

Making Affordable Workforce Housing a Reality: NCF's Manufactured Housing Cooperative Neighborhoods

HF 1770 Howard, Dotseth, Myers, Pursell, Norris, Schwartz
SF 1727 Pappas, Kunesh, Koran, Port, Hoffman

HF 1770 / SF 1727 is a groundbreaking initiative that expands attainable homeownership opportunities in rural communities. This bill appropriates:

- \$10 million in state bond funds to support new cooperative manufactured housing development.
- Grants cover up to 50% of critical infrastructure costs, ensuring that nonstate resources—public and private—are leveraged for maximum impact.
- Funding is contingent on a demonstrated financial commitment from local governments or private sources, ensuring prudent use of state dollars.
- Grants are structured to prevent stagnation—funding must be used within five years, or it is reallocated to other projects.

Expanding Affordable Homeownership:

- Prioritizes projects that expand affordable housing stock, addressing workforce housing shortages. Targets 60-80% AMI.
- The cooperative model allows homebuyers to purchase homes at prices between \$120,000–\$325,000 while keeping total housing costs at or below 30% of household income.

Building Wealth & Stability:

- In these new cooperative communities, homeowners will own their homes and gain equity over time, while cooperative membership ensures collective ownership of land and shared resources.

Factory-Built Housing for Affordability:

- By leveraging off-site construction, NCF will deliver high-quality, energy-efficient homes faster and at lower costs than conventional site-built homes.

Current Project Overview:

- St. Peter
 - 64 home community on 10 acres located at Klein Street and Washington Avenue
- Deer River
 - 50 home community on 10 acres located west of Division Street and north of Robert A. Lundeen Community Recreation Area



Site plan for 64 home community in St. Peter

- Located at Klein St and Washington Ave.
- Diverse mix of home types, including 39 double-section manufactured homes, 18 single-section homes, and 7 CrossMod homes



Artist rendering of new manufactured workforce housing development



Image of a CrossMod home built by Schult Home Builders Redwood Falls, MN

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