, Idaho, and South Carolina have laws requiring community owners to notify residents of any application for a zoning change, giving residents an opportunity to participate in the local government's decision-making process to determine if they lose their homes.

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

B. PRESERVATION STRATEGIES – RESIDENTIAL OWNERSHIP MODEL

Description : Allowing residents to purchase the MHC from the owners if the owners intend to sell the property is another way to preserve manufactured housing communities and prevent residential displacement. Residents will not be displaced by a mobile home park closure or increased ground rent. Residential ownership also allows residents to make decisions about the quality of the park's infrastructure and amenities.

Residential ownership provides more stability to community members. Allowing residents to buy their community may also allow them to make upgrades and improvements to the community, such as replacing failing septic or water systems, which may not happen under private ownership. Site improvements make the community more livable and attractive, but individual homeowners are typically not able to upgrade their homes as part of this process and homeowners will remain in their existing homes, which may be in poor condition. Similar alternatives to this model include a non-profit housing organization, a land trust, or a land bank purchasing the community.

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

B. PRESERVATION STRATEGIES – RESIDENTIAL OWNERSHIP MODEL (continued)

Considerations :

- This type of effort requires organization by the residents or a non-profit. Smaller communities and homeowner associations may have difficulty obtaining loans or grants.
- Residents or the non-profit agency may need assistance throughout the sales process, including financing, due diligence, long-term maintenance, and governance.
- Professional real estate experience is required. Property appraisals research should include any infrastructure repairs or upgrades needed so that the cost reflects those needs.
- Dedicated state or city financial assistance can help to encourage the successful outcome of purchase.
- Some states may require that the mobile homeowners are organized into an officially recognized organization, such as a homeowner's association, to obtain financing as a purchasing entity.
- CDBG and other federal grants or loans can be used to make site improvements under this type of ownership model.
- Homeowners in land-lease communities have used the FHA Title I Manufactured Home Loan Program to purchase their community cooperatively. (I read this but can't find the actual example)
- If public funds are used, implement deed restrictions or long-term ground leases to ensure that the manufactured housing community remains a source of affordable housing for the long-term.
- Under Minnesota state law, residents and non-profit associations have the right of first refusal to purchase manufactured housing parks when targeted for closure or redevelopment. If the residents, or non-profit acting on their behalf, can match the sales price, then the property must be sold to them. The law does not prevent displacement of residents and park closure (see Lowry Grove in St. Anthony's, MN as an example).

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

B. PRESERVATION STRATEGIES – RESIDENTIAL OWNERSHIP MODEL (continued)

Example :

- Enterprise Community Partners committed \$20M to increase ROC USA capital's capacity to help residents of MHCs buy-and own- the communities where they live. The capital is expected to preserve the affordability of 400 homes over the next two years. <https://www.enterprisecommunity.org/blog/supporting-manufactured-home-communities>

Resources :

- National Consumer Law Center. *Manufactured Housing Resource Guide: Promoting Resident Ownership of Communities*. https://www.nclc.org/images/pdf/manufactured_housing/cfed_-_purchase_guide.pdf
- Grounded Solutions Network. *Moving Beyond the Mobile Myth: Preserving Manufactured Housing Communities*. <https://groundedsolutions.org/sites/default/files/2018-11/Moving%20Beyond%20the%20Mobile%20Myth.pdf>
- Prosperity Now. *Manufactured Housing Resource Guide: Promoting Resident Ownership of Communities*. https://prosperitynow.org/sites/default/files/resources/PromotingResidentOwnership_Rev2021.pdf
- Prosperity Now. *Manufactured Housing Resource Guide: Weatherization and Replacement of Homes* . https://prosperitynow.org/sites/default/files/resources/weatherization_replacement_of_homes.pdf
- Resident Owned Communities (ROC) USA: <https://rocusa.org/whats-a-roc/what-is-a-roc-how-is-it-different/>

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

C. PRESERVATION STRATEGIES – COMMUNITY LAND TRUSTS

Description : Similar to the residential ownership model, community land trusts are a natural preservation partner for at-risk manufactured housing communities. However, community land trust partners must be aware of the challenges and resources associated with managing manufactured housing communities. Ownership under a land trust can enhance ownership opportunities for low- and moderate-income households.

Resource:

- Prosperity Now. *Manufactured Housing Resource Guide: Promoting Resident Ownership of Communities.* https://prosperitynow.org/sites/default/files/resources/PromotingResidentOwnership_Rev2021.pdf

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

D. PRESERVATION STRATEGIES – RENT CONTROL

Description : Increased fees and rents can lead to the eviction of residents who cannot pay the increased costs. Jurisdictions can enact rent control regulations, limiting annual rent increases that manufactured homeowners must pay to rent land in a mobile/manufactured home community. In San Mateo County, CA, the county amended its existing regulations to require posted notice of rent control protections in multiple languages in all mobile home parks.

