



CHAPTER 8

HOUSING AND NEIGHBORHOODS

VISION STATEMENT:

We each have a safe, affordable healthy place we are proud to call home.

February 25, 2019

Introduction

We in Red Wing are facing significant housing challenges, now and for the future, regarding adequate housing supply, affordability, diversity, and upkeep. In order to address these challenges, our community must consider a number of factors that make housing such a difficult issue.

These factors, which will be discussed in greater detail in this chapter, include forces that can negatively impact the ability to construct and maintain an adequate housing supply and make it difficult for residents to gain access to adequate housing. Essentially, the high cost of developing new housing—the cost of land, labor, and materials—has created a significant barrier to creating new housing. The housing supply, therefore, has not kept pace with the demand, which drives prices for existing homes. High costs have also not allowed current homeowners and property owners to make investments in their properties.

The shortage of housing also impacts the city's ability to grow. Simply put, without adequate housing, it is difficult for us to attract new residents and new employers. The shortage of housing also makes it difficult for new and current residents to access housing they can afford, and residents are spending an increasing percentage of their incomes on housing, leaving less money available for essential items and leisure spending. Limits on the community's ability to grow and on non-housing purchasing power can adversely effect Red Wing's economy.

This chapter identifies several housing-related goals and actions to help us achieve our vision that all Red Wing residents have safe, affordable, healthy places they are proud to call home.

Community Engagement

During the 2017 community engagement process, the city received 600 responses about residents' housing and neighborhood concerns. The top concerns were availability of affordable housing, homelessness, availability of a greater variety of housing types, and upkeep of the community's older housing.

A summary of the community engagement findings is included on the following two pages.

Regional Housing Trends

In 2018, the [Southeast Minnesota Regional Economic Study](#) was completed for the eight-county region of Southeast Minnesota ("Southeast Minnesota" or the "Region"), composed of Dodge, Fillmore, Goodhue, Houston, Mower, Olmsted, Wabasha, and Winona counties, which encompasses 77 municipalities, with more than 368,000 residents and 190,000 employees.

The study analyzed key regional trends and potential regional initiatives that will impact future population and employment trends. This information resulted in identifying these key initiatives and challenges underway in the region:

1. Destination Medical Center, and its local and regional impacts on employment and population
2. Demand for affordable and diversified housing
3. Increasing labor force access for existing Southeast Minnesota residents
4. Increasing demand for a regional transportation system
5. Growing the overall labor supply through new immigration
6. Growing industries in tourism and recreation

7. Shifting trends in major industries such as agriculture and manufacturing

As the Southeast Region's population continues to grow, the existing housing gap will intensify. Residents in the region seek a broad range of housing types with a variety of price points. The growing senior population desires housing that allows them to age-in-place, while young professionals, who are struggling to afford home ownership, seek viable rental options. A shortage of appropriate housing to meet the needs of the region's growing work force will reduce its ability to attract skilled workers, thereby reducing the region's economic competitiveness. The study finds that the most important initiatives for the Goodhue County's economic growth will be solving for the housing gap and labor participation rates.

Did You Know?

Two new housing sites near Mayo Clinic Health System are going up between 2019 and 2023, developed by Keller/Baartman Properties LLC. The result will be 64 townhomes on one site, and affordable and market-rate garden-style apartments nearby that include 78 units for seniors and 108 general occupancy units. The project received tax-increment financing from the City of Red Wing.

Source: City of Red Wing's Community Development Department



HOUSING AND NEIGHBORHOODS

What would make Red Wing a better place to live?

600

responses across all 2017 community engagement events and surveys mentioned aspects of Red Wing's housing market and neighborhoods that could be improved. The top suggestions are shown to the right.



Affordable Housing

Housing affordability was identified as an issue in Red Wing in both the 2017 Community Survey and community engagement events. When asked whether there is too much, too little, or the right amount of affordable housing in Red Wing, 22% of 2017 Community Survey respondents said there is too little. Very little affordable housing has been added to Red Wing's housing stock in the past decades. Note: Housing affordability is often defined by households paying 30% or less of their income for housing.



