



# Ripple Effects of the Underwood Terrace Housing Project in Lake City

**Underwood Terrace Apartments**

**ThreeRivers**  
COMMUNITY ACTION  
People-focused, community-driven

**Grand Opening!**  
Thursday, November 9th, 2 PM  
515 North 10th Street, Lake City







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# Ripple Effects of the Underwood Terrace Housing Project

The community of Lake City, Minnesota, aware of the consequences of a lack of affordable housing, embarked on a collaborative effort to build the Underwood Terrace Housing Project, a 32-unit income-restricted development. In Summer 2024, community members from a range of perspectives about the development of Underwood Terrace worked with Blandin Foundation and University of Minnesota Extension to organize and conduct a Ripple Effects Mapping (REM) evaluation of the project. The following themes emerged from the process.

## Leveraging organizational collaboration within the community and beyond

As a result of the collaboration between the City and Three Rivers Community Action, the project team chose to include eight units of supportive housing for people with disabilities, mental health issues, or chemical dependency. This decision was key for securing a federal housing tax credit that made the development possible.

*The collaboration of several entities working toward a common goal that focuses on improvement of the community and individuals within the community was impressive and a great model for future ventures.*

## Spreading a strategic message about affordable/workforce housing

Participants in the REM session described the importance of clear and strategic communication with the public and the city council about the need for affordable housing in Lake City as well as the types of people this housing would benefit.

*We had community members and community leaders telling stories of people they knew who would qualify for this as it was defined in the initial project rollout. 'I have a brother, I have a sister.' There were stories of people in our community who we knew would be eligible for this.*

## Challenges and lessons learned

Towards the end of the Ripple Effects Mapping session, the facilitators asked participants to describe some of the challenges they face moving forward with the Underwood Terrace Housing Development.

*The timing of the launch - to coordinate with school year cycle, moving cycle. This will be critical for future projects. In a perfect world, the opening would be mid-summer. This opening was the end of summer so that's tricky if your kids are enrolled somewhere else.*

## Overcoming skepticism/stigma with a culture of openness

Underwood Terrace proponents created what one participant described as "a culture of openness" about the need for affordable housing. An important part of this culture of openness was a sense of shared purpose among community leaders about the importance of the project. A participant noted that there are a lot of passionate leaders in the community who were ambassadors for the project to fund Underwood Terrace.

*You want to be in a community that wants you there. In this process, it was evident that the city, Port Authority, leadership really wanted this to happen. It was a huge success that the Low Income Housing Tax Credit was awarded in the first application round.*

## Building a housing community that supports its residents

The fourth theme from the REM session was more about the impacts of completion of the Underwood Terrace housing project. Not only is the project providing affordable and supportive housing for a group of Lake City residents, it is also creating a community to support these residents. The apartment complex provides its residents with social support, financial support and opportunities, a trusted management team, and safety and security.

*It's a little community where we check in on each other and support each other. We help the elderly population with taking in their groceries. We all take care of each other.*

## BACKGROUND

A lack of affordable housing, sometimes referred to as workforce housing, is among the most daunting problems facing rural communities. Without affordable housing, a community has difficulty attracting workers, supporting local businesses, and keeping young families in the area. As noted by University of Minnesota Extension, “talk to any economic development leader in Greater Minnesota and it won't take long before the conversation turns to housing. Greater Minnesota's housing shortage is a problem with a complex set of causes, including the increasing cost of construction, the growing number of aging senior citizens, smaller household sizes, a construction industry attracted to high-cost housing projects, developers' reluctance to risk building new rental properties, and more.”<sup>1</sup>

The community of Lake City, Minnesota, aware of the consequences of a lack of affordable housing, embarked on a collaborative effort to build the Underwood Terrace Housing Project, a 32-unit income-restricted housing development. The Lake City Port Authority helped facilitate the project, including donation of land from the City, a partnership with Three Rivers Community Action, Tax Increment Financing from the City and Low-Income Housing Tax Credits from the State. The project, completed in 2023, provided housing for low-income families, bringing new residents to the Lake City community for job creation and fulfillment, enrolling new students at Lake City Public Schools, relocating residents to bring new dollars spent to local businesses and creating a tax base for the larger community. The primary adversaries the Port Authority encountered and needed to overcome during the development were NIMBY-ism and prejudice.

With an interest in documenting the community learning and impacts of the Underwood Terrace Housing Project, community leaders applied to be part of the Blandin Foundation/University of Minnesota Extension's *Highlighting Stories of Community Resilience* project. In Summer 2024, the Lake City Port Authority and a range of other community stakeholders worked with project staff to organize and conduct a Ripple Effects Mapping (REM) evaluation of the project. REM is an evaluation method that engages program participants to retrospectively and visually map the chain of effects resulting from a program or complex collaboration.

