

2-29-2024 Table discussions

<p>Round #1 (Questions that Focus Collective Attention)</p> <p>1. What opportunities can we see in this situation?</p> <p>2. What do we know so far / still need to learn about this situation?</p>	<p>Round #2 (Questions that Connect Ideas for Deeper Insight)</p> <p>1. What has been your major learning or insight so far?</p> <p>2. What have you heard that had real meaning for you?</p> <p>3. What surprised you?</p> <p>4. What puzzled or challenged you?</p>	<p>Round #3 (Questions that Create Forward Momentum)</p> <p>1. What could happen that would enable you / us to feel fully engaged and energized in this situation?</p> <p>2. What seed might we plant together today that could make the most difference to the future of housing availability in Northfield?</p>
<ul style="list-style-type: none"> • More housing • More homeownership • COMMUNITY • Factory made= faster • Keep people local • Housing representative of the population • Integration vs. segregation • Make housing affordable for a divers set of incomes • How much will homes appreciate? • Will manufactured homes appreciate at the same rate as traditionally built? • Energy efficiency, construction, safety • Manufactured homes are more stable than mobile homes 		
<p>Answer Question 1</p> <ul style="list-style-type: none"> • Separate homes with their own garden spaces • Houses with affordable and well-designed prices • Having access to credit • Houses- Sustainable 	<p>Answer Question 2</p> <ul style="list-style-type: none"> • To be able to decide in the design of the house • More accessible costs 	<p>Answer Question 3</p> <ul style="list-style-type: none"> • Support to access credit • Volunteer support in the hands of labor, through a committee of interested parties

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<p>Page 1</p> <ul style="list-style-type: none"> • Being a cooperative -We agree and we have the expenses and we agree • It's this Housing Project - We agree, but we agree with everything they explained to us 	<p>In this project in the future</p> <ul style="list-style-type: none"> • The finances sound good • We like the idea of being able to choose the size of each house • Doesn't like to know if this is all talk 	<ul style="list-style-type: none"> • That we are willing to commit • Give the first entry payment (down payment) to our income. What motivates us. • It would motivate us to know that we will own the land • That the payments stay the same with the passage of time. • Park and living room for coexistence (take into account that we are) • SAFETY
	<p>#2</p> <ul style="list-style-type: none"> • Families that have a single (head of household) are not considered in the estimates • They must be specific help for families as well • What types of programs exist for families who spend (all their) income (and still need help)? • Is there a person who doesn't have papers, like social security, pre-buying a house? Do you need official documents? • What is the minimum income/hour you need to buy? \$35? \$25? • People who work in common jobs are not going to spend a sufficient income, only the special ones 	<p>#3</p> <ul style="list-style-type: none"> • There need to be more solutions for single parents- SNAP, section 8 • This program in Northfield is an example for other cities in the future • It for Latino communities • How many people are interested in that program? • It is important that the community fights for those opportunities • There is no opportunity for work nearby now • Some programs do not have Spanish language, no accessible • People who don't speak Spanish don't have the same vision as those Latinos who speak Spanish • Are there any projects for moms/dads alone? • In many houses, an adult earns \$44,000 ~ \$25,000, much less than \$60,000 ~ \$70,000
	<p>Income</p>	

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	<ul style="list-style-type: none"> • They don't earn the same as it says in the presentation • No one who supports a family of 3 will be able to buy a factory house • For people who earn minimum wages, it is not possible to ever buy • Services such as gasoline and lights (utilities) etc. are not considered <ul style="list-style-type: none"> - Utilities cost \$300 for a minimum (monthly). What if you're going to remember a number? - Correct, they need to consider these things. • Many community members don't work in the City of Northfield • Some people don't documents, so they can't buy anything 	
<p>#1</p> <ul style="list-style-type: none"> • Look for more organizations that support us • Attend the meetings to be more informed • Have a decision about the property 	<p>#2</p> <ul style="list-style-type: none"> • We don't talk about prices, and that if they will be accessible to our incomes • They didn't mention about payments. As I'm a cooperative, will I own my house? • Once they approve the project, how much longer would it take to carry it out? 	<p>#3</p> <ul style="list-style-type: none"> • More information about the requirements to obtain the house • Housing price, forms of payment and down payment to obtain the house and monthly maintenance payment • If we are eligible with ITIN • The interest rate using ITIN would be higher • Put more information on social networks about cooperative homeowner association
<p>#1</p> <ul style="list-style-type: none"> • Our team does not agree that there is a cooperative needed because we can do the work ourselves 	<p>#2 What did you learn about the presentation?</p> <ul style="list-style-type: none"> • Possibility of more privacy in the more space 	<p>#3 What can you do to participate? What can we contribute?</p> <ul style="list-style-type: none"> • Language, time availability

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<ul style="list-style-type: none"> • There will be the possibility of having a house with a lower price and basement included 		<ul style="list-style-type: none"> • How can we involve our young people to participate in meetings like these • More notifications such as (Facebook, Social vedos etc.) something the Latin community (uses) to be informed. What'sapp.
<ul style="list-style-type: none"> • The support and assistance of the Latin community • Responsibility for assistance and active projects • Helping to pass on information about this project for the future of the Latino community • This project for the future of the Latino community • That there is a benefit for people who do not have a safe or stable job or if the economy varies • Let them focus more on the people who live in Northfield for many years since the Latino community has a great need to have a decent and safe home 	<ul style="list-style-type: none"> • The Plan is very good • The problem is that not all families have an income that they earn \$60,000 a year • Many people don't have a SSN and don't have credit • How much would the main payment be? • An important point would be that they continue to take into account the Latino community 	<ul style="list-style-type: none"> • For this house plan, have the possibility that many people have a house and land • Resource options for different houses • A plan so that the person can pay for a house in case he is left without work • Set a requirement that the people who apply to buy a house if they are members of Northfield for less that 5 to 10 years
<ul style="list-style-type: none"> • When will you guys decided that it's a good idea? With the house go up in value throughout the years? 	<ul style="list-style-type: none"> • The proposals of the new houses and the price so affordable to be able to acquire a new home. • The opportunities are going to give us to have a house more easily • The support we have from the American community and we are very grateful for the support 	<ul style="list-style-type: none"> • That the project has a sequimiento (follow-up) • We, as the Hispanic community, earn the minimum wage around \$12-\$15 per hour. With this salary we could never own a decent home for our family • What are the requirements?

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<p>#1 Ideas to improve the homes in Northfield taking into account the information we received?</p> <ul style="list-style-type: none"> • You need to have credit • Prices (of the proposal) are more affordable for everyone • Ways to make credit that housing taxes (property?) • They're lower (in cost?) • That it is as soon as possible that the prices are based on the income of each buyer • Children's parks also for pets • More information about the program • Social (experiences/opportunities?) in the City 	<ul style="list-style-type: none"> • For me, the most impressive thing is the 9 politicians now and the City are taking into account all the people who have not had the possibility of obtaining and owning a house 	<ul style="list-style-type: none"> • We will be more aware of all the information in the programs the city has to commit to attending the information meetings more • And we hope you take into account our ideas to make our dream reality