Better Marketing of Housing Support Programs

Nearly 90% of respondents to the 2017 survey of Red Wing's Latino population reported not knowing of any housing support programs in Red Wing.



Apartments

When asked whether there are too many, too few, or the right amount of apartments in Red Wing, 23% of 2017 Community Survey respondents said there are too few apartments available. This is roughly the same percentage of people who responded there is also not enough affordable housing. While some people responded feeling there are *too many* apartments, a 2014 HRA Housing Needs Analysis found that less than 1% of apartments were available in Red Wing buildings with eight or more units.

What do folks like most about living in Red Wing?

79 / 4,160
Responses mentioned aspects of housing, including:

69
Historic Neighborhoods and Homes

5
Reasonable Cost of Living

4
Neighborhoods and Housing Stock

What would make Red Wing a better place to live?



Support the Homeless

Participants in both the 2017 summer engagement events and the 2016 MN Student Survey mentioned homelessness as an issue facing Goodhue County residents. 51 responses on the 2016 MN Student Survey were students who reported having to stay in a shelter, somewhere not intended as a place to live, or someone else's home because they had no other place to stay.



Balance Housing Supply and Demand

Participants in the 2017 Community Survey and summer engagement events said housing supply and demand is not ideal. Those not satisfied with available housing options reported desiring affordable housing first and foremost (26%), followed by senior housing (11%), starter homes (11%), mid-range homes (11%), bigger lots (11%), rental homes (11%), high-end housing (5%), and apartments (5%).



Upkeep

According to a 2017 exterior housing survey, 8% of Red Wing's housing stock was in fair or poor condition. The two mobile home courts had the highest percentage of substandard housing conditions. Participants in the 2017 summer engagement events noted a key priority should be offering support for the upkeep and restoration of homes to benefit Red Wing's residents.



Did You Know?

Much of Red Wing's Existing Housing is Defined as Affordable

In 2016, 45% of Red Wing's owner-occupied houses were valued under \$150,000, according to the U.S. Census. Maintaining and improving these houses may be one way to ensure affordable housing for the future. Of the 2,300 rental units in Red Wing, 81% rented for less than \$1,000 per month. However, very little new affordable housing has been constructed in Red Wing over the past several decades.

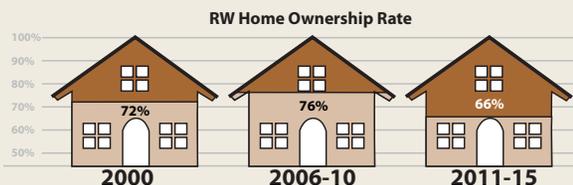
Red Wing 2017 Report Card

Our shortage of housing that people can afford is likely having a negative effect on the local economy.

How do we build and also renovate housing that will attract people to Red Wing and allow all residents to have adequate housing at every age and income level?

Homeownership

Many factors are at play. Reversing the trend will require a multi-pronged approach.



Comparatively, Goodhue County's rate is 76%, Minnesota's is 71%, and the nation's is 63%.

Source: U.S. Census Bureau American Community Survey 5-Year Estimates 2011-2015

Cost Burden of Housing

Red Wing mimics the county and nation in the number of residents who pay a large percent of their income on housing.

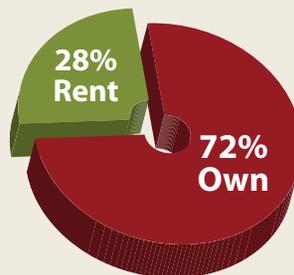
RW Residents Paying More than 30% of Income on Housing



Source: U.S. Census Bureau American Community Survey 5-Year Estimates 2011-2015

Rental Housing

More than one-quarter of us rent.



\$704 - Median cost of monthly RW rent.

Source: U.S. Census Bureau American Community Survey 5-Year Estimates 2011-2015

Did You Know?

In 2016, HOPE Coalition served 58 homeless people and 92 people at risk of being homeless.

Source: HOPE Coalition, Red Wing, MN

Did You Know?

A 2014 study found less than 1% of apartments were available in RW buildings with 8 or more units.

Source: Red Wing HRA Housing Needs Analysis, 2014

Did You Know?