University of Minnesota Extension and the Blandin Foundation partnered with the community on this project in order to elevate stories of community resilience. They also sought to better understand the ingredients to successful, cross-sector community projects as they continue to refine and build out programming to support rural leaders and communities.

The remainder of this report illustrates the findings of the REM process for the Underwood Terrace Housing Project.

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<sup>1</sup> For more background on rural housing, see this page of University of Minnesota Extension's website: <https://extension.umn.edu/community-development/minnesotas-communities-find-housing-solutions>. See also Asche, Kelly. (2018). *The workforce housing shortage: Getting to the heart of the issue*. Center for Rural Policy and Development. Retrieved from <https://www.ruralmn.org/wp-content/uploads/2018/05/final-workforce-housing-shortage.pdf>.



## ABOUT THE RIPPLE EFFECT MAPPING PROCESS

Ripple Effects Mapping is an evaluation method that engages a range of program participants to retrospectively and visually map the chain of effects resulting from a program or initiative. The REM process combines elements of Appreciative Inquiry<sup>2</sup>, mind mapping, group interviewing, and qualitative data analysis. More information about the process is available [here](#).

On July 26, 2024 a group of seven people from a range of perspectives related to the Underwood Terrace project came together for a Ripple Effects Mapping session at City Hall. The session was facilitated by representatives from the University of Minnesota Extension and the Blandin Foundation. At the beginning of the session, participants interviewed each other in pairs using the following appreciative inquiry questions:

- Please share a story about one or more highlights or successes that emerged from the startup of the Underwood Terrace Housing Development and what you think were the key elements of success.
- Please tell me about new or deepened connections with others (individuals, communities, organizations, educational institutions, government, philanthropic) you made as a result of your involvement with Underwood Terrace. What did these connections lead to?
- What unexpected things did you observe in the community that contributed to the success of the Underwood Terrace Housing Development?
- What lessons about community leadership did you take away from the startup of Underwood Terrace?
- Please share any insights you have about how your community was able to overcome barriers to the Underwood Terrace Housing Development.

After the interviews, participants reported what they heard. These reflections were captured using a mind mapping program, which participants could view projected onto a screen. Participants also wrote their interview responses on the back of the session agenda so that additional reflections could be added to the map after the session.

The facilitator led a discussion of the themes that emerged as people reported back what they heard in their interviews, asking follow-up questions to get more detail on the effects and how the program activities had influenced these effects.

After the session, all the information from the interview sheets was added to the draft mind map. An additional four people who were unable to attend the June 26 session responded to the

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<sup>2</sup> Appreciative Inquiry is a strengths-based organizational development process, increasingly used in evaluation, that involves the art and practice of asking questions that build on the successful, effective and energizing experiences of those involved with a program. For an overview see [https://www.betterevaluation.org/en/plan/approach/appreciative\\_inquiry](https://www.betterevaluation.org/en/plan/approach/appreciative_inquiry)

Appreciative Inquiry questions online. Once all data was added, the map was organized by key themes with more specific “ripples” extending from the themes.

The following emerged during the REM process:

- Leveraging organizational collaboration within the community and beyond
- Overcoming skepticism/stigma with a culture of openness
- Spreading a strategic message about affordable/workforce housing; and
- Building a housing community that supports its residents

Toward the end of the Ripple Effects Mapping session, participants were asked to discuss challenges they encountered. In contrast to the Appreciative Inquiry questions that begin the process, this question was intended to draw out ways the event has been challenging or ways the event may need to be improved. As a result, a final theme, “Challenges and lessons learned” was added to the map.

The following section provides narrative detail with relevant quotes for each theme. Images of each section of the Ripple Effects Map can be found in the Appendix.

## FINDINGS ORGANIZED BY THEME

### Leveraging organizational collaboration within the community and beyond

The Underwood Housing project was built on a foundation of collaboration among public, private, and nonprofit sector organizations. As shared by a participant, the initial spark for the project came from Lake City's EDA, and this led to building a stronger relationship with Three Rivers Community Action. A group member commented that ***the project helped the city organizationally build relationships with Three Rivers. We've had a relationship over the years. They've worked in Lake City doing things, but this was the first time we've worked with them on the land development side. Three Rivers serves a large area in four counties in southeast Minnesota, but also serves 20 counties with housing projects.***

As the project evolved, more organizations became involved and this collaboration led to new thinking and decisions. The project was originally going to be 32 affordable units, but a group member shared that in order to increase the likelihood of receiving a federal low income housing tax credit, the project needed to include eight units of supportive housing for people with disabilities, mental health issues, or chemical dependency. A participant noted at ***Three Rivers also had experience with the Supportive Housing piece.*** Another group member added: ***We wound up getting tax credits because of flexibility on the part of the city and Three Rivers. Three Rivers had to be involved to make something like this happen.***

*The collaboration of several entities working toward a common goal that focuses on improvement of the community and individuals within the community was impressive and a great model for future ventures.*

Once the decision to include supportive housing was made, there was concern in the community that this supportive housing aspect would draw undesirable people to the community. In response to these concerns, proponents worked hard to share stories that humanized the people in need of these housing opportunities.

