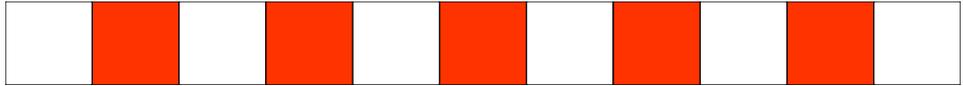




2011 ANNUAL REPORT



2011 by Executive Director, Randal Hemmerlin



The HRA facilitated the development of a 24-unit Low Income Housing Tax Credit proposal to be located at the Plum and Fourth Street in downtown Red Wing. The project was called City View Lofts and the developer was MetroPlains. The HRA approved the use of \$400,000 in loans to MetroPlains to help finance the \$5.1 million proposal. Unfortunately, the proposal was not funded in 2011 by Minnesota Housing and the developer is now looking at ways to re-submit the application in 2012 for funding.

Red Wing HRA's Section 8 Voucher program was under severe stress for the first six months of 2011. We did not have the funds to issue all 169 vouchers that are allotted to us until after July of 2011. After July, we received the HUD allocation and began issuing more vouchers immediately. Staff worked hard to get as many vouchers out to the public as our funding would allow. The Section 8 Voucher program has proven to be a real test for us in 2010 and 2011 because of funding shortages followed by funding surpluses.

In Jordan Towers I and II, we continue with investing funds to make the projects more livable and modern. Jordan Tower II now sports a new front entrance and new handicap accessible restroom next to the Sailstad Dining Room. A cutaway area on Fifth Street was added so that dropping off and picking up people is much easier and safer. In addition, we now have a walkway from the sidewalk on Fifth Street directly to the first floor of the Tower. We were also able to redo the steps to the lower level making them more user-friendly. We really like the clean look of the outdoor entrance of Jordan Tower II and have received many complements on it.

In 2011, we began issuing vouchers for Shelter plus Care in Red Wing. It took less than three months to utilize the four new vouchers. This is a program for disabled people who are homeless. Later in 2011, we were asked to apply for two more units from HUD using Continuum of Care bonus money. We will know soon if we were successful in our application.

In Jordan Tower I, six handicap units were completely rehabbed with a new floor design, new kitchens and new bathroom with roll-in showers. The units are up to date with the latest requirements for handicap accessible units.

The construction of our twin homes on Fifth Street was completed in late spring of 2011. This project was in collaboration with the Technical College. The twin homes turned out very nicely and are for sale. We also did a major rehab of a house on 13<sup>th</sup> Avenue that is also for sale. Information on these houses can be found at [www.redwinghra.org](http://www.redwinghra.org).

The HRA spent over \$380,000 on these projects in Jordan I and II.

With the changes in federal allocations and subsidies, our budgets are tighter than in years past. We continue to have strong reserves but our annual cash flow required us to reduce our staffing by 1.2 full-time employees. We want to thank the City of Red Wing for their continued support in approving our tax levy.

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*(Executive Directors report continued from page 1)*

During our November Board workshop, the Board gave staff clear direction for future projects which will include rental housing developments and elevator upgrades.

As a side note, I was elected to serve as Senior Vice President to the Minnesota chapter of the National Association of Housing and Redevelopment Officials (NAHRO) in September.

The staff thanks the HRA Board of Commissioners for their continued support, work and dedication to making the HRA the best possible organization it can be.

## Board Workshop



November 17, 2011

## Jordan Towers from Memorial Park



September 2011

## Complete Streets Policy Completed!

In October of 2009, the Red Wing HRA organized and hosted a Complete Streets policy workshop with national experts Michael Ronkin and John LaPlante coming to Red Wing. The public was invited to an evening event and City leaders were invited to a workshop the next day to learn about Complete Streets.

The HRA thanks Blue Cross Blue Shield for assisting us in bringing the Complete Streets Policy workshop to Red Wing.