Currently, HOPE Coalition partners with the Red Wing Homeless Committee to provide short-term services to homeless or at-risk-of-being homeless adults and children.

This includes nights in local motels, rent assistance, and food vouchers. Funds come from local individuals, churches, the City of Red Wing, and the Jones Family Foundation.

Needs exceeded funds in 2017 and 2018, however, so HOPE provided tents to adults so they could camp throughout the warmer months.

Source: HOPE Coalition, 2018

Existing Housing Stock

In 2015, total housing units in the city was estimated at 7,670. Analysis of the city's existing housing stock in terms of age, type, ownership vs. rental, vacancy, and costs is provided in the following tables and charts. In order for the city to effectively plan for its future housing needs, it is critical to understand what we have currently.

Housing Age

As an older community, Red Wing has a relatively older housing stock than other communities. Figure 8.1 and Table 8.1 show the breakout by decade of when the city's existing housing stock was built. For example, approximately 27% of the city's housing was built prior to 1950 compared to 23% for Minnesota overall; 67% of the city's housing was built prior to 1970 compared to 60% statewide. While older homes can offer desirable historic and traditional housing options, they can also present challenges in terms of lacking contemporary features and upkeep needs.

FIGURE 8.1 HOUSING AGE



TABLE 8.1 HOUSING AGE

Year Built	2015	
	Number	Percentage
Total housing units	7,670	-
2010 or Later	63	1%
2000 to 2009	1,000	13%
1990 to 1999	753	10%
1980 to 1989	955	12%
1970 to 1979	1,176	15%
1960 to 1969	981	13%
1950 to 1959	678	9%
1940 to 1949	358	5%
1939 or earlier	1,706	22%

Housing Types

Red Wing has a mix of housing types today as shown in Figure 8.2 and Table 8.2. Single-family detached homes represent approximately 60 percent of the city's existing housing stock. Apartments represent approximately 21 percent of all housing with significant growth (65 percent) between 2000 and 2015. Apartment buildings with 20+ units grew by 51 percent while buildings with 10 – 19 units more than doubled. Building permit data shows that multi-family housing made up nearly 58 percent (474 units) of all new housing units built in the city from 2000 to 2015.

FIGURE 8.2 HOUSING TYPES

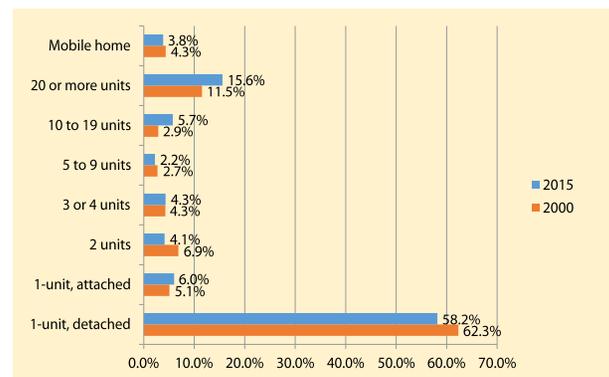


TABLE 8.2 HOUSING TYPES

Units in Structure	2015		2000		2000 - 2015	
	Number	Percentage	Number	Percentage	Change	%Change
Total housing units	7,670	-	6,860	-	810	11.8%
1-unit, detached	4,461	58.2%	4,275	62.3%	186	4.4%
1-unit, attached	461	6.0%	349	5.1%	112	32.1%
2 units	316	4.1%	470	6.9%	-154	-32.8%
3 or 4 units	331	4.3%	293	4.3%	38	13.0%
5 to 9 units	170	2.2%	187	2.7%	-17	-9.1%
10 to 19 units	441	5.7%	197	2.9%	244	123.9%
20 or more units	1,195	15.6%	791	11.5%	404	51.1%
Mobile home	295	3.8%	298	4.3%	-3	-1.0%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	#DIV/0!

Housing Ownership vs. Rental

Approximately 2/3 of the city's housing units are owner-occupied and 1/3 renter occupied. While the actual number of owner-occupied housing units did not change substantially 2000 – 2015, the number of renter-occupied housing units increased by 29 percent (537 units). Building permit data shows that multi-family housing made up nearly 58 percent (474 units) of all new housing units built in the city from 2000 to 2015.