A group member shared that the collaboration needed to build Underwood Terrace was ***a great example of community leadership success and a benchmark for our community moving forward.*** To complete the project, collaboration was needed at every stage – to get initial approval, receive initial and supplementary funding, and during construction. A participant commented that proponents needed to think outside the box to get this project done, needing to ***look outside of local resources to learn about what works in Minnesota, the U.S. and other countries.***

### Overcoming skepticism/stigma with a culture of openness

In addition to rigorous and strategic communication about the importance of affordable housing, Underwood Terrace proponents created what one participant described as “a culture of openness” about the need for affordable housing. A group member shared that ***the overall culture of openness of Lake City to this type of housing was a little surprising. There's an opportunity to reframe how we look at things.***

An important part of this culture of openness was a sense of shared purpose among community leaders about the importance of the project. A participant noted that ***there are a lot of passionate leaders in the community who were ambassadors for the project to fund Underwood Terrace. There was community support to overcome the perceptions of the types of people that live in affordable housing - breaking the stigma.***

Another group member shared that ***you want to be in a community that wants you there. In this process, it was evident that the city, Port Authority, leadership really wanted this to happen. It was a huge success that the Low Income Housing Tax Credit was awarded in the first application round.***

A participant shared that it was unexpected to see the ***willingness of the city to even allow this type of project to go through*** and that ***multi-unit residences are greatly needed here in town.***

The enthusiasm that went into this project became apparent at the Open House event. About this event, a participant from Three Rivers Community Action shared that ***most of Three Rivers grand openings don't have this kind of attendance at Open Houses.*** Another group member added that he was ***surprised by the number of people who showed up for the grand opening and all the positive comments and support from people who came. We had people from the state, city leadership, school district, SEMMCHRA, Port Authority. Also, the large number of people.***

***Support for this project outweighed the concerns of a small but vocal minority who opposed it. There were more who spoke out with reasons to support this project.***

The culture of openness was key in the community's efforts to overcome skepticism about the project. A participant shared that multifamily housing construction scary for residents of a community that is mostly single-family homes: ***There was a perception that this was all going to be Section 8 - and that's just a small component.***

A group member noted that ***people have negative perceptions of affordable housing, people thought the property would become run down. We had to communicate about the process that we'd use to vet people who apply to live there.***

A group member shared that they ***expected more hard opposition, the expected hum of opposition that comes with change, but we saw more people coming out telling stories about families and neighbors that could use this.***

People in the community also expressed concerns about management of the property but trusted the Three Rivers and Lloyd Management team to manage the property.

A participant noted that local law enforcement had concerns about the development initially and that ***now we hear from law enforcement that issues come up, they are managed and taken care of. They have a strong relationship with the management company.***



## Spreading a strategic message about affordable/workforce housing

Participants in the REM session described the importance of clear and strategic communication with the public and the city council about the need for affordable housing in Lake City and the types of people this housing would benefit.

Proponents of the project from the Port Authority and Three Rivers Community Action needed to communicate regularly with each other and answer many questions from the City Council. A participant shared that a highlight of the process was this ***process of working through the initial questions and raising awareness for the need for affordable housing in Lake City, and the kinds of people that affordable housing would truly benefit in the community.***

*A school administrator shared the importance of communicating the enrollment benefits that affordable housing development would bring to school district*

Proponents of Underwood Terrace used a wide variety of platforms to communicate about the project. A participant commented that the local newspaper did a great job reporting out the progress during the project. This coverage ***reached people such as Lions Club members who always read the paper.***

In community meetings, the planning team offered presentations on the project, with the property manager, a contractor, and the architect describing the project and answering questions. As shared by a participant, ***whatever questions we didn't get to were answered in a document. We did have a groundbreaking that was attended by a few city officials.***

The Open House event at project completion allowed everyone in the community to see what the apartments looked like. As noted by a group member, the open house ***gave people an opportunity to see it. It was very well attended. That transparency for the community's curiosity was helpful.***

Group members also shared that it was important to share stories to humanize the people who would benefit from the project:

***We had community members and community leaders telling stories of people they knew who would qualify for this as it was defined in the initial project rollout. 'I have a brother, I have a sister.' There were stories of people in our community who we knew would be eligible for this. It's small business owners, it's retirees, it's nurses, vet techs. There are the folks who would need a place to live in our community.***

## Building a housing community that supports its residents

The fourth theme from the REM session was more about the impacts of completion of the Underwood Terrace housing project. Not only is the project providing affordable and supportive housing for a group of Lake City residents, it is also creating a community to support these

residents. The apartment complex provides its residents with social support, financial support and opportunities, a trusted management team, and safety and security.