In January of 2011, the City of Red Wing adopted a Complete Streets policy.

The City of Red Wing Planning and Engineering Staff were instrumental for leading the charge after the workshop to write the Complete Street policy and presenting it to the City Council. Active Living Red Wing also was very helpful in promoting Complete Streets as well as the Goodhue County Public Health Department under the SHIP directives. We thank the City Council for their positive vote on the policy.

Thanks to everyone who helped bring Complete Streets to Red Wing.

Ethan Fawley of Fresh Energy presented Complete Streets to Red Wing 2020 in December of 2010.



A Complete Streets policy guides a city to design and operate its streets and roads with all of us in mind-the young and old, wheelchair users and pedestrians, bicyclists and motorized drivers.

# Letter from the HRA Board of Commissioners

*Chair—Ed Wenzel*



As Chairman of the Board of Commissioners for 2011, we have continued to promote an awareness of our mission: “To provide quality, affordable, sustainable housing and community redevelopment programs utilizing resources that develop public and private partnerships.”

As we move forward into 2012, with ever tightening economies, we recognize that there are differing opinions regarding growth in Red Wing. Regardless of whether your preference is to see the community grow or remain the same in population, the housing stock will continue to age just as you and I will.

2011 saw the completion of the twin home on Fifth Street which was a huge improvement for the neighborhood and will offer an affordable, energy efficient housing options for two families. We completed the front entrance upgrade for Jordan II, making the entry safer for drop off and transport into the building, plus preventing future flooding in the lower level in the event of heavy rains.

As a result of the housing study that was completed in 2009, we continue to seek ways to provide affordable housing to the Red Wing workforce. Although funding did not get approved for the proposed Elks/Zibble project, we will continue to push for approval again next year and look for additional opportunities for housing. We also will continue to work with educating the local residents about the need for housing. We do not need to convince the manufacturing community of that. They all are aware of the employees that find it necessary to commute from neighboring cities due to the lack of quality, affordable housing in Red Wing. We also continue to work with the Goodhue County Habitat for Humanity by assisting in the demolition costs of properties that they acquire for replacement.

The Board of Commissioners feels fortunate to have the Executive Director, Randal Hemmerlin and all of the staff at the Red Wing HRA that we do. We have been able to continue with our mission and maintain our existing facilities..

Please feel free to contact us with any questions, concerns or recommendations about the work and mission of your Red Wing HRA.

## Red Wing HRA Board of Commissioners

Left to right: Jack Nordgaard; Greg Schoener, Secretary-Treasurer; Kristen Dickinson; Kathy Boos; Kenneth Bush, Vice Chair; Kimberly Chalmers; Ed Wenzel, Chair, Marilyn Meinke, City Council Liaison





## Assisted Housing *Ronnelle Jaeger Assisted Housing Coordinator*

It has been a very busy year at the Red Wing HRA with two construction projects being done at the same time, one at Jordan Tower I and the other at Jordan Tower II.



**JORDAN TOWER I  
NEWLY REMODELED  
HANDICAP  
ACCESSIBLE UNIT**

**Jordan Tower I** can now boast of having six completely remodeled handicap accessible units. We meet the requirement by the U. S. Department of Housing & Urban Development (HUD) that five percent of total Public Housing units be handicap accessible.

Rehabilitation included the removal of walls and the re-design of each unit to make it wheelchair accessible. Each unit now has an open concept floor plan featuring a newly remodeled kitchen, new cabinets all in a maple finish, a center island with an “eat at” counter, new pantry, lazy susan and laminate wood flooring. The bathroom has been made larger and includes a roll in shower with ceramic tile flooring. New carpeting has been installed in the living room and bedroom.



**JORDAN TOWER II  
NEWLY DESIGNED  
FRONT ENTRANCE**

**Jordan Tower II** front entrance now has a new look which includes a sidewalk leading to the front entrance, newly designed steps which include a landing leading to the lower level, a drop off area, new lighting and landscape. This project was slated for the previous year to be completed when it was halted due to flooding of the lower level. As a result a better design was developed for a wheelchair accessible walkway, a raised sidewalk and additional drainage system added to the area.



