



CELEBRATING
THE PAST
ENVISIONING
THE FUTURE

15 YEARS





Dear Friends



Rick Goodemann
Executive Director



Frank Swedzinski
Chairperson, Board of Directors

As we conclude our fifteenth year, we are reminded of the positive impact on families and communities made possible by the dedication of the board and staff at the Southwest Minnesota Housing Partnership. As illustrated in our name, partnerships are an essential part of what we do. We began on May 15, 1992, through a partnership of Western Community Action, Inc., Prairie Five Community Action Council Inc., Southwestern Minnesota Opportunity Council, Inc. and the Southwest Regional Development Commission. Partnerships have continued to be a core value for the past fifteen years whether it be partnering with local municipalities or Economic Development Authorities to address a local housing concern or working with employers who understand the importance of their employees having affordable housing so they can thrive in a community.

We know that safe, sanitary and affordable housing helps individuals and families to thrive and rural Minnesota to grow. Research has shown that children without a stable home do poorly in school. Workers who can't afford to live near their jobs are often late and less productive. Communities without adequate housing stock are less attractive to employers and employees. That's why we work every day to ensure that more rural Minnesotans have adequate, safe, sanitary and affordable dwellings.

Over the past fifteen years we have grown from a staff of one to nineteen and from serving a fourteen county area to serving 27 counties. Over 100 cities, counties and neighborhoods from Hutchinson to Worthington and from Dawson to Owatonna have found success in collaborating with the Southwest Minnesota Housing Partnership. They put our expertise in home finance, community planning, construction management, development, homebuyer education and service models to work for them. These partnerships have yielded an increase of nearly 5,200 units of quality affordable housing for local families. These units include single-family and multi-family, rehabilitation and new construction and housing with services. In addition, we have provided education and counseling services to over 4,100 households. We're proud of the work rural Minnesotans have accomplished to meet local housing needs and strengthen the families and communities of our region. Rural Minnesota has a bright future ahead of it; we look forward to partnering with you to make it even brighter.

Sincerely,

Rick Goodemann
Executive Director

Frank Swedzinski
Chairperson, Board of Directors

Our Partners



Minnesota HOUSING Partnership



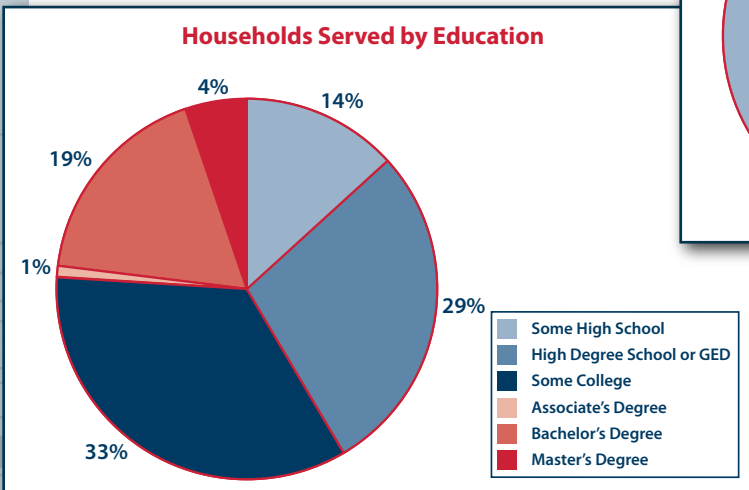
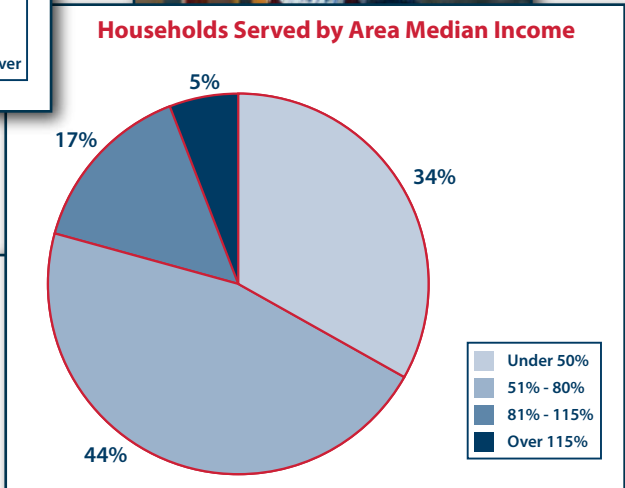
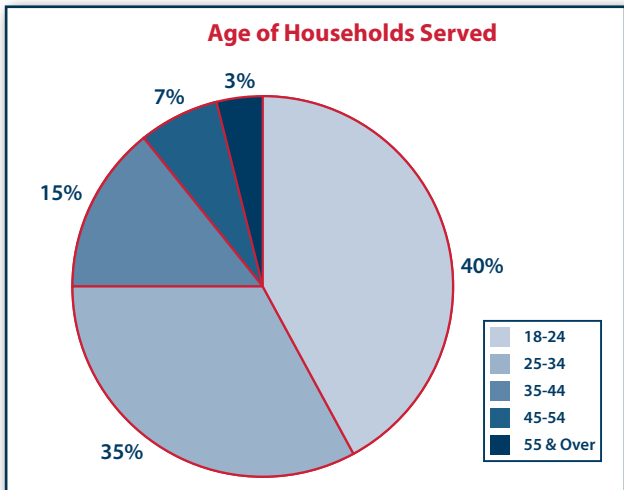
Our Mission