A resident of Underwood Terrace shared many aspects of the social support offered by Underwood Terrace, commenting that ***it's a little community where we check in on each other and support each other. We help the elderly population with taking in their groceries. We all take care of each other.*** Another group member noted that ***people are willing to help if needed.***

Noting the presence of the supportive housing services in the building, a participant shared that ***one of the things that separates this project from other ones is the additional support built in. It becomes more sustainable over time than just providing rent assistance. The eight units get the supportive housing part, but Three Rivers has other services that have few income restrictions.***

*Underwood Terrace is a place for people to heal and help people transition and change their lives.*

Another participant added that elders who live in the building have the opportunity for their medications to be dropped off or have medical appointments onsite.

Several single parent families with children live in the building and this had led to new friendships and support. A resident also shared that the move to Underwood and Lake City has been great for her and her children. She shared that ***the school district has been phenomenal. This has been transformational. I did not expect the doors that were going to open once I moved here. I'm in a calmer environment - the water helps!***

In addition to social support, residents of Underwood Terrace have benefitted from financial supports and opportunities that have enhanced their lives. A group member noted that the building has a community area in which there is clothing available for residents. The building is highly energy efficient, which reduces utility costs for residents. Furthermore, financial services are made available to residents, such as a money saving program through the Housing and Redevelopment Authority. A resident also shared that ***as a small business owner, it's helped me make new connections in town that otherwise wouldn't have been made. It's also brought me to full-time employment helping in the mental health field.***

During the REM session, several participants expressed appreciation for the role that Lloyd Management has played in making Underwood a great place to live. Lloyd Management has provided maintenance services, but also brings information to residents about services and opportunities available in the community. A participant shared an example of Lloyd Management bringing in a speaker to talk about medicinal herbs and the different uses of them. She added: ***I have never had this experience anywhere I've lived.***

Residents have also appreciated the safety and security of the building, often crediting Lloyd Management. A group member noted that ***Lloyd Management at Three Rivers has been quick to act on safety concerns that make the safety of the residents a priority. There have been things to overcome - some safety concerns that have been worked through with law enforcement.*** A resident added that it's also been great to have the private playground: ***it's***

*fenced in, so we know they are safe.* Another participant commented that *the location and positive relationship with emergency management and law enforcement is positive as well.*

## Challenges and lessons learned

Towards the end of the Ripple Effects Mapping session, the facilitators asked participants to describe some of the challenges they faced with the Underwood Terrace Housing Project. One concern that arose was about the timing of the opening of the complex. Participants felt it would have been better to coordinate with the school year cycle, giving families with school-aged children time to move in. A participant commented that *this will be critical for future projects. In a perfect world, the opening would be mid-summer. This opening was the end of summer so that's tricky if your kids are enrolled somewhere else. I heard anecdotal things that the larger units weren't renting as quickly because of the timing.*

Other participants expressed concern about safety issues at the building, especially involving residents using drugs or alcohol outside where there are children. Noting this concern, a group member added that these concerns have been addressed well by local law enforcement.

Getting the street put in for the project was a major challenge. A participant also noted that the prices for building materials rose substantially during the construction period and this meant they could not afford to build garages with the apartment units, a decision one participant referred to as “value-engineering.”

Finally, a participant summarized the complexity of building housing that benefits workers who earn too much to qualify for Housing Tax Credit developments like Underwood Terrace but earn too little to afford market-rate housing:

*With a national maximum income standard of 60% of area median income (AMI), this is below what some local manufacturers pay to entry level employees. The largest local employer/manufacturer has cited the lack of housing for their workers as one of their major challenges (much of their workforce does not qualify for Underwood, but don't earn enough to be considered moderate or high income). The greatest local workforce housing need is for rental housing is in the 80% - 100% of AMI market segment.*

This same participant shared that a market-rate apartment affordable to most of the local workforce (incl. manufacturing) will be a future project.

