

Affordable Housing Task Force

A Subcommittee of the Northfield Housing & Redevelopment Authority

Meeting: Sept. 6, 2016, 4:00 PM at Laura Baker Services Association

Present: Dayna Norvald & Jayne Hager Dee, Co-chairs; Kevin Fink, Sandi Gerdes, Kyle Nordine, Allan Cox, Shelley Holden, Richard Schulte, Carol Gengenbach.

Introductions were made.

Agenda: Affordable Housing next steps – Open discussion.

Reviewed Handouts: Dayna led the discussion.

1. Outline of Information gathered from past discussions beginning in January, 2016, related to the housing needs of Northfield.
2. Workforce Housing Spreadsheet.
3. HUD information.
4. City of Northfield – Finance Toolbox

A. Populations in need:

- 1) Emergency housing for people who are homeless. Presently too short a stay: The stay needs to be more like 6 months in order for case workers to work with clients to get permanent housing.
- 2) Affordable housing for people with special needs.
- 3) Affordable housing for Seniors.

Additional populations to be considered by our task force:

- 1) Workforce housing for permanent staff at Laura Baker and our retirement communities.
- 2) Temporary Housing for temporary workforce. Unemployment in Nfld is less than 2%. There is need for temporary housing for temporary workers.
- 3) People with barriers, ie. People with mental health issues, people with felonies, people coming out of chemical dependency programs. These community members may not have a work history, may be homeless, or unemployed.
- 4) Undocumented and illegal refugees.

B. Household incomes in need: We examined HUD Median Income Chart, using a 4-person household. 30% of Northfield households earn under \$30,000 per year. Therefore, the most they can afford, using 1/3 of salary for housing, is a house costing \$120,000. There are not many available in Northfield at that price. Also, at that level of income, it is difficult for people to save the necessary 20% down payment and insurance in order to purchase a home. Concern: How do we house those with low incomes?

C. Kinds of Housing discussed in the past:

- 1) Tiny Homes,
- 2) Community/Cooperative model – Example: Seniors sharing with those with special needs.
- 3) Affordable rental apartments – Example: Seventh Bridge
- 4) Starter Homes
- 5) Land Trust Homes
- 6) Mobile Homes

The most desirable housing option is a cooperative mixed income neighborhood – Example: Maple Hills, includes market rate housing. Funding and restrictive zoning are concerns. Our task force needs to examine the Finance Toolbox.

D. Land Available:

- 1) 14 acres owned by HRA of Northfield
- 2) Florella's is for sale for \$860,000.
- 3) 120 lots or sites left in Northfield.
- 4) 40 acres in SE corner of Northfield designated for public use, can't be sold for development.
- 5) Empty buildings: K-Mart and Rytway (possible homeless shelters?)
- 6) Rumor (not a known fact) "College City Motel has been sold for affordable housing units."

What will drive our next steps? What is our intended outcome? What problem are we going to work on?
(We can't solve everything.)

A major concern: Three Links, Laura Baker, and Northfield Retirement Community have competing interests for dollars and efforts.

Additional Examples of affordable housing:

- 1) Can Northfield put forth a city initiative such as a "space-use shift": home sharing, neighborhoods without walls, (example – Powderhorn Park area of Minneapolis).
- 2) Portland Oregon Community Development
- 3) Could we model permanent housing after "Airbnb" with housing for a single person, 2 people, or family of 4?
- 4) A mobile home park – housing is less expensive.

Northfield opted out of alternative housing such as a "Grandma Cottage" – a secondary house on a main lot because it is time sensitive – permit has to be renewed every 6 months or year.

Next Meeting: Tuesday, October 4, 2016, 4:00 PM at Laura Baker Services, 211 Oak St. Northfield.
Guest Speaker: Warren Kramer speaking on Mobile Home Co-ops.

Minutes submitted by Carol Gengenbach