



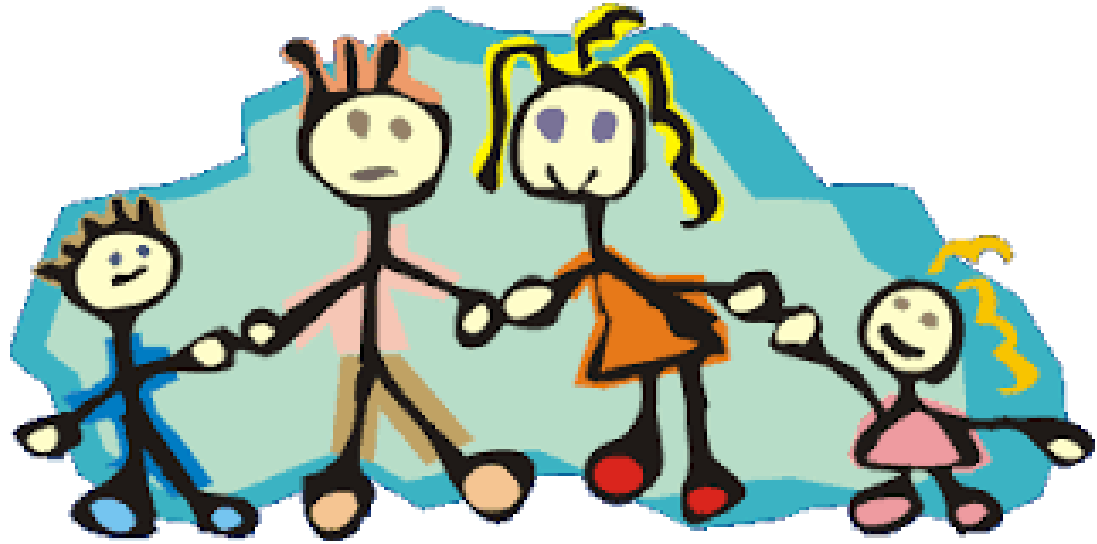
Housing in Northfield



What are
our
Values?



Can my
workers
afford to live
in
Northfield?



Can my
children
afford to live
here?



Who is my
neighbor?

—



How do we
build a
beloved
community?



What are
your
Values?



When did we
see you a
stranger and
invite you in?