## SUMMARY AND KEY TAKEAWAYS

This Ripple Effects Mapping evaluation focused on development of the Underwood Terrace Housing Project in Lake City, Minnesota. On July 26, 2024 a group of seven people from a range of perspectives relative to Underwood Terrace came together for a Ripple Effects Mapping session at City Hall. The session was facilitated by representatives from the University of Minnesota Extension and the Blandin Foundation. As this Ripple Effects Mapping process

documented, the effort was successful because of collaborative energy, strategic communication, and a culture of openness, along with the needed technical and financial expertise to build affordable multi-unit housing. The successful completion of Underwood Terrace is a model for rural communities seeking to increase their supply of affordable workforce housing. The themes that were generated from an Appreciative Inquiry interview process among participants were:

### **Leveraging organizational collaboration within the community and beyond**

The Underwood Housing project was built on a foundation of collaboration among public, private, and nonprofit sector organizations. The initial spark for the project came from Lake City's EDA, and this led to building a stronger relationship with Three Rivers Community Action. As a result of the collaboration with Three Rivers, the project team chose to include eight units of supportive housing for people with disabilities, mental health issues, or chemical dependency. This decision was key for securing a federal housing tax credit that made the development possible.

### **Overcoming skepticism/stigma with a culture of openness**

In addition to rigorous and strategic communication about the importance of affordable housing, Underwood Terrace proponents created what one participant described as "a culture of openness" about the need for affordable housing. An important part of this culture of openness was a sense of shared purpose among community leaders about the importance of the project. A participant noted that there are a lot of passionate leaders in the community who were ambassadors for the project to fund Underwood Terrace. There was community support to overcome the negative perceptions of the types of people that live in affordable housing.

### **Spreading a strategic message about affordable/workforce housing**

Participants in the REM session described the importance of clear and strategic communication with the public and the city council about the need for affordable housing in Lake City as well as the types of people this housing would benefit. Group members noted that many community members had negative perceptions of affordable housing that needed to be addressed. Proponents of Underwood Terrace used a wide variety of platforms to communicate about the project and group members shared that it was important to share stories to humanize the people who would benefit from the project.

### **Building a housing community that supports its residents**

The fourth theme from the REM session was more about the impacts of completion of the Underwood Terrace housing project. Not only is the project providing affordable and supportive housing for a group of Lake City residents, it is also creating a community to support these residents. The apartment complex provides its residents with social support, financial support and opportunities, a trusted management team, and safety and security.

Towards the end of the Ripple Effects Mapping session, the facilitators asked participants to describe some of the challenges they face moving forward with the Underwood Terrace Housing Development. One concern that arose was about the timing of the opening of the complex. Participants felt it would have been better to coordinate with the school year cycle, giving families with school-aged children time to move in. A participant commented that this

will be critical for future projects. Other participants expressed concern about safety issues at the building, especially involving residents using drugs or alcohol outside where there are children. Noting this concern, a group member added that these concerns have been addressed well by local law enforcement.