TABLE 8.3 HOME OWNERSHIP VS. RENTAL

Tenure	2015		2000	
	Number	Percentage	Number	Percentage
Occupied housing units	7,054	-	6,562	-
Owner-occupied	4,662	66.1%	4,707	71.7%
Renter-occupied	2,392	33.9%	1,855	28.3%

Housing Vacancy

Housing vacancy is an indicator of the quantity of available housing options in the community, rising/declining housing prices, and community/neighborhood stability. Table 8.4 shows the city's vacancy rate in 2000 and 2015, 4 percent and 8 percent respectively. The U.S. Census includes the following in its definition of a vacant housing unit: units that were listed for sale or for rent; units that have been sold or rented but were not yet occupied; vacation or second homes; and "other" vacant units. The city's 2014 Housing Study found that all types of rental housing had low vacancy rates with market rate rental properties at 0.9 percent and affordable/subsidized rental properties fully-occupied.

TABLE 8.4 HOUSING VACANCY

Vacancy	2015		2000	
	Number	Percentage	Number	Percentage
Total housing units	7,670	-	6,867	-
Occupied housing units	7,054	92%	6,562	96%
Vacant housing units	616	8%	305	4%
Homeowner vacancy rate	2.6	-	1.4	-
Rental vacancy rate	6.6	-	4.7	-

Did You Know?

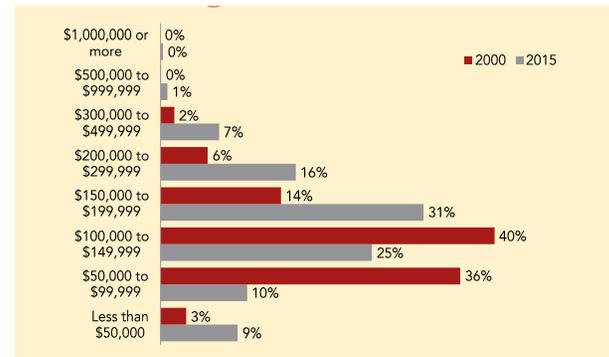
Homeless residents made up 11.2% (49 people) of the total number of people receiving treatment for chemical dependency in the county. The statewide percentage of homeless receiving treatment in 2017 was 12.6%.

Source: Minnesota Department of Human Services Drug and Alcohol Abuse Normative Evaluation System Goodhue County Report, 2017

Housing Costs

Owner-occupied housing: Figure 8.3 shows in 2015, the largest portion (31percent) of the city's housing was estimated to be valued in the \$150,000 to \$199,999 range, followed by 25 percent in the \$100,000 to \$149,999 range, and 16 percent in the \$200,000 to \$299,999 range. The city's 2014 Housing Study found that the median value of owner-occupied homes in Red Wing was \$166,500. This chart also shows that from 2000 to 2015, the portion of housing units in the lower ranges has dropped substantially while the upper ranges all have increased their portions.

FIGURE 8.3 HOUSING VALUE



Renter-occupied housing: The city's 2014 Housing Study found that the median monthly rent was \$616 in the city, based on 2008 – 2012 ACS data. The largest portion (34 percent) of the city's rental housing units had rents in the \$500 to \$749 range, followed by 28 percent in the \$300 to \$499 range.

TABLE 8.5 RENTAL HOUSING COSTS, 2012

Contract Rent	Number of Units	Percentage
Less than \$200	81	4.1%
\$200 to \$299	108	5.5%
\$300 to \$499	551	28.2%
\$500 to \$749	657	33.6%
\$750 to \$999	304	15.5%
\$1,000 or more	187	9.6%
No cash rent	69	3.5%
Total	1,957	100.0%
Median Contract Rent	\$616	