**JORDAN TOWER II  
HANDICAP  
ACCESSIBLE  
RESTROOM**

In addition **Jordan Tower II** received a new handicap accessible

unisex restroom featuring ceramic and glass tiles. This restroom is located in the lower level of Jordan Tower II next to the Semcac Senior Dining site.



*Semcac provides meals seven days a week to seniors in the Red Wing area for a nominal fee. For reservations call 388-9875 one day prior to dining.*



**AMY BRAFORD  
SUCCESS STORY ~  
GOING FROM  
PUBLIC HOUSING  
TO HOMEOWNERSHIP**

Amy Braford and her two children, Josh age 14 and Heather age 10, recently purchased their dream home, a 3-bedroom rambler with a garage. The home includes new carpeting, linoleum, furnace, central air and lots of storage.

Seven years ago Amy found herself and her family in need of housing. Amy leased housing through the Red Wing HRA at Featherstone Court Town Homes, a Public Housing project. Her rent was based upon her adjusted income. Living in Public Housing allowed Amy to attend college. Amy received her Associates Degree in Applied Science in Accounting. Amy is employed at Lawrence NationalLease where she works with licensing, permitting, payables and insurance.

Amy is looking forward to decorating her home and entertaining guests. Amy said she now will need to learn how to operate a lawnmower, she is already experienced at using a snow blower.

The HRA congratulates Amy on her success in her education, her employment and her new home!

For more information on how you can find housing contact the Red Wing HRA at 651-388-7571.

The Red Wing HRA continues to decorate and remodel on an ongoing basis. Another project completed at Jordan Towers in 2011 was the redecorating of the walkway between Jordan Tower I and II.

Upcoming projects include full modernization of the elevators in both Jordan Towers I and II. This modernization includes the replacement of the two elevators in each building and building code upgrades.



**Family Public Housing** units located at Pioneer Place Town Homes and Hallstrom house were re-roofed in 2011.

Anticipated upcoming projects in 2012 include the replacement of kitchen cabinets and flooring at Pioneer Place, Featherstone Court and Deer Run Town Homes.

### **Successes in 2011**

Staff can boast of a one to two percent vacancy rate in Jordan Towers I and II. Assisted Housing staff and maintenance staff attended Unit Turnover Training in Austin. From this training, staff created a better system to track unit turnover from vacancy to re-renting to the next tenant.

The Red Wing HRA hosted two successful open houses in the spring and the fall. Each open house included a live radio broadcast, tours of the units and facilities, refreshments and door prizes. Jordan Towers Resident Council held an ice cream social at the fall open house which sold out immediately. The HRA gained new tenants from hosting these open houses.

Our HUD REAC Inspection, completed in December 2011, found our Public Housing units to be in good physical condition and we received a high performance grade. Units included in the inspection were Jor-

dan Tower I, Featherstone Court Town Homes, Deer Run Town Homes, Pioneer Place Town Homes and Hallstrom House.

Unfortunately, our Assisted Housing budgets are tightening with the reduction of both operating subsidy and capital funding. Staff has been reduced by one employee. With the new 2012 budget, staff will need to make adjustments to continue with the good quality service it has provided in the past.

**Assisted Housing Staff** include: Ronnelle Jaeger, Assisted Housing Coordinator, Bonnie Jablonske, Assisted Housing Property Manager and LaVonne Carlson, Program Assistant who recently retired on December 30, 2011!