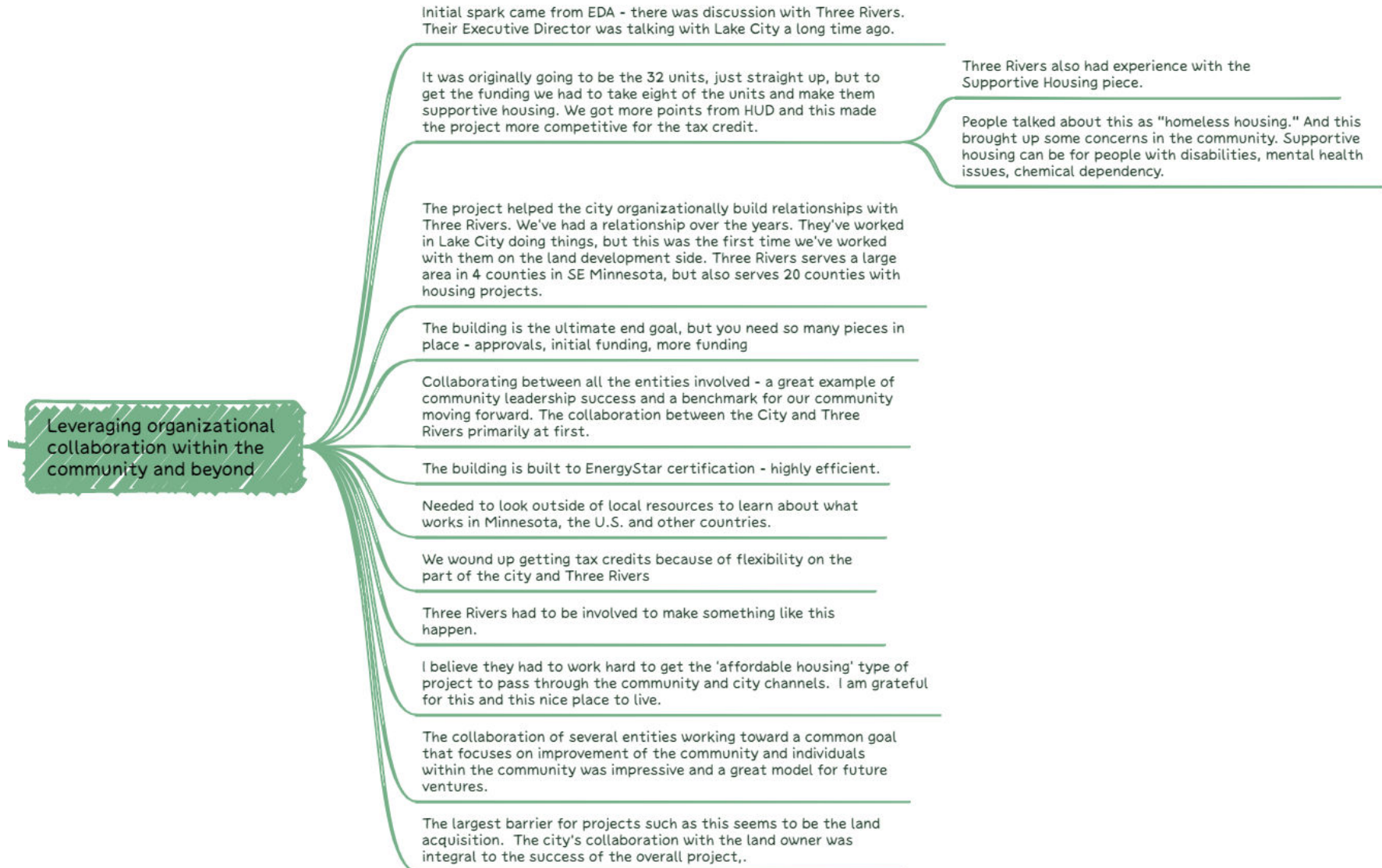
Finally, a group member noted the complexity of building housing that benefits workers who earn between 80 and 100% of the Area Median Income, too much to qualify for Housing Tax Credit developments like Underwood Terrace but earn too little to afford market-rate housing.

As a participatory process, this work would not have been possible without the time and wisdom offered by the community members who were a vital part of the Ripple Effects Mapping process. Special thanks to Ben Strand and Doug Grout for acting as key point people for this work. This project is a testament to the engaged leaders and communities across rural Minnesota. We are grateful to these people who do this work day in and day out to move rural places forward.



## APPENDIX – Sections of the ripple effects map

### Leveraging organizational collaboration within the community and beyond



## Overcoming skepticism/stigma with a culture of openness

You want to be in a community that wants you there. In this process, it was evident that the city, Port Authority, leadership really wanted this to happen. It was a huge success that the Low Income Housing Tax Credit was awarded in the first application round.

The overall culture of openness of Lake City to this type of housing was a little surprising. There's an opportunity to reframe how we look at things.

Surprise was the number of people who showed up for the grand opening and all the positive comments and support from people who came. We have people from the state, city leadership, school district, SEMMCHRA, Port Authority. Also the large number of people.

Most of Three Rivers grand openings don't have this kind of attendance at Open Houses.

There are a lot of passionate leaders in the community who were ambassadors for the project to fund Underwood Terrace. There was community support to overcome the perceptions of the types of people that live in affordable housing - breaking the stigma.

Support for this project outweighed the concerns of a small but vocal minority who opposed it. There were more who spoke out with reasons to support this project.

Law enforcement had concerns initially. Now we hear from law enforcement that issues come up, they are managed, and taken care of. They have a strong relationship with the management company.

Scary for some people to build multifamily housing in a community that is mostly single family homes.

There was a perception that this was all going to be Section 8 - and that's just a small component. It's still a for-profit model for developers.

Expected more hard opposition, the expected hum of opposition that comes with change, but we saw more people coming out telling stories about families and neighbors that could use this.

People expressed concerns about management of the properties. People were concerned if Three Rivers and Lloyd Management would no longer manage the property. People trusted Three Rivers to do this.

My wife and I got involved in the housing solution for one of our family members. The limited number of section 8 housing options is very scary for long term Lake City residents facing this situation. The thought of moving to another community was not an option that would have turned out very well.

Unexpected -- the willingness of the city to even allow this type of project to go through? Multi unit residences are greatly needed here in town.

It did not seem like many people wanted the project to happen, but I think Brian Quinn was a supporter. That was good.

Someone must have had to fight hard to make it happen, since a lot of people did not want it.

There was a groundswell of support and interest in touring the facility at the grand opening. A general understanding of the need for affordable housing is clear throughout the community as well.