Affordable housing
Workforce housing
Below-market housing
Subsidized housing





Include
Everybody

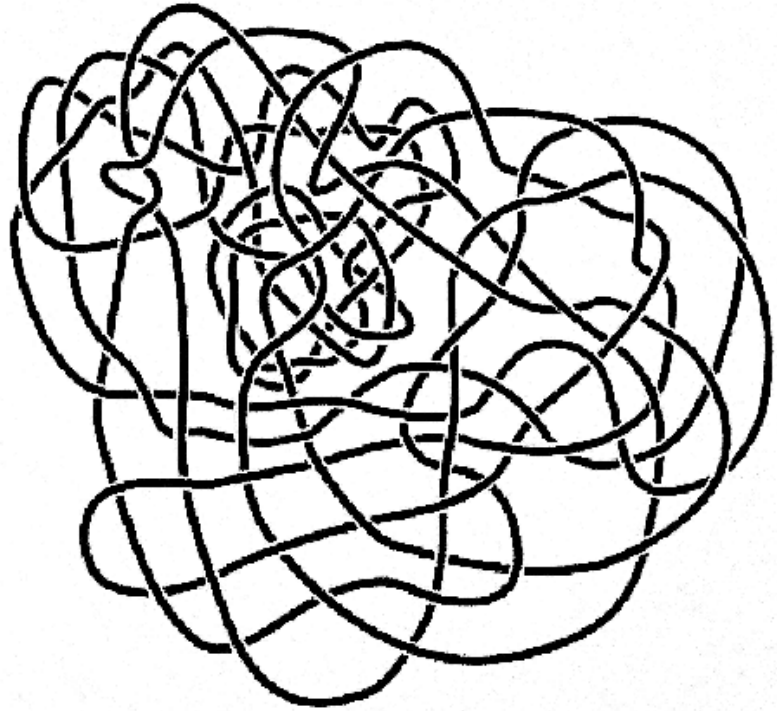
Young families

Youth

Seniors

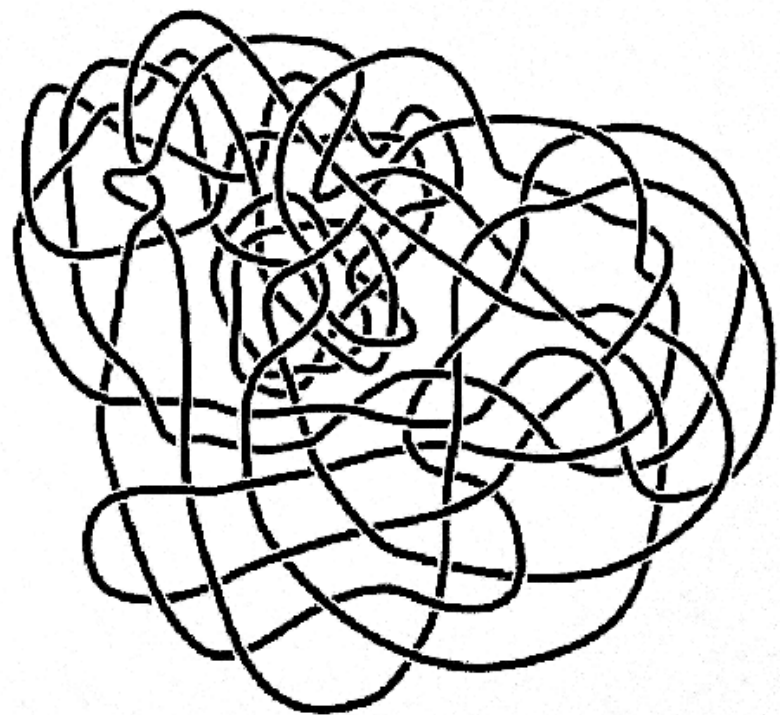
People with disabilities

Immigrants



The Knot

mental illness
domestic violence
alcoholism
drug abuse
opiod epidemic



Emergency
Transitional
Supported
Long-term
Special needs
Domestic abuse
Youth
Seniors



Seniors

Challenges with workforce housing

Looking to repurpose some of our apartments

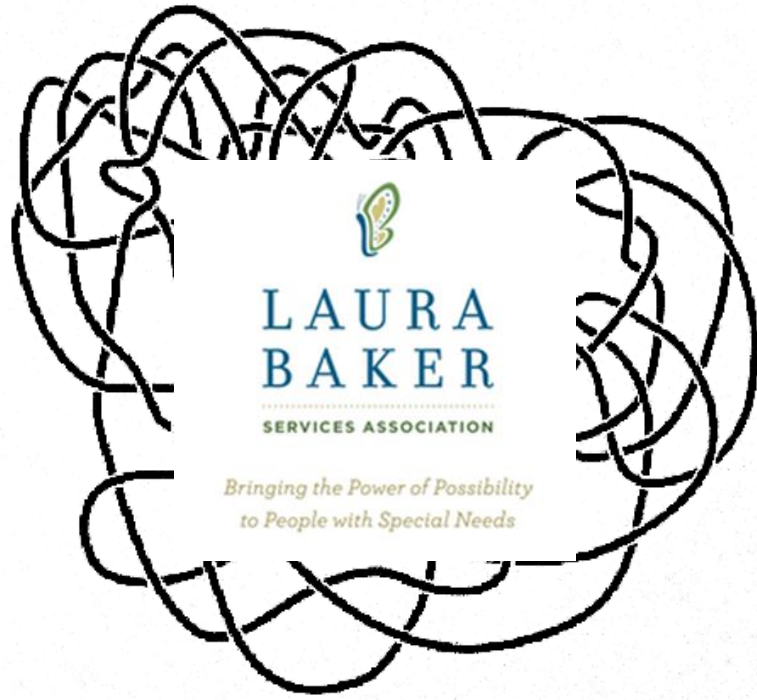
Work with colleges – housing in exchange for services



Domestic Abuse

Not enough affordable housing.