Housing Conditions

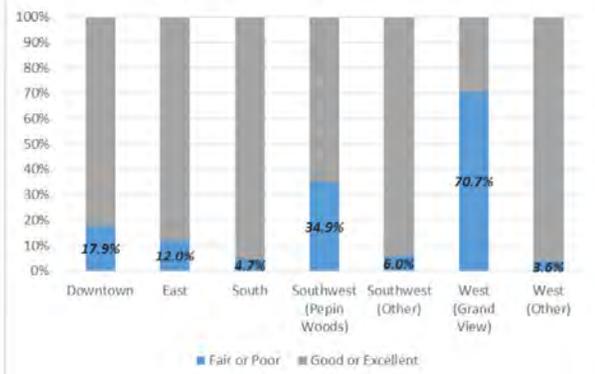
A *city-wide survey of exterior housing conditions* was conducted by city staff during the summers of 2016 and 2017. 5,570 residential buildings, including individual mobile homes, were surveyed. The survey included all buildings that were visible from a public right-of-way (streets or sidewalks). Buildings that were not visible from a public right-of-way were not included in this survey.

Exterior housing condition scores were only based on visible building exteriors as observed by multiple surveyors, who were not expert appraisers. Each building was scored in a general manner as either Excellent, Good, Fair, or Poor. As a result, the survey results should be interpreted simply as a broad, informal overview of general housing conditions in the city.

Key findings from this housing conditions survey include the following:

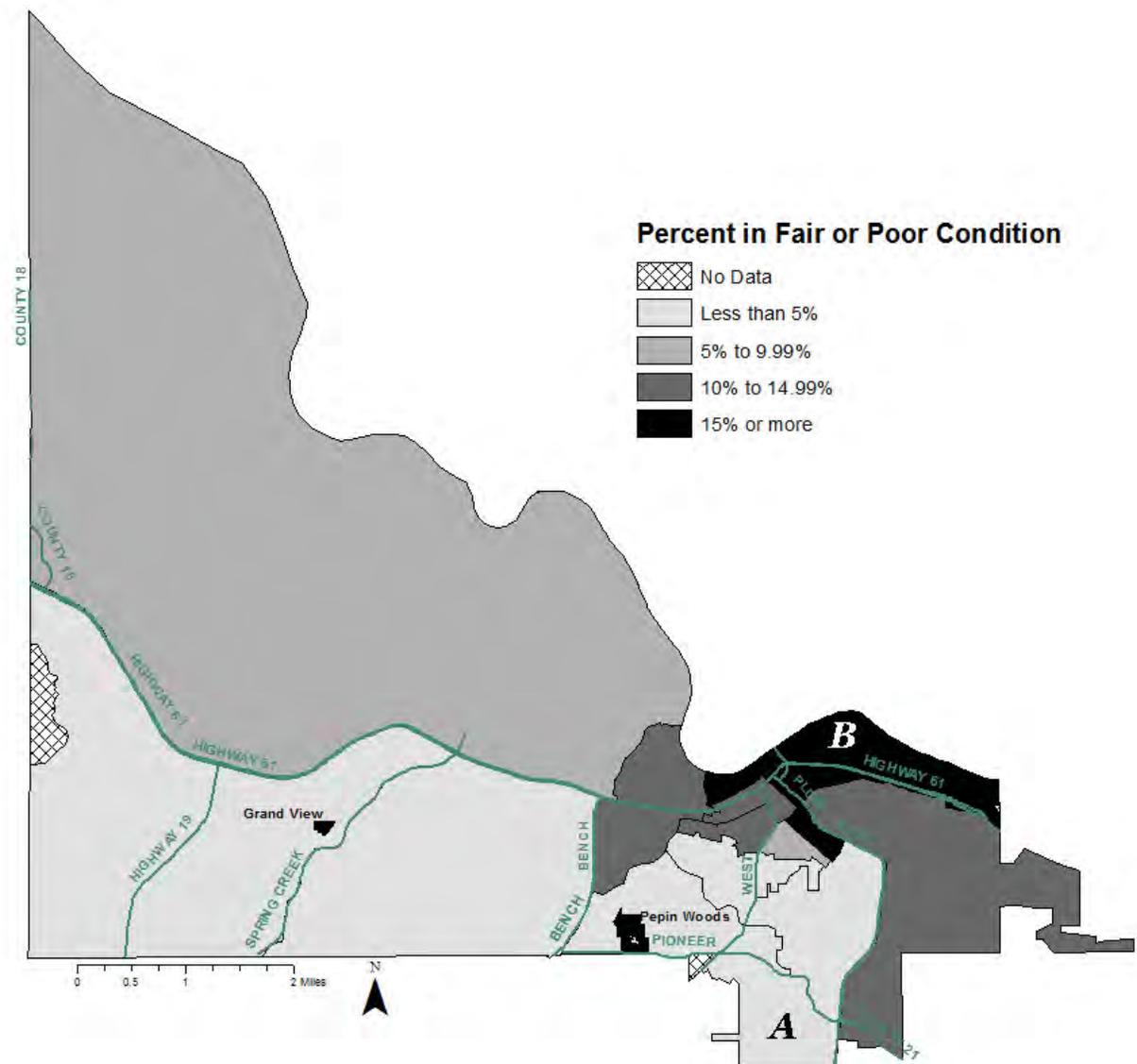
- » 91.9% of surveyed residential buildings were in Good or Excellent condition
- » Housing scored as being in Fair or Poor condition was more common in the older neighborhoods near downtown and near high-volume traffic corridors
- » Housing conditions in the city's two mobile home parks scored significantly poorer than all other housing

