

**Underwood Terrace
Public Meeting hosted at the Bluff View Elementary School
June 1, 2021
Questions & Answers Summary**

Overview:

This document includes a summary of questions and comments collected from the community at the Lake City, Underwood Terrace virtual public meeting at Bluff View Elementary School June 1, 2021 at 6pm. The meeting was hosted by Three Rivers and included Lloyd Management (joined virtually), the property management firm. Three Rivers presented the Underwood Terrace project to the group in a PowerPoint presentation and asked for community feedback. The questions/comments in bold are from the meeting participants and the responses written below are basic summaries of project team's responses but are not direct quotes from the meeting.

How are the rents determined?

Minnesota Housing Finance Agency (MHFA) sets the rent limits for multifamily projects funded by Housing Tax Credits and other financing. Rent limits are published by county and can be found here <https://www.mnhousing.gov/sites/multifamily/limits>

How do we know who is looking for Supportive Housing in the community?

Are there enough people on the Wabasha area list to fill the 8 supportive housing units?

We know who is looking for housing with supportive services through the Coordinated Entry List that is hosted by the River Valleys Continuum of Care. This list is generated by local service providers that come in contact with a person or family that is unstably housed; households are given an assessment and are voluntarily added to the list. Service providers that have signed confidentiality and data protection agreements with the Continuum of Care can access the list and request names and contact information of households that are potentially eligible for a supportive housing unit, based on the information collected in their initial assessment. Three Rivers would then contact each individual on the list for Wabasha County to determine if they are a good fit for one of the 8 supportive housing units at Underwood Terrace. Yes, in Wabasha County there were 11 people on the list that could qualify for a supportive housing unit and another possibly 7 local persons that were fleeing domestic violence that could potentially qualify.

Will you bring people in from other locations to live at Underwood Terrace?

How successful has the marketing been to local households in the past?

Underwood Terrace is a project proposal in response to the local need for affordable, workforce housing (24 units) that also includes housing with supports for individuals who need it (8 units). The purpose of the project is to serve local households, so the project will be heavily locally marketed through the local paper, the school district, local businesses/employers, City contacts and more. A list of local persons that say they are

interested in living at Underwood Terrace can be generated as soon as the project is funded. When the project is under construction, Lloyd will reach out to the households on the list, so they can apply to become a tenant. The project cannot turn away a potential tenant based on their current location or residency due to Fair Housing laws, however we can target market to local households and this has been successful in other rural communities, as noted by Lloyd. Lloyd Management explained that the rural housing projects they manage are overwhelmingly occupied by local people, compared to tenants that come from outside of the area.

What is the TIF number?

\$20,791 of annual pay-as-you-go TIF funds for a term of 26 years.

Will this project compete with local landlords?

It is possible that a family could decide to leave their current unit and move to Underwood Terrace, however, we know that there is a shortage of affordable/workforce housing units in the area (based on the market study) and so if a unit was vacated, it would be occupied by another household looking for housing in the area. Meaning, we could see some shifting around of families, but the purpose of Underwood Terrace is to create more housing options and so it would be heavily marketed to local households looking for housing.

Is there a housing study?

After reviewing the Goodhue County housing study that included a small portion of Lake City housing information, Three Rivers contracted with a consulting firm to conduct demand analysis; this analysis showed that there was demand for a mix of one, two and three bedroom units in Lake City. Three Rivers then contracted with Novogradac, a professional consulting firm, to conduct a Market Study. A draft was recently complete and sent out to Lake City staff. The Market Study further confirmed demand for the 32-unit Underwood Terrace proposal.

Added after the public meeting: Another source that shows the state of housing in Wabasha County can be found here from Minnesota Housing Partnership:

<https://www.mhponline.org/images/stories/images/research/coprofs/2021/>

Have employers given us the number of units needed by their workforce?

Three Rivers contracted with Novogradac to conduct a professional Market Study that includes detailed information about current demographics and the local workforce. The Market Study is required by Minnesota Housing and other funders; the Study includes a wide-range of information that shows the demand for the units proposed for Underwood Terrace. Three Rivers is also aware of the lack of housing for the local workforce through its work with the Lake City Economic Development Authority. Individual employers were not contact, but overall workforce/economic change projections are included in the Market Study.

Do you have eviction rules/policies?