To provide a sufficient supply of adequate, safe, sanitary and affordable dwellings to ensure health, safety and welfare of the citizens of Southwestern Minnesota.

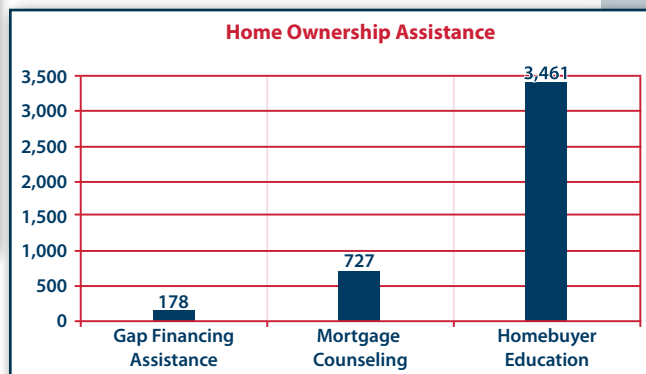
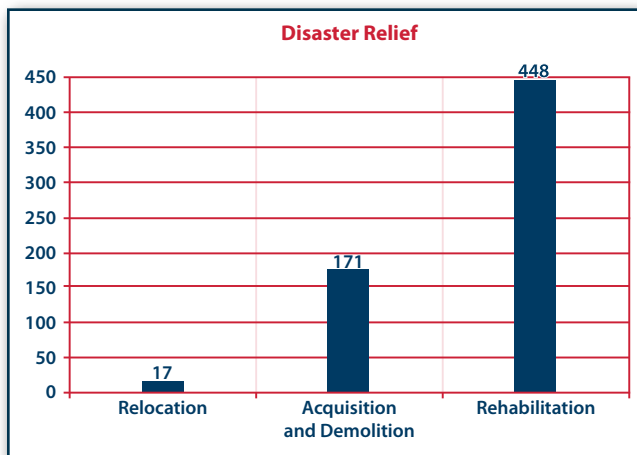
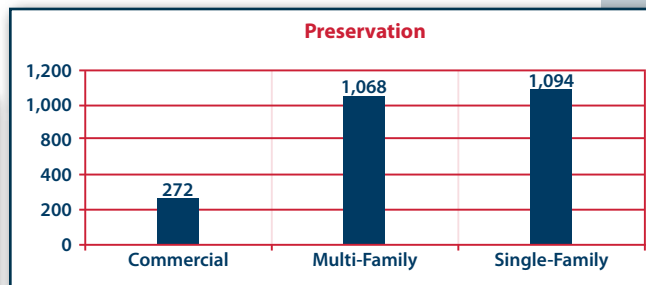
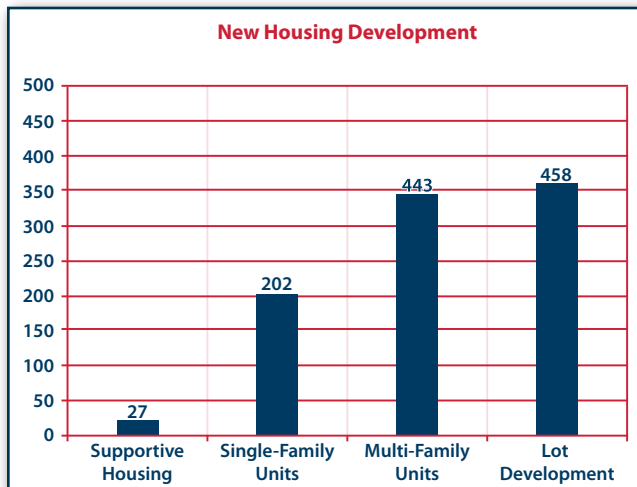
2007



