

Steele County Housing Coalition Summit Breakout Questions

During the Summit, attendees were invited to participate in breakout group questions. Steele County Housing Coalition members facilitated discussion around two main questions listed below. Answers were recorded on large poster paper and participants were asked to share their thoughts and experiences around housing in Steele County.

What are some the barriers that you have experienced regarding housing?

Community Barriers

- NIMBY (Not In My Back Yard)
- Community resistance to change
- Less vacant homes as older generation is staying in place
- Zoning restrictions
- Employee wages not matching current market rates
- General lack of housing
- High construction costs
- Shortage of construction labor
- Property acquisition
- Property availability
- Infrastructure costs/access to undeveloped properties
- Contractor availability
- Lack of construction workers
- Number of bedrooms available vs. number needed

Individual Barriers

- Lack of rental deposit/income consistency
- Social stigma around “affordable” housing
- Cultural barriers for loans/homeownership
- Screening of income, credit, criminal history eliminates options
- Safety & consistency of housing for students
- Mental Illness
- Chemical dependency
- Criminal history
- Ambulatory impaired/ADA compliance
- Financial costs of mortgage

What are some solutions or ideas that could provide additional affordable housing in Steele County?

- Tax increment Financing – Housing TIF with 20% of units income based
- Down payment assistance
- Empty nester incentives to move and downsize
- Revise single family zoning to include higher density
- Utilize programs and tools provided by Federal & State
- Apprentice programs in construction trades
- Establish Steele County Housing Trust Fund
- Grants/government opportunities
- Provide more first-time homebuyer options
- City officials to utilize Housing TIF with developers
- Incentives for landlords to partner with HRA
- Incentives to builders to provide income base homes
- Cap rental rates similar to Metro
- C.O.L.A could be a great resource for community, needs leadership
- RentWise – Tenant education and support
- Builder/Contractor incentive to build affordable housing
- Landlord property tax relief
- Landlord incentive to provide affordable housing
- Provide community education about affordable housing for “those” people
- Provide senior housing opportunities at the existing Owatonna High School building once vacant
- Explore housing on existing Owatonna School District Administrative Office and Maintenance sites
- Review existing zoning ordinances and building code to encourage affordable housing
- Identify local community champions around housing