

Minnesota Rural Housing Study

Senior Housing Campus Increases Housing Access and Care

Mora, Minnesota

Core Housing Issues Addressed: ✓ *Elderly Housing Challenges* ✓ *Lack of Housing Options*

Housing Challenges

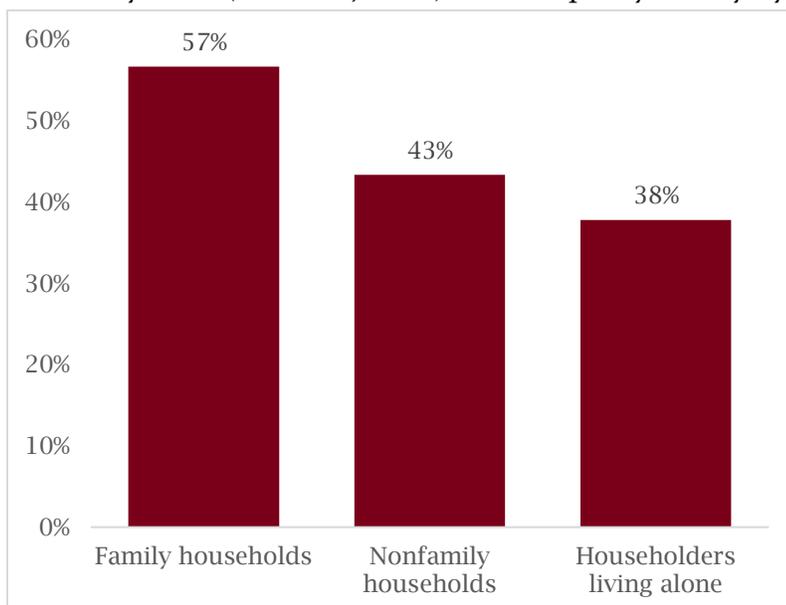
Mora’s Housing and Redevelopment Authority (HRA) manages two senior housing apartment buildings and a Section 8 housing voucher program. Both have waiting lists of 100 and 200 people, respectively. The length of these waiting lists may not cause alarm in a large city. For a town of 3,500 people, however, these numbers are too high to ignore. Rose Dunn, executive director of Mora HRA, said, “Housing development and home building permits have been nearly stagnant since the recession and many of the vacant homes left in the wake of foreclosures have not been maintained or are unaffordable for most families.”



A housing study forecasting an additional 113 households by 2019, coupled with an aging population, spurred the city to take action and address senior housing.

Community Profile

Mora is the county seat of Kanebec County in East Central Minnesota. It had a 2010 population of 3,571. Maxfield Research found that baby boomers comprised nearly 30 percent of the city’s population and projected that 33 percent of the area’s population will be between the ages of 65 and 74 by 2019 (Maxfield, 2014). An occupancy survey by Maxfield Research also showed there is no housing vacancy in the city.



The median income for senior homeowners ages 65-74 is \$27,300. Of these households, 16 percent had incomes below \$15,000 (Maxfield, 2014).

The median household income of non-seniors is \$48,698. Approximately 38 percent of all homeowners in Mora lived alone in 2010. Twenty-five percent of households were married without children. The majority (61 percent) of Mora residents were employed outside the area.

Figure 1: Households by type (Source: 2010 Census)

Housing Success Story



Figure 2: Maysa proposed design (courtesy of Cole Architect Group)

In 2018, the Mora HRA built a 24-unit senior housing project called Maysa House. A residence with optional support services, the building will be on the Eastwood Senior Campus and provide affordable housing options to the community.

The construction of Maysa House will augment the HRA's 16-acre Eastwood Senior Campus that

includes independent living senior apartments, 30 units of assisted living/memory care, and a senior community center. Nursing and care staff from the assisted living facility nearby will provide home chore and health services on a scheduled basis. Meals will be provided through Catholic Charities senior dining program, which operates at one of the HRA's properties off campus.

The community center, designed as a “Life Enrichment Center,” is the center of Eastwood’s senior housing campus. As a recipient of a 2018 Live Well at Home grant from the Minnesota Department of Human Services, the Mora HRA will expand its senior programs at the center. Residents of Maysa House and other campus housing will have access to a variety of social, educational, and wellness programs. With the help of the Live Well grant, the HRA will also offer evidence-based programs, including Matter of Balance, Powerful Tools for Caregivers, Memory Cafe, and Tai Ji Quan. A new wellness center is in progress and will offer monthly health screenings and an exercise room for seniors.

Project Partnership

The success of the Maysa House project, like all community housing efforts, obtained funding and provided services through a collaboration of partnerships.

The HRA established financing through a mix of funding streams and the cooperation of multiple institutions. Minnesota Housing also selected the development for funding as one of two senior pilot housing projects in 2017, taking advantage of the federal low-income housing tax credit (LIHTC) to support the project. Funding also came from the Greater Minnesota Housing Finance Agency, Federal Home Loan Bank, Minnesota Housing Partnership, and [Cinnaire](#), a national community development financier.

Local partners included healthcare, government, and non-profits focused on the health and wellness of seniors. FirstLight Health Systems was a key ally and operates both a hospital and clinic in Mora. The organization cooperates with senior housings facilities to provide healthcare services. Government departments involved in planning included Kanabec County Public Health, Timber Trails Public Transit, city and county Economic Development Authorities (EDAs), and the sheriff's department. Notable non-profit agencies included [Family Pathways](#)—a

nonprofit focused on social services—Lakes and Pines Community Action Council, Catholic Charities, and the Central Minnesota Council on Aging.

In addition to working with local partners, the Mora HRA participates in a regional housing group called the East Central Housing Organization (ECHO) that supports area housing efforts. The organization grew out of the 2014 Housing Institute, sponsored by Minnesota Housing and the Greater Minnesota Housing Fund. The group, which is now comprised of more than 20 members across three counties, meets monthly and works to educate and support the housing efforts of members. The organization also cooperated on the regional housing study by Maxfield Research, which is informing efforts across multiple jurisdictions.

Who can you follow-up with to learn more or to clarify housing project details?

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About the MN Rural Housing Study

Small rural communities in Minnesota face persistent housing challenges. In 2017, the state's regional development organizations (RDOs) identified housing as a top learning focus and called for the creation of case studies that highlight creative solutions to persistent housing issues confronting our smaller communities. This project is a collaboration of the Extension Center for Community Vitality and Center for Small Towns.