Who We Serve



*Production by new Development
& Preservation*

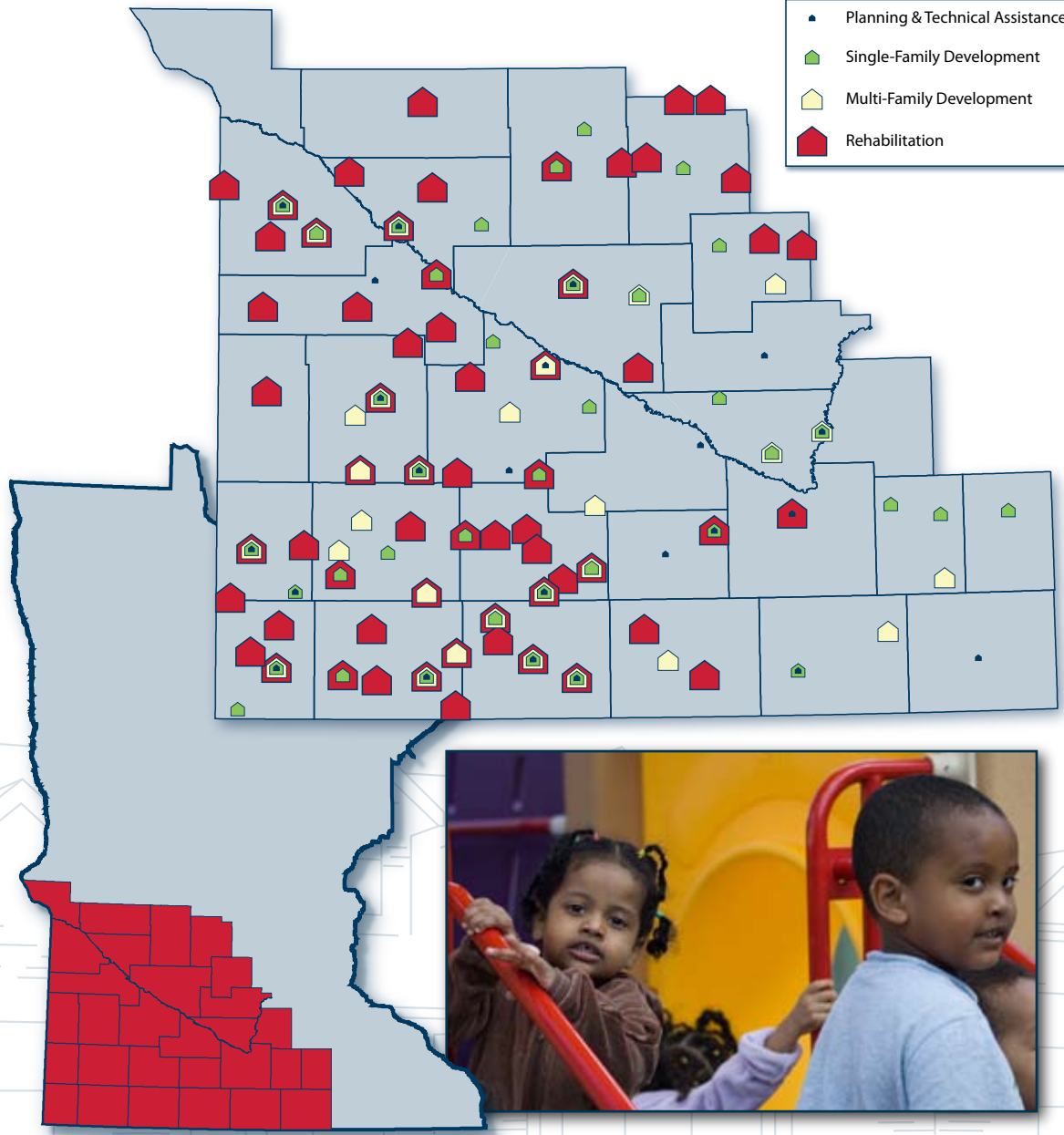




Service Area Map

*Serving
Southwest
Minnesota
& Beyond*

- Planning & Technical Assistance
- Single-Family Development
- Multi-Family Development
- Rehabilitation



Community Planning

How does a vision become a reality? One of the essential first steps in assisting communities to meet their local housing needs is to define the current housing market. Housing studies and a local community planning process help make smart growth decisions and outline priorities for local initiatives and investments. This leads to a detailed development plan, which can inform policy decisions for the community and pave the way to progress. The Partnership has provided comprehensive planning services to take dozens of communities from concept to completion.

Once the planning process is completed, SWMHP coordinates with communities to put the Development Plan into action. The Partnership provides technical assistance expertise to put plans in motion:

- Project Feasibility Analysis – Evaluating the location, scale and costs of proposed projects is important to the long-term success of any community initiative.
- Pre-development Financing – Getting a project off the ground often requires some initial funds for engineering, site planning and other initial project costs.
- Grant Writing - The Partnership has fifteen years experience working with grantmakers and investors to identify and secure funding for projects.

Building after Destruction - Nicollet Meadows, St. Peter, MN

On March 29, 1998, an F3 tornado ripped through the heart of St. Peter and caused substantial damage to hundreds of homes and many historic properties. Prior to this devastation, the community was already faced with a tight housing market. Working quickly to halt an exodus, the community created a vision for an integrated neighborhood that captured the “old town” design and focused on the important aspects of building