### **Greetings from Kristen**

#### **HRA Commissioner**



#### **Kristen Dickinson preparing for a Board meeting**

My journey through 2011 was terrific. I watched a resident reach their goal in the "Walk to Canada" activity. I heard "Bingo!" as an excited winner is announced at one of our weekly Bingo get togethers. I was present when the Quilt Raffle winner was picked from the many names in the basket. I then enjoyed watching Marlys Alms excitement for her daughter's new possession. I enjoyed the many achievements of the hearts, shamrocks and pumpkins pins that were adorning the residents' apparel throughout the year. Jennifer Cook's "Fiesta" Thyme was a new item this year in the educating of the residents. I want to thank Jennifer for her services. Residents enjoyed Santa, his elf, Paul, and Mrs. Claus at the Christmas Tea. We thank Santa and Paul for keeping us in tunes, and with our gift drawings.

### **New Flower Gardens**



Our summer months were enjoyed by feasting outdoors; both in using the grill and eating on the patio tables. The gardens were beautiful with the new timber edgings and even many new "critters" found their way to the Towers.

Jordan Towers II entrance was enhanced while the Jordan Towers I completed the new "handicap" units.

Our year is closing with a new beginning for the Resident Council and residents joining efforts to do a "Fundraiser" for a Rectangular Rapid Flash Beacon Light. The light will replace the blinking lights on 4th Street in front of Jordan I. The City of Red Wing is assisting us with the installation and maintenance of the light.

We look forward to 2012 as our funds grow to reach our goal. We hope that the residents of Jordan Towers and the Red Wing community at large will find the beacon light to add to their safety as they cross Fourth Street.



**Keven from TAPCO demonstrating the new flashing sign at the December 2 fundraiser kickoff.**

Thank you for your support in 2011.

**Jordan Towers is a "Good place to live, a great place to call home."**



## Section 8 by Becky Hinrichs Section 8 HCV Specialist

Section 8 Voucher staff include Becky Hinrichs as the HCV Specialist and Judy Kliewer as Program Assistant. We are responsible for receiving and processing applications, holding briefings, annual inspections and annual recertification for the 169 Section 8 Housing Choice Voucher Clients in Red Wing.

Becky and Judy are both qualified to conduct Housing Quality Standards inspections for the Section 8 units located in Red Wing and occasionally elsewhere.

We also attended additional training seminars throughout the year. Rent Calculation, Occupancy and Eligibility are just a few of the trainings that are needed to stay up-to-date on HUD regulations.

The HRA issued forty new Section 8 Housing Choice Vouchers to households in 2011. Our Section 8 Reserve has completely turned around since the beginning of 2011. Our year-end balance is \$113,697. This is due to lump sum payments HUD has made to the HRA for excess "Ports" and our "January through June increased allo-

cation" received in July.

We increased issuing vouchers tremendously in the past six months. We will hold additional briefings in 2012 to maintain our voucher count in accordance with our budget allocation.

The HRA provided \$708,948 in assistance to landlords for 169 tenants for 2011. The HRA is preparing for 2012 to stay within our budget allocation while still maintaining as many vouchers as possible.



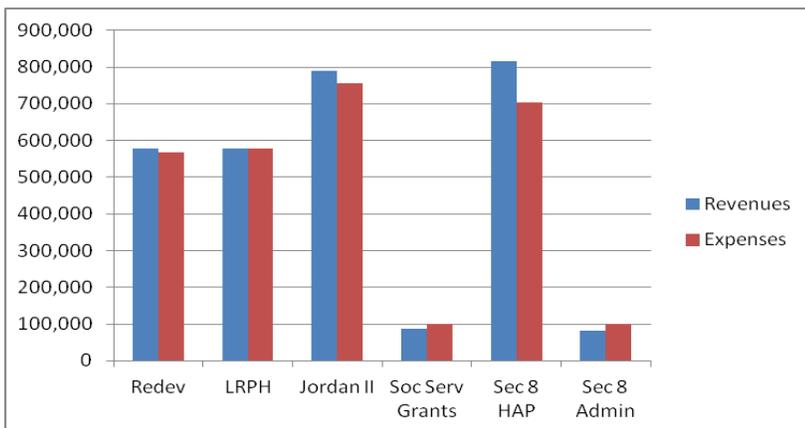
## Finance by Gay Johnson Accounting

Our 2010 audit reported no instances of noncompliance, material weaknesses or significant deficiencies. The HRA works diligently throughout the year to ensure we stay in compliance at all times.