Resource:

- <https://grandboulevard.net/programs-and-policies-in-use-by-corridor-jurisdictions/existing-housing-preservation-and-affordability-tools/preservation-of-mobile-homes>)

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

E. HOUSING QUALITY PRACTICES – RESIDENT ASSOCIATION FORMATION

Description : In Minnesota, residents of manufactured home communities have the right to form a "resident association" organized to resolve matters relating to living conditions in the manufactured home park. Resident associations can help address significant plumbing, electricity, and sanitary deficiencies by requesting an inspection for code violations from the Minnesota Department of Health. Although this can address community quality, this does not address housing quality issues with individual homes, which fall under residents' responsibilities

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

E. HOUSING QUALITY PRACTICES – WEATHERIZATION

Description : Many older mobile and manufactured homes can benefit from weatherization. However, most weatherization programs were not designed to meet the need of manufactured homeowners, such as problems related to pre-HUD code homes' design or working in land-leased communities. The efficiency of older units can be improved by weatherization, but "there are statutes, regulations, state priorities, and policies at private utilities related to weatherization that can present challenges and hurdles to the use of these programs for manufactured homes and especially mobile homes" (Prosperity Now, Weatherization and Replacement of Homes).

One of the significant issues that arise during weatherization is repairs. Funding from weatherization programs doesn't cover non-energy related or structural maintenance and repair, and the cost of the savings through energy-saving improvements must be more than the cost of the conservation measures. If repairs are needed before any weatherization will have a positive impact, the repairs and weatherization cannot be completed because the overall cost savings don't reach the minimum required by the program.

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

E. HOUSING QUALITY PRACTICES – WEATHERIZATION (continued)

Considerations:

- There are numerous weatherization programs at the federal, state, and local levels. These programs may require a cost-savings threshold is met.
- Specialized training is often required to improve the energy efficiency of mobile homes, particularly older homes. The DOE created the Manufactured Home Energy Audit (MHEA), and some states have standards related to the weatherization of mobile homes.
- For smaller weatherization needs, funding and resources from local organizations serve as an alternative to utility weatherization programs. Or, in some cases, they can work together to provide weatherization programs.

Example :

- Willmar Municipal Utilities and the University of Minnesota Extension joined to provide outreach and assistance at Regency Mobile Home Park. They passed out weatherization kits and encouraged families to sign up for energy assistance. <https://sahanjournal.com/climate/weatherization-mobile-homes-minnesota/>

Resources:

- Prosperity Now. *Manufactured Housing Resource Guide: Weatherization and Replacement of Homes* . https://prosperitynow.org/sites/default/files/resources/weatherization_replacement_of_homes.pdf

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

F. HOUSING QUALITY PRACTICES – REPLACEMENT

Description : In some cases, weatherization, remodeling, or repairs are inadequate, and it is more cost-effective to replace the home, particularly in homes that are in such disrepair that they are no longer safe to be inhabited. An alternative to repair is to replace substandard homes with new (sometimes energy-efficient) homes. Replacement of older units with modern, energy-efficient homes is a relatively recent idea that has not been widely implemented. Replacement can improve energy savings and owner satisfaction, and it can enhance the overall community.

Consideration:

Owners can drive replacement but finding fair and affordable financing may be challenging. Owners face additional costs, including removing and demolishing the old home and finding temporary housing while removing the old home and installing the new one. Homeowners may also be reluctant to replace their homes if there is a danger that the landlord will raise rents or close the community, forcing displacement and potential abandonment of their new home. Resident-ownership of the community makes homeowners feel more secure that they will remain in the community. (For additional information on manufactured home financing both in MHCs and on owned land, see www.cfed.org/go/mhtoolkit).