community, attracting employees from St. Peter and neighboring communities and bringing new families with children to the community. The city realized the value of partnerships and enlisted the help of SWMHP and others to create Nicollet Meadows, a neighborhood with 78 single family homes and 64 rental units.



*Planning
Your
Vision*

2007



*Achieving
Dreams*

Single Family Development

The SWMHP is committed to working with communities to create decent, affordable housing for working families. At the Partnership, we believe affordable housing development should be affordable for more than just the end buyer – it should be something communities and businesses are willing to invest in and benefit from. The Partnership works with local entities to provide development services for mixed-income neighborhood development, including:

- Feasibility Analysis
- Interim Financing
- Project Design
- Construction Management
- Project Administration

The Partnership has worked with the following communities:

- St. Peter
- Waseca
- Nicollet
- Worthington
- Windom
- Marshall
- Willmar
- Montevideo
- Owatonna
- New Ulm

Employer Assisted Housing - Parkway Addition - Marshall, MN

The Parkway Addition defines a strong partnership. A collaboration between the Marshall Economic Development Authority, The Schwan Food Company™ and the SWMHP created a neighborhood of 82 single-family lots, three duplex lots, eighteen moderate income multi family units and thirty mixed-income multi-family units. As the largest employer, The Schwan Food Company™ felt the impact on their business related to labor shortages and problems recruiting and retaining necessary employees, and as a response made a substantial contribution to the project. The company investment assisted with the construction of homes and homebuyer assistance in the form of down payment assistance or gap financing. Due to the success of this project, The Schwan Food Company™ has designated funds to future phases of the Parkway Addition.