This year our operating budget was \$2,808,560. Our capital expenditure budgets were in excess of \$330,000 for both Low Rent Public Housing units and Jordan Tower II. As we manage these budgets, it is our policy to maintain six to seven months of operating reserves while providing clean, safe and pleasant surroundings for our residents to call home. HUD is indicating a lower allocation of federal funds for operating Public Housing and we may have to use more of our Public Housing Reserves in 2012.

These economic times prompt staff to research ways to create cost savings for the Authority. This process resulted in the agency changing our Dental and Employer paid benefits provider, and converting the agency's multiple phone lines to one provider. The annual savings to the agency will be in excess of \$12,000 without negating customer service or employee benefits.

A full report of our financial status for 2011 will be issued in the summer of 2012.



2011

Revenues: \$2,931,581

Expenditures: \$2,808,560



## Redevelopment by Renee Standingtree Community Development Coordinator

The 2011 year started with the announcement of openings in the Shelter Plus Care program. This program provides four apartment vouchers to households who are homeless and have disabilities. Before the end of March all four units were full showing Red Wing's need for housing with supportive services. ACCRA Home Health provides weekly meetings to participants with additional support provided by the county and other non-profits that help lead these participants to a more self-sufficient life.

The Goodhue County Homeless Response Team meets monthly to address homeless and new homeless household concerns in Goodhue County. I participated in writing Goodhue County's "Heading Home" plan. Heading Home Goodhue County will ultimately be part of the Minnesota's plan for addressing homelessness. In addition I also participated in Red Wing's Bike and Pedestrian Committee which looked at addressing gaps in the current trails and sidewalks as well as safety issues.



The partnership with Minnesota State College Southeast Technical was in full swing in the winter of 2011 as they completed interior work on the twin home project. Students finished up and the open house was held in May. The event was very well attended by the community. Community members congratulated Staff on demolishing a building with a negative history and using the Technical School partnership to build an attractive and energy efficient house in its place.



A single family house located at 1334 East Avenue was rehabbed in spring and early summer. Improvements to the property included a new roof, the addition of a full bathroom, a energy efficient furnace, new energy star appliances, kitchen counters and the refinishing of three wood floors.

This year, Doug Kocina and I completed a number of Lead Risk Assessments as part of Three Rivers energy efficiency rehabilitation work in the community. This partnership allows lead-safe rehabilitation to be done in Red Wing and the surrounding towns.

A Small Cities loan was completed for Kelly's Bar. This renovation brought the structure up to code with new ADA accessible bathrooms and updated plumbing in the bar. The owners focused on improvements to both the exterior and interior such as a new floor, an addition of a deck, and preparing to change from a bar to restaurant.



The HRA provided Small Cities funds to Habitat for Humanity for their house located at 1020 Bush Street.

Energy work was completed this spring at the Haven of Hope. The Haven is a short-term shelter for women escaping violent relationships. Hope Coalition manages the shelter and works with the clients to secure safe housing. Insulation was added to the attic which immediately lowered cooling costs in the summer and heating costs this winter. This investment will increase the comfort level of the clients while saving money. Transitional Housing, also managed by the Hope Coalition, received a new picture window in one of the units in addition to new hardware in the kitchens and bathroom.

The HRA participated in the 4th annual Project Community Connect. It allows all service providers to be in one place at the same time. It's considered a "one-stop shop" for those who are homeless or struggling with their basic needs.



## Social Services by Enid Reames Social Services Coordinator

Jennifer Cook and I were busy in 2011 helping the residents of Jordan Towers stay active and involved.