FIGURE 8.4 EXTERIOR HOUSING CONDITIONS BY RESIDENTIAL SECTOR, 2017



- » The area with the highest concentration of housing in Fair or Poor condition was adjacent to downtown between Jackson St and the eastern city limit north of East 7th St
- » Nearly 2/3 of all surveyed residential buildings scored as being in Fair or Poor condition were mobile homes or buildings with rental units

FIGURE 8.5 EXTERIOR HOUSING CONDITIONS BY CENSUS BLOCK GROUP, 2017



Housing & Neighborhood Issues

Cost Burden of Housing is Affecting Many Households

Housing cost burden is defined as households paying more than 30 percent of their income on housing costs. Households renting homes are almost twice as likely to experience a housing cost burden in Red Wing.

Need for More Affordable Housing Options

We experience low housing vacancy rates in Red Wing, so residents find it challenging to find quality affordable housing options. Increasing affordable housing options can be addressed by both new housing and reinvestment in existing housing.

Shortage of Lifecycle Housing Options: Senior, Workforce, Rental Apartments, Starter Homes

As our community's household composition continues to change and diversify, the housing options have not kept up with these changes. We need to increase the diversity of housing options to meet the needs and preferences for senior, workforce, rental, and starter housing.

Housing Shortage Limiting City's Population and Labor Force Growth

Red Wing has experienced a significant slowdown in its population and workforce growth. A housing shortage, indicated by low vacancy rates and limited new housing development,

is most likely contributing to this slowdown. If housing options remain limited, it will be difficult for us to attract new residents and an adequate workforce for the community's employers.

High Costs for Land and Construction is Creating a Barrier for Development of New Housing

There are target ratios for lot and construction costs to house prices. Currently, these development costs are typically driving up housing prices above the levels in demand in Red Wing. To address this issue, public-private partnerships are likely needed to either reduce the development costs or subsidize housing purchases.

Disinvestment in Existing Housing Stock

Many households lack adequate financial resources to invest in the upkeep of their homes, so the community has experienced disinvestment in some of its existing housing. Programs that provide funding, typically as no- or low-interest loans, for homeowners to reinvest in their existing homes would result in more homes that are safe and well-maintained.

Homelessness

HOPE Coalition has provided services to both homeless people and at-risk-of-being homeless people. The demand for these services is growing faster than resources to address the need. Facilities, services, and programs to assist people in this situation could help them with transitioning back into a stable housing environment.

Need for Increasing Housing Support Programs

A variety of housing support programs exist at various jurisdictional levels, from the city, county, state, federal, and non-profit agencies. The community has opportunities to strengthen and expand these programs, as well as to partner with other agencies and increase its outreach to people and households experiencing housing challenges.