**Brenan & Laura -
Marshall, MN**

It was six years ago that Brenan and I decided to step out on a limb and go through the process of buying a home. Back then, we were just getting out of college and knew it would be tough to buy, but we understood the benefits would be too great to pass up. With the help of SW Housing we got the job done and became homeowners in March, 2001.



We have loved being homeowners, not only to raise our children, but to meet new people in the neighborhood. It has been neat to change colors and styles in our home without having to ask the landlord for permission. We don't have to run somewhere to do our laundry and, most importantly, we can park our vehicles in a garage in the Minnesota winters.

We would like to thank SWMHP for all that they did for us six years ago, and for all they are doing for people like us today.





*Opening the
Door to
Home
Ownership*

Home Ownership Assistance

The SWMHP has created a continuum of services that prepare potential buyers for homeownership. Connecting with consumers is as important to a successful housing initiative as project planning and construction. Our interests lie with the buyer to ensure they are educated on the process and have access to resources that make homeownership a reality.

Homebuyer Education

The path to homeownership can seem daunting. SWMHP works with prospective buyers to get off on the right foot by attending a Home Stretch homebuyer education class. Local experts share their experience in homebuying at Home Stretch, which helps buyers to:

- Examine credit history
- Learn important real estate jargon
- Meet local experts
- Calculate how much home buyers can afford
- Evaluate lending offers

Home Stretch is offered in twelve communities throughout Southwestern Minnesota, with day, evening, and weekend class times.

Mortgage Counseling

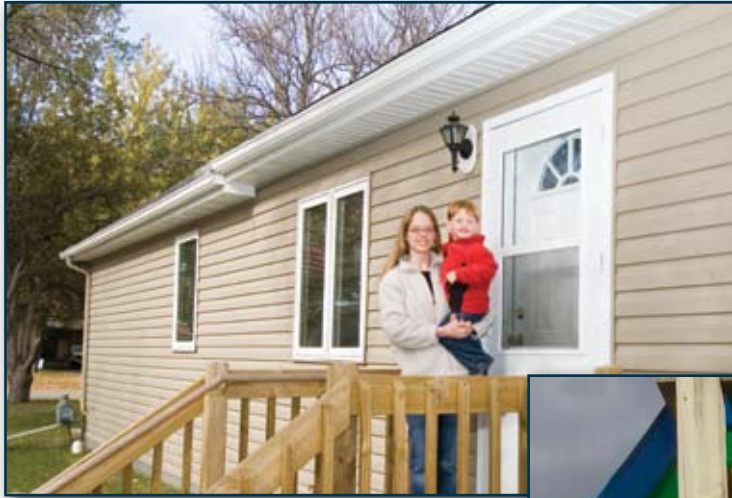
The Partnership has created an affordable loan pool for households buying or rehabilitating a home. This provides low-interest mortgages, gap financing, down payment assistance, purchase-rehab loans, and rent-to-own options to find the best products for each buyer. They also guide the homebuyer through the process and attend the closing of the home to answer any questions that the homebuyer may have.

Marketing Services

Bringing families home is our goal, and we know that marketing can be tedious and time-consuming for local partners. The SWMHP offers marketing assistance on projects to connect households with the resources available to open the door for new housing opportunities.

Post-Closing Services

Maintaining a home and mortgage is a big responsibility, one that some homeowners underestimate. The Partnership works directly with homeowners to prevent foreclosure through education, mediation, and payment plans.



**Christine -
Pipestone, MN**

The Southwest Minnesota Housing Partnership made everything so easy when I purchased my new home. They were there to answer all of my questions, and they gave me the guidance that I needed throughout the entire process. The classes and programs that they have available helped me be a more informed buyer. Working with SWMHP was a huge help and a great joy.

**Andrew -
Slayton, MN**

Home Stretch is a great course. It makes a fully informed buyer in just one day. All the questions and uneasiness about buying my first home were all resolved. I would recommend this course to all first-time homebuyers.