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

F. HOUSING QUALITY PRACTICES – REPLACEMENT (continued)

Examples :

There are some efforts at the state and local level to make replacing an older mobile/manufactured home a more accessible option:

- The Oregon Department of Energy created a focus group to study replacing older homes and making weatherization subsidies available for a down payment on new units. <https://www.jchs.harvard.edu/research-areas/working-papers/examination-manufactured-housing-community-and-asset-building-strategy>
- In New York, a CDBG was used to replace deteriorating, poorly weatherized homes. <https://www.jchs.harvard.edu/research-areas/working-papers/examination-manufactured-housing-community-and-asset-building-strategy>
- The New York State-funded Mobile and Manufactured Home Replacement (MMHR) Program assists low- and moderate-income homeowners replace dilapidated mobile or manufactured homes. This program is for homes sited on land owned by the homeowner. Eligible cost reimbursements include removal and demolition of old units, purchase and site prep for a new unit, temporary relocation assistance, permitting, and environmental review and testing. <https://hcr.ny.gov/mobile-manufactured-home-replacement-program-mmhr>
- In Broome and Chenango County, NY, residents at or below 50% AMI living in pre-1976 mobile homes or post-1976 manufactured homes that need assistance with serious repairs, including structural or systematic deficiencies, are eligible for replacement with a HUD-approved ENERGY STAR rated manufactured home <https://www.greaterops.org/family-individual-social-programs/manufactured-housing-replacement>

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

F. HOUSING QUALITY PRACTICES – REPLACEMENT (continued)

Examples (continued) :

- In Jefferson County, NY, North County assists low-income mobile homeowners in the county with up to \$ 100,000 towards the erection of a new modular home on the site. Homeowners are responsible for additional costs through mortgage financing. Grants are provided by the State of New York Affordable Housing Corporation and the federal government through the locally administered North Country HOME Consortium. The grant funds are secured by a note and mortgage, the terms of which expire upon ten years of continued occupancy by the homeowner. <https://www.northcountryaffordablehousing.com/programs/mobile-home-replacement.html>
- The Minnesota Valley Action Council (MVAC), mobile home park owners, and the City of Mankato departments of Public Safety and Community Development formed a partnership to replace substandard housing. MVAC applies for funds through the Minnesota Housing Impact Fund, with matching grants from other partners. Properties are evaluated to see if they can be rehabilitated with the \$27,000 from the Minnesota Housing Rehab Loan Program. If it cannot, it is considered a candidate for the replacement program. The owners' shop for a new home that meets program guidelines. The homeowner signs a repayment agreement for 10 years that is forgiven if they remain in the home for the duration of that timeline. Park owners are responsible for the removal and demolition of the old home. <https://minncap.org/post/Mobile-Home-Replacement-MVAC>
- The State of Maine developed an innovative program to replace pre-HUD code mobile homes with new ENERGY STAR-rated homes. Kentucky is pursuing a similar strategy, using funding from federal sources, including RHS Section 502, FHA and VA loans, a regional economic community development agency, and private and foundation funding.

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

G. HOUSING QUALITY PRACTICES – REPAIR & RESIDENT ASSOCIATION FORMATION

Repair: Many states and local governments provide grants or assistance to via mobile home rehab programs to residents of MHCs. Northfield Housing & Redevelopment Authority (HRA) and Dakota County Community Development Agency (CDA), the Home Matters Program provide up to \$20,000 in assistance to income-qualified homeowners for certain home repairs. Qualified repairs include roof and gutter repairs, foundation repairs, HVAC, Electrical, and Plumbing. Unfortunately, these types of programs cannot always address the needed repairs.

Resident Association Formation: In Minnesota, residents of manufactured home communities have the right to form a "resident association" organized to resolve matters relating to living conditions in the manufactured home park. Resident associations can help address significant plumbing, electricity, and sanitary deficiencies by requesting an inspection for code violations from the Minnesota Department of Health. Although this can address community quality, this does not address housing quality issues with individual homes, which fall under residents' responsibilities.

EXAMPLE: ADDRESSING MANUFACTURED HOUSING

G. FEDERAL AND STATE PROGRAMS

Description: Federal and state programs are not a different strategy but can be used with weatherization and preservation solutions. Federal programs such as HOME Investment Partnership Program or CDBGs can upgrade the infrastructure of manufactured home parks, demolish structures, replace substandard manufactured homes with new or standard manufactured homes, or pay relocation expenses. These programs have stipulations associated with them that may limit the use of the program. For example, the HOME program requires a manufactured home to be located on land that is owned by the owner of the house, or on land that is leased for a period of time at least equal to the applicable period of affordability. In addition, new manufactured homes must be connected to permanent utility hookups.

CDBG and HOME funds are distributed to targeted populations based on a planning process and it is essential that manufactured housing advocates get involved in the process early on.

Resources :

- <https://www.westernplanner.org/arc/2016/10/30/strategies-to-preserve-mobile-parks-and-to-mitigate-displacement-when-they-are-closed>
- <https://groundedsolutions.org/sites/default/files/2018-11/Mobile-Home-Park-Infrastructure-Study-General-Final.pdf>
- https://www.nclc.org/images/pdf/manufactured_housing/accessing-public-resources.pdf