Key Directions:

- » Increase housing services, programs, and options that reduce cost burdens of housing
- » Create public-private partnerships to address the mismatch between the high cost of land/construction versus the ability to pay
- » Develop more new and diversified housing annually, particularly affordable, senior, workforce, and apartments/townhomes
- » Proactively guide more land on the Future Land Use Plan Map and Zoning Map for medium- and high-density housing
- » Focus on adding new housing options in and near downtown and Old West Main Street
- » Address issues related to housing identified as being in fair or poor condition in 2016-2017 Housing Conditions Survey, including older rental housing and the mobile home parks
- » Increase reinvestment in renovating and maintaining existing housing
- » Prevent homelessness and assist in long-term transitional housing

Goals, Strategies, and Actions

Goal 8.A: Increase the quantity and diversity of affordable housing options for the community's range of household types.

Strategy 8.A.1: Proactively encourage the reuse and renovation of several existing institutional buildings and vacant buildings, upper floors, and underutilized properties located in the downtown and Old West Main Street areas for housing development.

- » Use open vacant buildings for “pop up” events to market redevelopment projects.
- » Develop an incentive tool box focused on redevelopment.
- » Create a marketing plan to seek developers for redevelopment projects.

Strategy 8.A.2: Evaluate zoning, subdivision, and other regulatory standards to provide additional housing flexibility and cost reductions for affordable housing.

- » Consider zoning and subdivision regulation changes that would allow flexibility for tiny houses, accessory units, and grandparent housing.
- » Evaluate and consider changes to the zoning regulations that would reduce parking requirements for various housing types.
- » Consider reducing the minimum lot size for residential zoning districts to allow for smaller home sizes.

Strategy 8.A.3: Support the development of new smaller detached homes.

- » Consider zoning and subdivision regulation changes that allow for smaller home development.
- » Provide incentives for the construction of homes that are smaller in size.

Strategy 8.A.4: Partner with secondary and post-secondary schools to increase the construction trade workforce and reduce housing construction costs.

- » Increase construction trade education programs and training opportunities.
- » Encourage actual new housing production by construction trade students as part of their need to gain experience in the construction trade.

Goal 8.B: Foster supportive housing programs that assist in preventing homelessness.

Strategy 8.B.1: Facilitate and establish a single, unified, community collaborative to focus on emergency housing for the homeless.

- » Work on homeless prevention aimed at communicating programs, resources, and time limited rental and mortgage assistance, 211 phone number.
- » Work on emergency and short term shelter aimed at providing deeper levels of transitional housing support with housing identification, rent and move assistance, case management assistance, bus ticket assistance.

Terminology

Goals:

Goals are broad statements that describe a desired outcome. They are often long-term and aspirational in scope.

Strategies:

Strategies are policies, projects, programs, and practices that support one or more of the plan's goals. They address the “who, what, when, where, and how” of reaching a goal and may involve multiple sub-strategies and actions. Strategies may be ongoing and may or may not have definitive start and completion dates.

Strategy 8.B.2: Focus on substantially expanding the Housing Trust Fund so more local resources are available to support homelessness and permanent affordable housing.

- » Develop and implement a fund development plan that identifies additional designated revenue sources, potential corporate and foundation sources, partnerships with churches and other organizations, and other fundraising strategies.

Goal 8.C: Create a system for updating and renovating existing rented and owned housing properties.

Strategy 8.C.1: Re-establish the Rental Licensing Program to assure that rental properties meet basic maintenance and life safety standards.

- » Develop new rental licensing ordinance that focuses attention on problem properties.
- » Develop coordinated communication program for landlords and tenants that provides information about their rights and responsibilities.
- » Evaluate tax forfeited property policies to ensure these properties are maintained and brought up to standards.
- » Educate and promote awareness of implicit bias in housing.

Strategy 8.C.2: Create a community consortium focused on reinvigoration of existing homes for low to moderate income homeowners.

- » Develop incentive based programs to convert and redevelop dilapidated housing.
- » Consider program where the city or HRA purchases existing homes and offers incentives to home buyers for purchase and rehabilitation (similar to urban homesteading programs).
- » Provide incentives to homeowners to rehabilitate their homes.
- » Support a neighbors-helping-neighbors program.
- » Develop financial incentives to encourage the renovation of older rental properties.
- » Explore ways to improve housing conditions in the city's two mobile home parks.