Multi-family Development

Bringing
Community
Home

The SWMHP takes pride in building and maintaining quality properties that allow families to prosper. The Partnership's portfolio of 24 multi-family properties varies greatly in geography, size, target markets and financing. The SWMHP has created or financed 710 multi-family units ranging in size from five units to 120 units. A variety of financing options are utilized to meet the needs of tenants of all income levels, including:

- Historic Tax Credits
- Low Income Housing Tax Credits
- HOME funds
- Minnesota Housing
- Greater Minnesota Housing Fund
- Rural Development
- US Department of Housing and Urban Development
- Federal Home Loan Bank

SWMHP works closely with Property Management Companies to ensure the successful current operation of our multi-family communities as well as their long-term viability. SWMHP also offers comprehensive Asset Management services including a capital needs assessment, refinancing for extended affordability, or retention of rental subsidies and Tax Credit file review for individual properties and portfolios.

**Lisa -
Montevideo, MN**

When I was laid off from my job, I wanted a fresh start. My goal was to go back to school which meant that I needed to find affordable housing.

Tanglewood offered me a nice place to live at an affordable price. My children love our new home and the environment is perfect for them.



Multi-family Portfolio

Currie	Lakeside Apartments	5 Units
Dawson	Prairie West Townhomes	8 Units
	EastBrook Townhomes	8 Units
Glencoe	Kestrel Park Townhomes	30 Units
Jackson	River Bluff Townhomes	12 Units
	Wedgewood Condominiums	20 Units
Lakefield	Eastview Townhomes	6 Units
	Hillcrest Townhomes	5 Units
Luverne	Rock Creek Townhomes	24 Units
Mankato	Cherry Ridge	83 Units
Marshall	Cityside Townhomes	50 Units
	Parkway Townhomes	18 Units
	Paris Park Townhomes	30 Units
Montevideo	Tanglewood Estates	24 Units
	Meadowlands Townhomes	16 Units
Olivia	Grande Apartments	8 Units
Pipestone	Whispering Winds Townhomes	20 Units
Silver Lake	Uptown Apartments	12 Units
Sioux Falls, SD	Meadowland Apartments	120 Units
St. Peter	Nicollet Meadows Townhomes	20 Units
	Central Square Apartments	55 Units
Windom	Windom Apartments	52 Units
Worthington	Viking Terrace Apartments	60 Units
	Willow Court Townhomes	24 Units

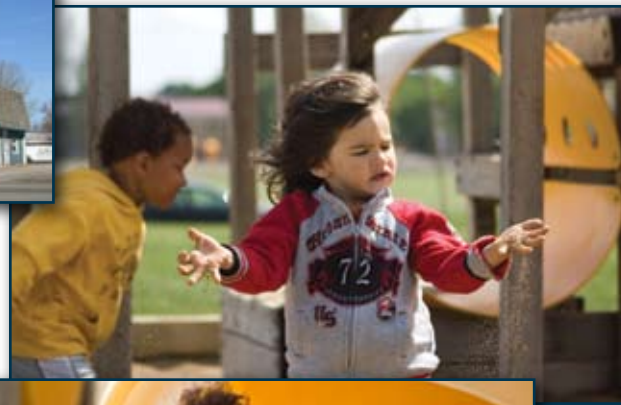




Preservation

*Revitalizing
Communities*

Rehab can bring new life to single family homes, multi-family properties, and business districts. The Partnership brings construction expertise and financial resources to local projects in order to remove health and safety hazards, increase marketability, meet accessibility requirements or increase energy efficiency. The Partnership regularly utilizes a wide range of tools including the Small Cities Development Program, the Minnesota Housing HOME Rental Rehab Program, Greater Minnesota Housing Fund, Federal Home Loan Bank as well as foundation support, tax credits and community leverage to renovate properties.