Fewer restrictions on felony offenders.



People with Disabilities

Rules and regulations
Inclusive housing
Ownership opportunities



Youth



Community Action Center
OF NORTHFIELD



Alcoholism Drug Abuse Mental Health



The Economic Landscape

Housing
vs
Income



*Rising housing
prices
and flat
incomes
over time*

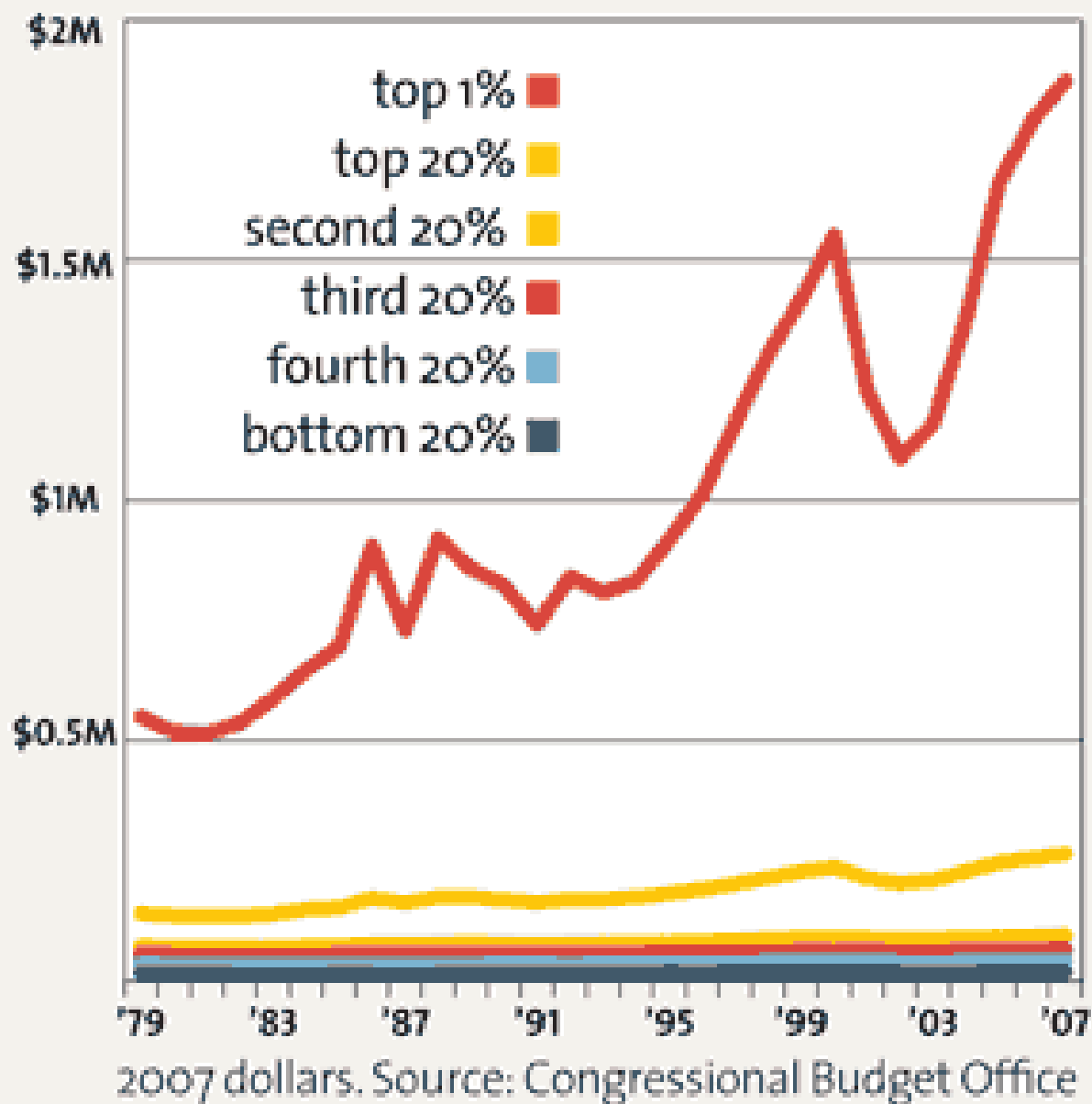


So, will **2019** continue to be a seller's **market** in **Minnesota**? Most likely, the answer is still yes. From January to October of 2018 the median (or average) sale price rose **6.1%**. As an example, that means the average home priced at \$200,000 in January would have been priced at \$212,200 in October, based on **market trends**.