The residents took on a new walking activity this year—The Walk to Canada, quite a lofty goal! A key was developed that showed how many miles a resident would receive credit for, depending on where they walked. The resident would then move their pin along a map that was posted on the wall by the pool table. They would submit their miles to Jennifer and earn prizes at certain towns along their walk. The prizes ranged from coffee in Hastings, to a tee shirt when they reached Canada. Jennifer also had historical information on each of the stops. A party will be held in January for the twenty residents who made it to Canada. It was a fun activity wrapped up in education and exercise.



**Jeanette was one of the first to make it to the Canadian Border!!**

A Welcome Wagon group was formed at Jordan Towers and residents were trained to welcome new tenants as they move in. The goal is to have fellow residents be available to help new residents acclimate into the Towers.

A Men's Group was started this year at Jordan Towers. Their goal is to have a group for just "the guys". They plan on having a Super Bowl Party in February; right now they may be cheering for the Packers instead of the Vikings.

The coffee group has added some new activities. They have added a day to welcome new residents, celebrate birthdays, and two days a month you can get a free beverage and a treat. The group offers coffee, tea, hot chocolate, and juice year round and in the summer, lemonade.

Lunch with Tim Bohmbach is offered four times a year at the Red Wing Senior Din-

ing site located in the Sailstad Room of JII. Tim is from the Red Wing Police Department. Tim eats with the diners and gives them a chance to ask questions or express concerns that may involve their safety.

A memoir writing group was formed with the assistance of a Senior Helping Senior volunteer. The group meets two times a month and have written a number of different stories. The emphasis is on writing stories from their childhood or when raising their family. Family members can enjoy these stories for years to come. One of the stories is featured here.

### Memoirs Group



### Going to the Movies

**By: Florence Domagala**

*In a small town of 2000 people, there is very little to do; perhaps a dance on a weekend or a movie. I had met a friend at a dance. He had just come home from the Navy and the 2<sup>nd</sup> World War. He would walk me home every night after I finished work at the County Agents Office. He asked me to go to a movie one night. He said he had seen all the movies aboard ship but I hadn't seen any. I never liked going to movies alone.*

*Well, we went to the movies! When we were seated, he put his arm around me and I looked around and saw all the couples were smooching. I told him I had come to see the movie so he entwined my hand with his and we watched the movie. When the plot got exciting, he would say "I know what happens next!" I would squeeze his hand and he would squeeze back.*

*After the movie was over, I thought "I gave up smooching a handsome man to watch a movie" Silly girl! But the movie was good!*

### Staff news

The HRA had a booth at the Diversity Festival in September. Attendance at the festival helps the HRA to reach out to the Red Wing community.



### The HRA booth at the Diversity Festival

Jennifer Cook, Community Support Technician, is taking classes to earn her Masters Degree. She is attending classes one evening a week at Bethel College. It keeps her running, but so far she is getting straight "A's. Way to go, Jennifer!

### I Love Living at Jordan Towers by Marge Tomczik

*I moved to Jordan Towers October 1<sup>st</sup>, 2010. I was excited to be able to move in; previously I lived in an apartment downtown. When I first moved in I was still working part-time and Jordan Towers was just a place I went to work from and came home to at the end of the day. I retired in May, 2011 and since that time things have changed!*

*I am now a member of the Jordan Towers Resident Council and help with the coffee group. As a result I have learned a lot more about the Towers and have been fortunate to also get to know many more of the residents. This involvement has brought much joy and I am very, very happy living here. In addition I have become very aware of all the different activities that residents can do at the Towers, if you have the time, you can find an activity that fits your interest. In the next year I hope to learn how to quilt, I want to follow in my mom's footsteps.*

*I have also found the staff at Jordan Towers to be very helpful and easy to talk to about anything. I feel fortunate that I can live in a place where I can easily access the downtown area and if need be, I can use the bus. Even though I am a young senior I do not drive, but still enjoy going places.*

*I truly believe that Jordan Towers is "A good place to live and a great place to call home.*



## Maintenance by Doug Kocina Maintenance Supervisor

### Jordan Tower II Summer

#### Flooding

It looks like the summer flooding problems that we have had in the past are now in our rear view mirror. The improvement to the front of the building has raised the grade of the sidewalk and included the installation of larger storm sewer drains at the gutter. This summer we had multiple heavy rains and the new storm sewer system worked perfectly. What a relief it is.