**Grande Apartments -
Olivia, MN**

In the mid 1990s, the City of Olivia began a planning process by creating a local committee to address community needs including housing and downtown revitalization. In 2001, a downtown redevelopment plan was adopted, with the Heins Block Building serving as a focal point for the efforts. The original building was constructed in 1896 for a hardware and banking business, with professional offices on the second floor and a ballroom on the third floor. During the 1970s, the second and third floors were converted into sleeping rooms and several apartments. By 1998, the condition of the residential units had deteriorated, with the third floor being closed by action of the city. By 2000, the roof was caving in and the last commercial and residential tenants had vacated the building. In 1999, the city acquired the building and SWMHP began working with the State Historic Preservation Office to place the building on the National Register. The property was placed on the National Register of Historic Places in August 2001, and the SWMHP secured Low Income Housing Tax Credits and many other resources to begin preservation of the property. The building was fully rehabilitated, with the original bank teller windows, marble wainscoting, fireplace and stained glass all retained. The project created eight affordable rental units and two commercial units.





Supportive Housing

*Giving a
Sense of
Possibility*

The SWMHP is building new partnerships with funders, property managers and service providers to ensure adequate housing and a brighter future for all residents of southwestern Minnesota. Safe and affordable housing is often a distant dream for families experiencing long-term homelessness. As one of its new initiatives, and in conjunction with the State goal of ending long-term homelessness, the SWMHP has developed units especially for these vulnerable Minnesotans. This housing, called permanent supportive housing, includes services to help families stabilize their housing situation. Services arranged depend on the needs of each household, but may include job training, mental health treatment, chronic health services, money management assistance and disability accommodations.

The SWMHP has developed two properties with supportive housing units in the region, and has many more projects on the horizon. Each project is unique because the SWMHP works closely with regional planning groups and local service providers to identify the number and type of supportive housing units needed in a community. Country View Place in Willmar was completed in 2005 and includes six duplex units for long-term homeless families. Viking Terrace Apartments in Worthington opened in April of 2007 and has four units dedicated to homeless individuals and families.

Viking Terrace Apartments - Worthington, MN

Viking Terrace was an existing HUD Section 236 building constructed in 1978 containing sixty units. The property is ideally located close to services and retail establishments in Worthington. The goal of the SWMHP in acquiring the property was to preserve these affordable housing units and to conduct extensive rehabilitation. A substantial amount of green technology was incorporated to reduce energy consumption and create long term benefits for the low-income tenants. The project also incorporates four units for homeless families in partnership with Southwestern Mental Health Center as the service provider.







Partnership Board & Staff



Front row: Debbie Larson, Mary Mulder, Jane Wildung, Shirley Anderson-Porisch, Scott Johnson, Julie Rath. Back row: Ron Anderson, Jerry Carrier, Jay Trusty, Merrill Johnson, Neal Steffl, Frank Swedzinski, Gary Sorenson, Rick Goodemann, Jerry McGuire.

We Remember



In 2006, the region lost a wonderful advocate on issues pertaining to affordable housing and the elderly. Harold Windingstad served on the SWMHP Board of Directors from our start in 1992 until he lost his battle with cancer in November, 2006. Harold was the Vice Chair for the SWMHP board and also served on the Prairie Five Community Action Council board for over 25 years and was Chair of the Lac Qui Parle County Farmers Union. His involvement in the growth of the Partnership as well as his community will long be remembered.

Partnership Staff

Rick Goodemann

Executive Director

Maureen Christensen

Organizational Manager

Lisa Graphenteen

Community Development Director

Kristie Blankenship

Asset Manager

Lisa Onken

Program Director

Janet Schaeffer

Housing Technician

Ali Nelson

Loan Officer I

Lori Speckmeier

Loan Officer II

Jennifer Schuller

Supportive Housing Specialist

Carol Johnson

Homeownership Advisor

Neil Frizzell

Financial Controller

Darcie Heezen

Accounting Clerk

Marlene Anderson

Staff Accountant

Jorge Lopez

Senior Project Manager

Barb Kirchner

Project Planner

Rod Odell

Project Manager

Earl Thurston

Project Manager

Duane Hattendorf

Project Manager

Shawn Crowley

Architectural Intern



Celebrating



Southwest Minnesota Housing
Partnership

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Community