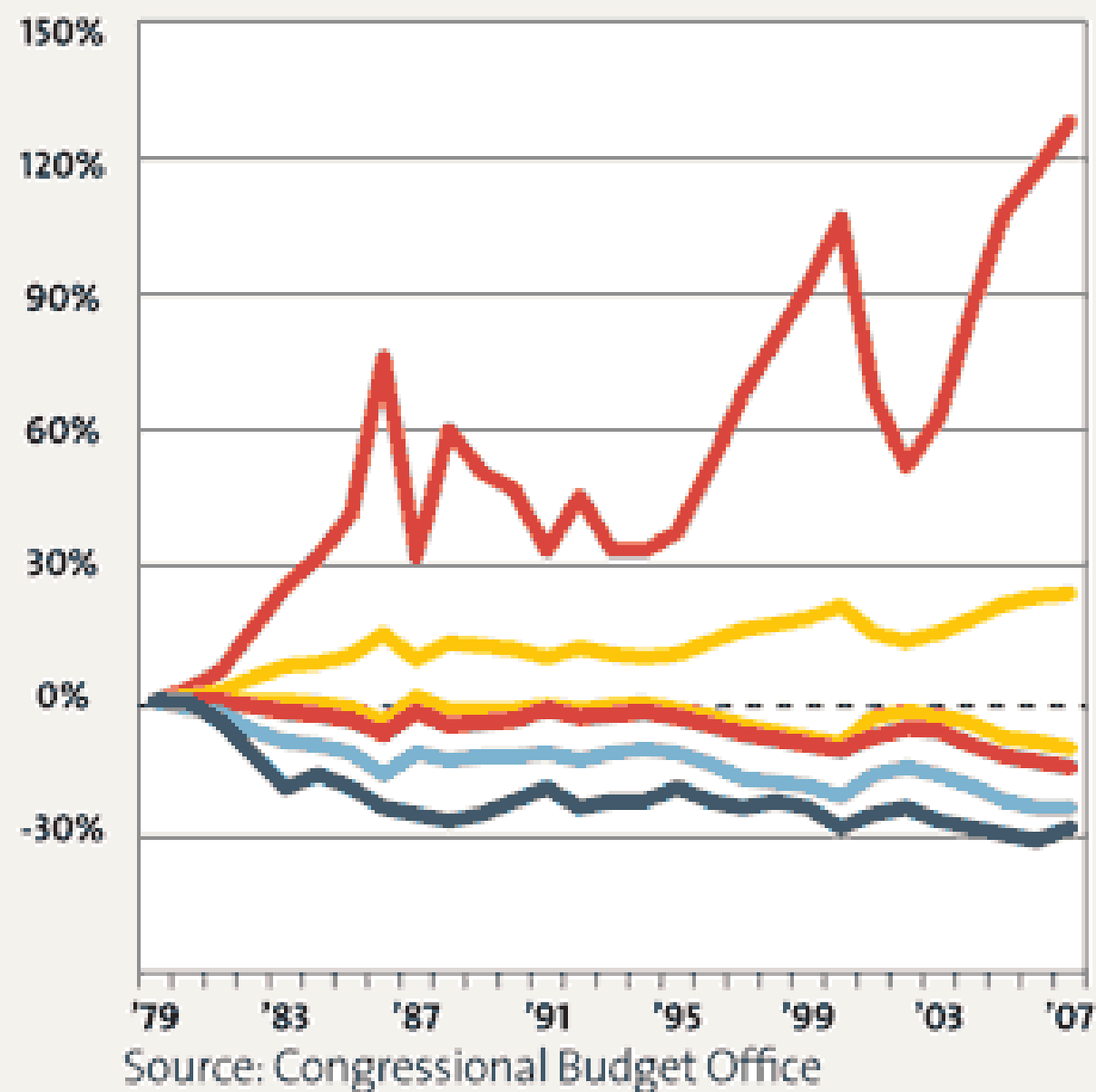
Mar 11, 2019



AVERAGE HOUSEHOLD INCOME before taxes



CHANGE IN SHARE OF INCOME vs. 1979, after taxes





What is your
experience?