We also were forced to install a new Domestic Water Heater at Jordan Tower II this year. It is no fun to be without hot water, especially for the Semcac kitchen staff. The water heater is a new energy efficient model and will help trim our fuel costs. The heater was installed in one-half day and caused no interruption in their meal delivery. Thank you, Ryan Mechanical!

Tim Conner - Tim has left our Maintenance Department for a job closer to his home in Farmington. He was here for one year and will be missed by all of us. He helped us through the final year of our energy audit contract with Three Rivers Community Action. He also helped to train the new maintenance staff and help us understand plumbing. We wish him and his family the best.

HUD Training - This summer the Maintenance and Assisted Housing Departments attended a training in Austin, MN sponsored by HUD. The training covered ways to help both departments reduce their turn-over times. Our goal is to complete a turn-over from move-out to lease-up in a 20 day time frame. This is a very difficult task, but the training was helpful and we are much closer to our goals than we have ever been.

During this training it was clear that HUD expects all tenants to treat our properties as if they were their own. Damage to the property is the number one reason for the delay in turning a unit over. The HRA has made changes due to this cost. To cover the costs of repair from these damages, the HRA charges the tenant that created the damage \$75.00 per hour for labor plus materials. This can consume most or all of the tenant's damage deposit. When a new tenant moves in, this is explained fully during the move-in inspection and photos are taken of the unit 'as it is' at the start of the lease. We are hoping for a good response as a result of this policy.

Unit Turn-overs - There was a lot of tenant movement this year. We had a record 60 unit turn-overs in 2011. Six of the vacancies were due to the rehabilitation of six of our Jordan Tower I units making them more handicap accessible. Our economic problems

might have a bit to do with it also. In just the month of November, we had six unit turn-overs to complete in a very short period of time...Our maintenance staff did a terrific job turning over all six units in sixteen days.



#### New Employee-

Our maintenance Department has a new employee. We have added

Nick Reinhart to our maintenance crew. He is new to maintenance and has proved that he has the energy and the "right stuff" to make a good maintenance mechanic. We are very happy to have him aboard and he will certainly be helpful to us with his talents.

Energy Updates - We continue to complete energy improvements here at the Towers. We have installed new boiler controls to the heating systems for each tower. These boiler controls will fire the boilers when needed by monitoring the outside air and adjusting the firing rate and the number of boilers being used. We expect to see a reduction in our natural gas costs by about five to seven percent. We also installed 'Pump Sequencers' on our delivery pumps that heat the building. This will shorten the time that each pump is running and therefore extend the life of the pumps.



#### Did you know?

HRA Staff manages 119 units of Public Housing, 104 units of Section 8 New Construction (Jordan Towers II), 12 units of market rental housing, three units of transitional housing and eight units at Haven of Hope. In addition, Community Redevelopment staff work with community development projects writing loans, rehabbing houses, developing new rental properties and a host of other development activities.





**RED WING HOUSING &  
REDEVELOPMENT AUTHORITY**

Red Wing Housing and Redevelopment  
428 W. 5th St.  
Red Wing, MN 55066

Telephone (651) 388-7571  
FAX (651) 385-0551

*"Jordan Towers a good place to live a  
great place to call home"*

We're on the Web:  
[www.redwinghra.org](http://www.redwinghra.org)

Red Wing Housing and  
Redevelopment  
428 W. 5th St.  
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**HRA  
Mission**

*To provide quality, affordable,  
sustainable housing and  
community redevelopment  
programs utilizing resources that  
develop public and  
private partnerships.*