Determination made it happen.

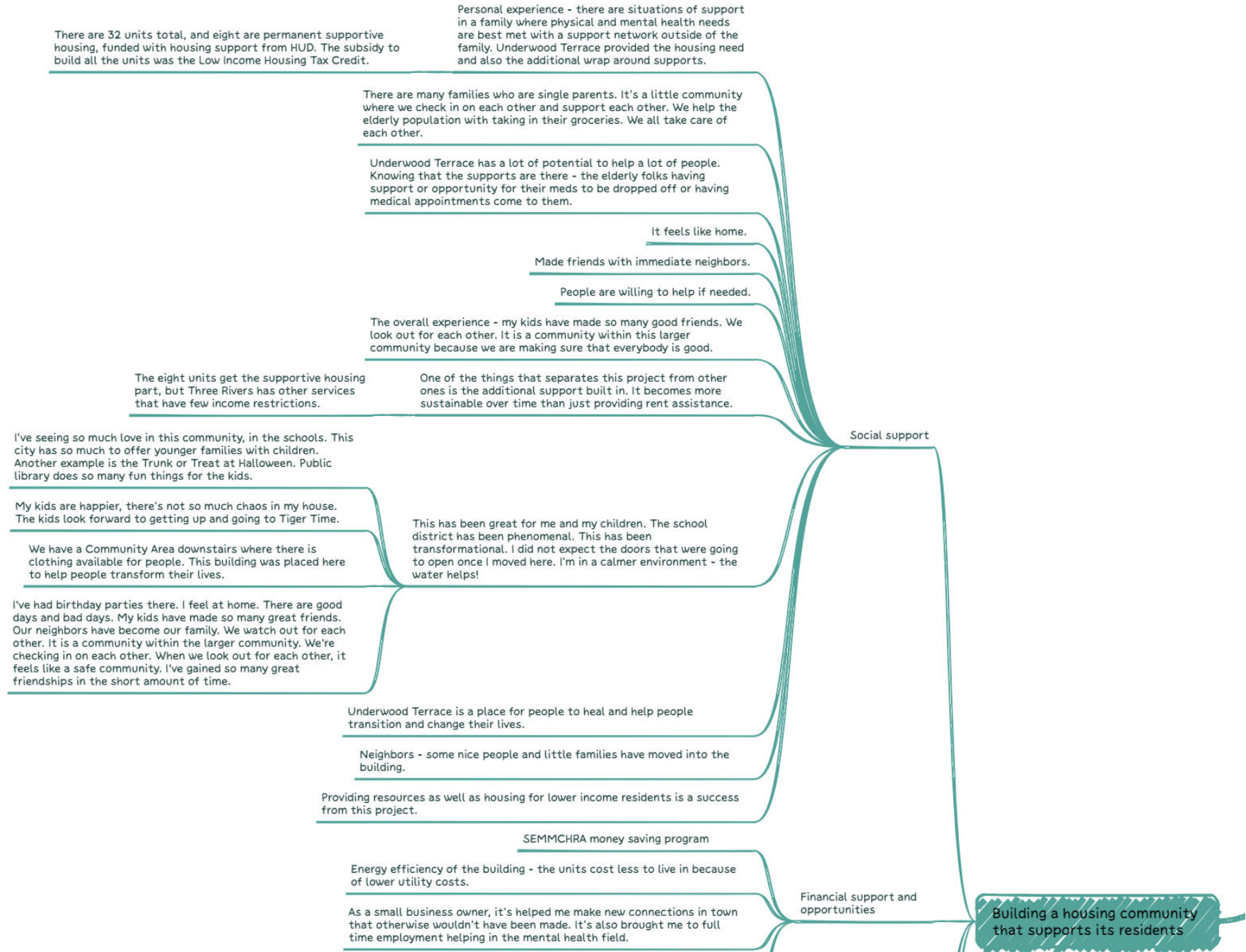
Overcoming skepticism/stigma with a culture of openness