The Cliff

Cost burden

*Paying greater than
30% of income is a
problem*

Income and Affordable Housing

Median Income Level	Hourly Pay	Annual Income (Gross)	Affordable Rent/ Mortgage	# of Units	#of Units Required (5% vacancy)
80% AMI	\$31	\$64,000	\$1,600		
50% AMI	\$24-\$25	\$49-52,000	\$1,250-1,300		
40% AMI	\$19-20	\$39-40,000	\$988-1,040		
30% AMI	\$14-15	\$29-31,000	\$720-780		
Min wage	\$9.86	\$20,500	\$512		

The logo for Rice County, Minnesota, is displayed on a light gray rectangular background. The words "RICE COUNTY" are written in a gold, serif, all-caps font. A thin gold horizontal line is positioned directly beneath "RICE COUNTY". Below this line, the word "Minnesota" is written in a dark blue, cursive script font. The entire logo is set against a white background that features a large, curved gray shape on the right side.

RICE COUNTY
Minnesota

3rd most
expensive
area in
Minnesota



27%
households
are
cost burdened*

*Spends 30% or less on housing costs



0.3%
vacancy rate

*5% is considered a
healthy rate*



*Initial costs make building
housing for young
families difficult*

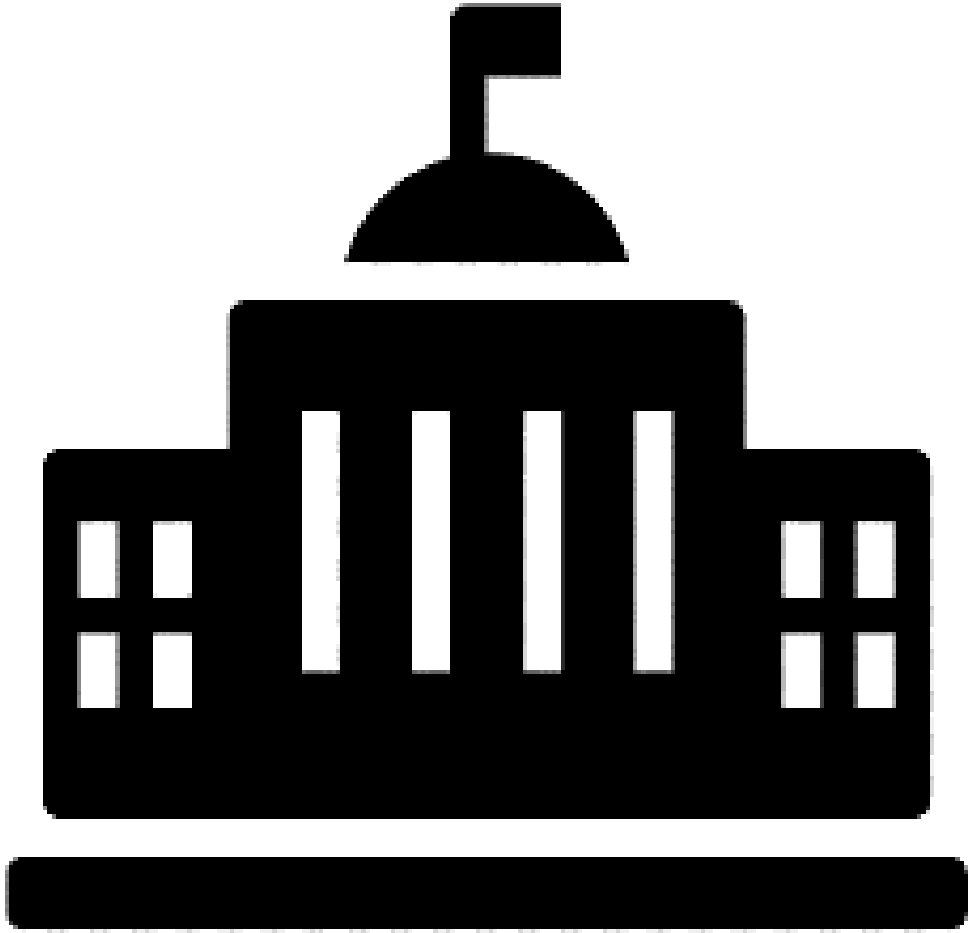
*Land costs
Water and Sewer*



Affordable
Safe
Healthy



What are the
solutions?