Goal 8.D: Resolve the city's housing shortage by increasing the quantity and diversity of new housing development.

Strategy 8.D.1: Form a public/private alliance to develop and execute a plan to create affordable and market rate rental units to expand housing supply.

- » Expedite an alliance of stakeholders to create new incentives for new construction and renovation of existing buildings and vacant and underutilized sites, including incentives for new employees.
- » Support demonstration projects that develop a mix of income and housing types. Include small redevelopment sites that can act as neighborhood catalyst projects.

Strategy 8.D.2: Identify and promote sites that could attract development of new market rate rental housing.

Strategy 8.D.3: Identify and promote methods for reducing residential lot costs to increase housing production.

- » Establish public-private partnerships that reduce the carrying costs of residential lots.

Online Library

You can see all of the foundational work of Red Wing 2040 on the City's website, www.red-wing.org/red-wing-2040.html.

TABLE 8.1 STRATEGY MATRIX

Strategies	SHARE Principle(s)	Who can help achieve this?	Timing
Goal 8.A: Increase the quantity and diversity of affordable housing options for the community’s range of household types.			
» Strategy 8.A.1: Proactively encourage the reuse and renovation of several existing institutional buildings and vacant buildings, upper floors, and underutilized properties located in the downtown and Old West Main Street areas for housing development.	Sustainable, Resilient	HRA, Port Authority, School District, Mayo Health Services	Short Term
» Strategy 8.A.2: Evaluate zoning, subdivision, and other regulatory standards to provide additional housing flexibility and cost reductions for affordable housing.	Healthy, Equitable	City Council, Community Development Department, Advisory Planning Commission, Heritage Preservation Commission	Short Term
» Strategy 8.A.3: Support the development of new smaller detached homes.	Sustainable, Resilient, Equitable	HRA and Port Authority, Community Development, Development Community, Home Builders, Goodhue County Habitat for Humanity	Short Term
» Strategy 8.A.4: Partner with secondary and post-secondary schools to increase the construction trade workforce and reduce housing construction costs.	Healthy, Accessible, Equitable	School District, City, HRA and Port Authority	Ongoing
Goal 8.B: Foster supportive housing programs that assist in preventing homelessness.			
» Strategy 8.B.1: Facilitate and establish a single, unified, community collaborative to focus on emergency housing for the homeless.	Healthy, Sustainable, Equitable	HRA, Churches, HOPE Coalition, United Way, City, County, Social Services, School District, Red Wing Youth Outreach, Three Rivers	Short Term
» Strategy 8.B.2: Focus on substantially expanding the Housing Trust Fund so more local resources are available to support homelessness and permanent affordable housing.	Healthy, Equitable, Resilient	HRA, City, Housing Trust Fund Committee, HOPE Coalition, Churches, Business Community, Local Foundations, County, United Way	Long Term
Goal 8.C: Create a system for updating and renovating existing rented and owned housing properties.			
» Strategy 8.C.1: Re-establish the Rental Licensing Program to assure that rental properties meet basic maintenance and life safety standards.	Healthy, Sustainable, Equitable	City, HRA	Short Term

Strategies	SHARE Principle(s)	Who can help achieve this?	Timing
» Strategy 8.C.2: Create a community consortium focused on reinvigoration of existing homes for low to moderate income homeowners.	Healthy, Equitable	City, HRA, Port Authority, Habitat for Humanity, Churches, Real Estate, Local Development Community, Chamber of Commerce, DTMS, Business Community	Short Term
Goal 8.D: Resolve the city's housing shortage by increasing the quantity and diversity of new housing development.			
» Strategy 8.D.1: Form a public/private alliance to develop and execute a plan to create affordable and market rate rental units to expand housing supply.	Sustainable, Healthy, Resilient	HRA and Port Authority, Goodhue County, Business Community	Long Term
» Strategy 8.D.2: Identify and promote sites that could attract development of new market rate rental housing.	Healthy, Resilient	HRA and Port Authority, Community Development	Short Term
» Strategy 8.D.3: Identify and promote methods for reducing residential lot costs to increase housing production.	Healthy, Resilient	HRA and Port Authority, Community Development	Long Term