Yes. Lloyd Management went into detail regarding eviction policies/procedures. There are multiple reasons why a person/household could be evicted and Lloyd provides households with detailed information about the tenant's responsibilities to maintain their housing. If a household violates their lease, they could receive a lease infraction for a minor incident or they could be evicted for a serious lease violation. Multiple infractions can also result in eviction. Lloyd's goal is to ensure that everyone at the property is living in a quality, safe, decent housing and strictly enforces the lease/property rules.

Several questions were asked about the 8 supportive housing units including how households will access services, service planning and more. The following is a summary of the responses provided by Three Rivers:

Underwood Terrace will reflect the community and will integrate tenants so there will be a mix of supportive housing units (8), along with the other 24 units that are not supportive housing. With this model, we are providing opportunities for persons with disabilities to access housing in the community, live as part of the community and have the supports they need/want right on site. In addition to Three Rivers' approach to housing access for everyone, the state and federal government have embraced the need for protections for persons with disabilities to ensure that all persons in our communities have access to safe, decent, quality housing – and have a choice of where they want to live – therefore, rules/regulations have been put in place to ensure housing providers are not segregating persons with disabilities.

Each individual that accesses one of the 8 supportive housing units will be provided assistance by an on-site, Three Rivers' Advocate that will be dedicated to Underwood Terrace. This Advocate will provide comprehensive case management services, including transportation/coordination of transportation.

Some individuals will access the supportive housing units may have income, others may not and so in their independent living plan, income is addressed. We often see a mix of situations in supportive housing and other programs that involve housing with support services for folks that have challenges; some people have a job and are working while they are staying on someone's couch or living in a camper or car, while some people are on SSI or SSDI (Social Security) and need a safe, decent affordable place to live with services to live well. Some people do not have an income because they lost a job or cannot find a job because they do not have a stable place to live and perhaps are unable to practice good hygiene or access transportation because of their living situation. Even though households accessing supportive housing meet us in different spots in their lives, the on-site Advocate will work with each person to create an independent living plan to help folks reach their goals, stabilize and live well.

Do you have data on the number of police calls?

Lloyd Management and Three Rivers do not have data on police calls. Lloyd did provide their feedback in this area and noted that they have a very good relationship with law enforcement and the community through the properties they manage and have not experienced issues with police calls. They noted that police calls can occur across all different types of units, but they quickly address issues and tenants that do not comply with their lease and/or are breaking the law would be evicted.

Why is this moving so quickly? Has the City visited other projects Three Rivers has done?

We presented information on elements of a multifamily tax credit project early on (fall of 2020). The City agreed that Three Rivers should pursue a housing project proposal for a portion of the Cemstone site. Three Rivers started drafting out project ideas and shared basic concept information with City staff along the way. Once the Minnesota Housing Finance Agency (MHFA) 2021 scoring sheet was out in January 2021 (MHFA changes the scoring every 2 years and this is the new cycle), we worked through that and in February talked to City staff about including supportive housing units and let them know that Three Rivers needed to talk to Wabasha Co about the Housing Support (rental assistance) before we could actually say for sure that we were going to include supportive housing units because they have to approve the community-based Housing Support. Once Wabasha Co gave us the go-ahead we finalized the project concept and sent it to City staff to share with the EDA and City Council in March. Three Rivers presented the project concept to the EDA, City Council, EDA and Planning Commission in May. Community meetings were then launched (May and June) and the City will decide on June 14th if they will support the project, authorize pay-as-you-go TIF and the land donation for the project application due in July. The pace of this project is not accelerated and Three Rivers (Leah Hall lhall@threeriverscap.org, 507-226-6083) is available for any project questions the public may have.

Our current projects that include supportive housing include: Prairiewood Townhomes in Faribault (2014) that includes 30 units and 5 are supportive housing, Fox Pointe Townhomes in Austin that includes 40 units and 4 are supportive housing, our newly funded Spring Creek II Townhomes in Northfield that will be under construction early fall will have 32 units and 8 supportive housing units and our newly proposed Eastside Project in Rochester (application that is going in the July round too) will have 40 units and 9 supportive housing units.

Three Rivers provided the City with references for Prairiewood Townhomes and Fox Pointe Townhomes. Tours are available, as well, if requested. The City did not request a tour, but the opportunity is available (contact Leah Hall).