Government Roles

Subsidies

Funnel

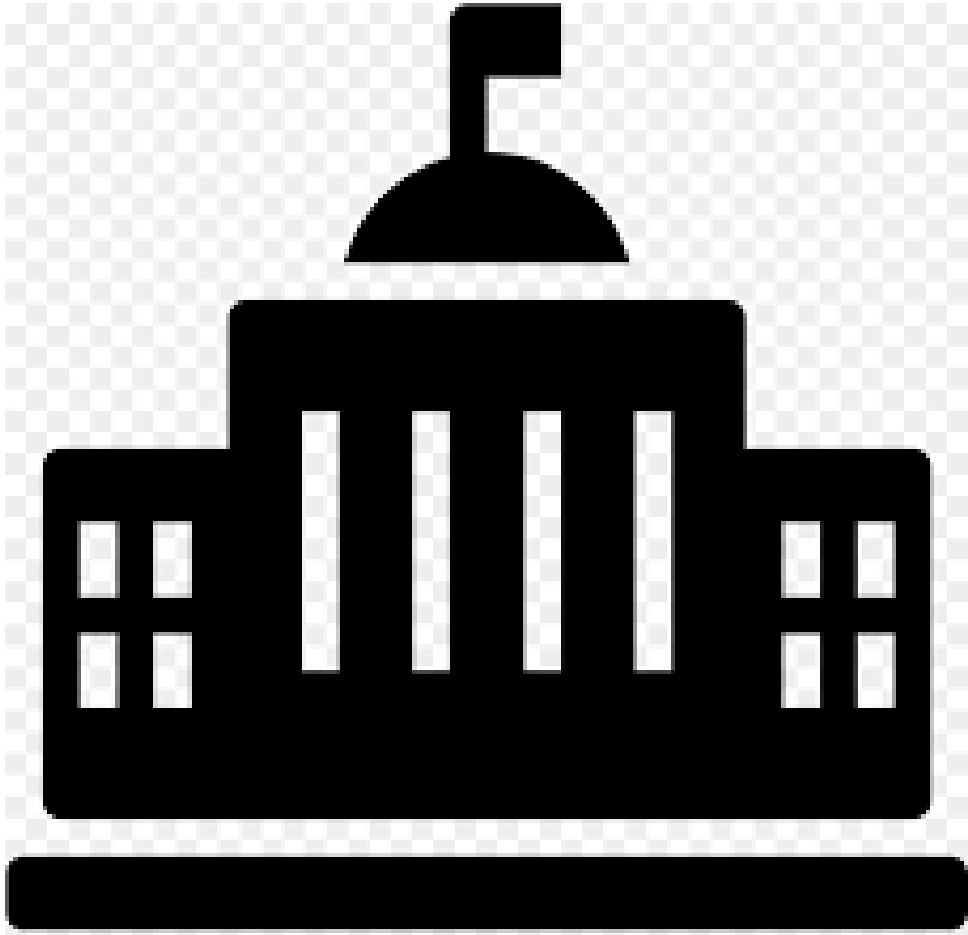
Gatekeeper

Enforcement

Land Use

Zoning

Paying for city services



Solutions

*Grant-chasing
ADUs*

*Subsidize a few units in a
market-rate project*

*Preserve existing affordable
housing*

*Rezoning single family to
multi-family*

Land Trust



Civil Society

Community Organizations

Churches

Associations

Non-profits

NGO's



What can I
do?

2019 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

PERSONS IN FAMILY/HOUSEHOLD	POVERTY GUIDELINE
For families/households with more than 8 persons, add \$4,420 for each additional person.	
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430