## Spreading a strategic message about affordable/workforce housing

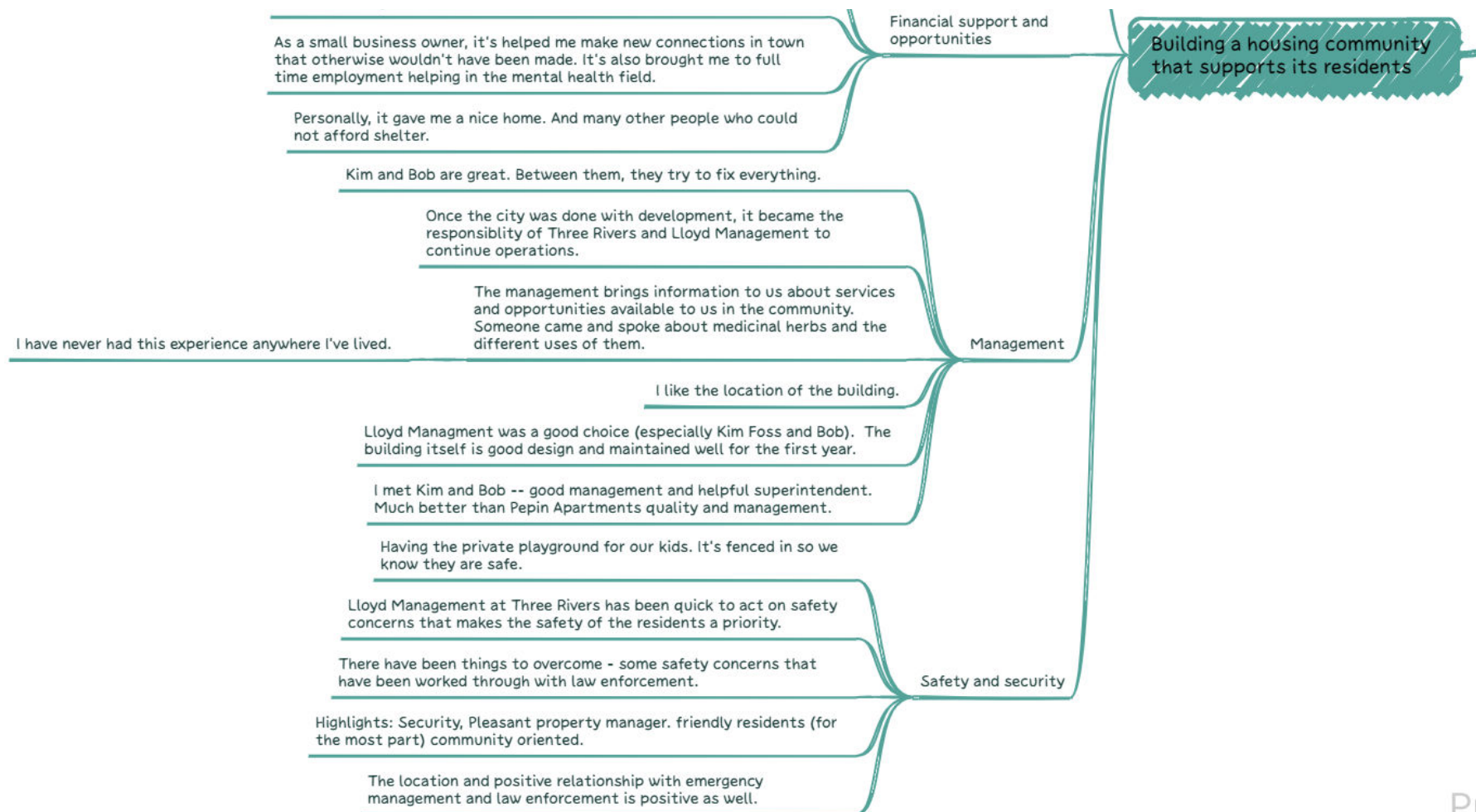




# Building a housing community that supports its residents (top)



## Building a housing community that supports its residents (bottom)





## Challenges and lessons learned

I heard anecdotal things that the larger units weren't renting as quickly because of the timing.

The timing of the launch - to coordinate with school year cycle, moving cycle. This will be critical for future projects. In a perfect world, the opening would be mid-summer. This opening was the end of summer so that's tricky if your kids are enrolled somewhere else.

Some of the residents have had issues with addiction and bringing it outside their homes where there are children. This is the biggest safety concern. I have addressed this with law enforcement.

Design of door handles makes it too easy for kids to open and get out, even if door is locked.

Getting the street put in. This was a challenge, but otherwise it went very smoothly.

Funding-wise, prices have gone up a lot. We had to "value engineer" out having garages with the units.

Housing Tax Credit developments like Underwood Terrace are an asset to the communities in which they are built. Funding is very difficult to obtain, and when these developments are built in Greater MN and smaller communities, they are often presented as 'workforce housing'. This is accurate, but with a national maximum income standard of 60% of area median income (AMI), this is below what some local manufacturers pay to entry level employees. The largest local employer/manufacture has cited the lack of housing for their workers as one of their major challenges (much of their workforce does not qualify for Underwood, but don't earn enough to be considered moderate or high income). The greatest local workforce housing need is for rental housing is in the 80% - 100% of AMI market segment. A market rate apartment affordable to most of the local workforce (incl. manufacturing) will be a future project.

Challenges and lessons learned