



# 2025 HOUSING STUDY

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# ACKNOWLEDGEMENTS

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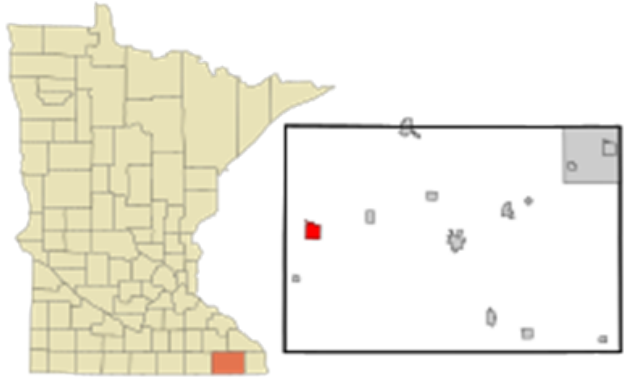


# Introduction

## Overview

The City of Spring Valley has contracted with CEDA to provide a comprehensive analysis of the housing market. This strategic partnership aims to discern and anticipate future growth trends within the City. The following report encompasses an in-depth examination, integrating demographic data and forward-looking projections. This data serves as a foundation to help diagnose conditions prevalent within the housing market for the City.

The City of Spring Valley is located in Western Fillmore County, approximately 24 miles from Rochester. The City's most recent housing study was conducted in partnership with the County in 2019 and revealed a growing need to construct housing to meet the needs of the growing Southeastern Minnesota region. Since this time, there has been limited new housing development including approximately 10 homes built in Bucknell Court on the North side of the City. The City aims to complete a housing study in order to reevaluate housing needs post pandemic, and encourage development with grants and housing incentives.



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To enhance the accuracy and relevance of this report, several key steps were undertaken: data was gathered, a steering committee was formed to guide the process and facilitate discussion, community feedback was collected through a resident survey, a housing conditions report was conducted, and rental property owners were contacted to gather insight on the rental market. This comprehensive approach provides valuable context that supports the housing recommendations presented at the conclusion of this plan.

The demographic data presented in this report is derived from a diverse array of reputable sources. The study relies primarily on U.S. Census Data, including both the decennial census and the American Community Survey (ACS). Additional inputs are sourced from the Minnesota Demographer's Office (SDC), ESRI, as well as available municipal and county datasets. The data is sourced from the most recent versions of these entities, contributing to the timeliness and relevance of the analysis.

# History and Engagement



## Local History

Spring Valley, located in western Fillmore County, was settled in 1852, and founded in 1855. The town grew quickly due to its location at the division of several major railways. The City was named for its proximity to pure water and natural springs, and was officially incorporated in 1872. As the City grew, the Spring Valley Creamery, Flour Mill, and line of Elevators were widely known. Public institutions including the library, and three school houses were also highly regarded. More businesses continued to open and call Spring Valley Home. In 1907 business owners started the Spring Valley Commercial Club with the purpose of “boosting” the City by hosting street fairs and market days. As of 2025, the City has 2,445 residents, and still has a strong commitment to creating a thriving community.

## Community Engagement

As part of the housing study process, local residents were asked to respond to a survey to gauge their needs and gather feedback in November and December 2024. The survey was distributed to the Steering Committee, flyers were hung around town, and it was shared in utility bill mailings. The survey received 103 responses. The survey results have been incorporated into the housing study and a full report of the survey is included at the end of the study.

## Stakeholder Input

On October 30, 2024, the Steering Committee met to review preliminary data for the housing study and start a conversation about the community’s housing goals. A SWOT analysis was conducted to understand the Strengths, Weaknesses, Opportunities and Threats in the City. It is a tool used to open discussion of available resources and road blocks to better understand community dynamics. The results are included below.

### Strengths

- Safe
- Parks and trails
- Strong retail businesses
- Volunteer fire and EMS
- Strong manufacturing industry
- City utilities and power
- Community events bring people in

### Weaknesses

- Limited employment opportunities
- Lack of childcare options
- Lack of development activity
- No rental vacancies
- Available land is not shovel ready
- Limited bonding capacity

### Opportunities

- Lots available for multifamily housing
- Strong school district
- Willingness to support new housing construction

### Threats

- Competition from other nearby cities
- Open enrollment to nearby districts

# Executive Summary



In October 2024, the City of Spring Valley formed a Housing Steering Committee to guide the efforts to update the City’s Housing Study. A survey was launched to the public during November and December to gather feedback on resident’s housing needs, and preliminary data was presented to the Steering Committee. The data revealed that Spring Valley is experiencing an aging population, and while there has been regional growth throughout southeastern Minnesota, Spring Valley’s low vacancy rate and modest levels of construction have likely prevented the City from experiencing similar growth.

While examining the community’s housing needs, it was realized that Spring Valley has created a significant number of owner-occupied housing units that meet the needs of an aging community. While seniors have a variety of housing options to meet all abilities, there is a need to focus on generating higher levels of construction activity. This includes single family housing for young families, and rental units to accommodate entry level householders and seniors looking for rental opportunities.



During both the housing conditions survey, and the community survey, it was noted that the housing stock is aging and a collective, City-led focus on housing rehabilitation is necessary to maintain housing conditions and property values. In addition, both surveys noted that outdoor storage has become a concern, and there is a desire to regulate this through additional code enforcement.

The City’s vacancy rate is 3.9% which is below the threshold for an adequate housing supply which supports housing mobility. In addition, the supply of rental units is limited and there has been no new multifamily rental units in well over 20 years. This can limit options for new residents and make it difficult to attract young adults who may work or want to work in Spring Valley.

Employment levels in Spring Valley have stayed very steady over the past decade, but household income levels for Spring Valley residents have grown by 49%. This surpasses inflation rates, but is still below the County’s median household income. The largest employers in Spring Valley include the Kingsland School District, and the Spring Valley Living Center. These businesses likely employ a significant number of young adults, and the incomes generated by these employers would qualify single income families for housing assistance. As Spring Valley looks towards the future, it will be essential to consider housing opportunities that meet the needs of young adults and families to grow the population.

# Executive Summary




As a result of the Housing Study, CEDA has prepared 6 recommendations for the City of Spring Valley including:

1. Development of Lots
2. Development of 25 - 30 Single Family Housing Units
3. Development of 30 - 34 Rental Housing Units
4. Development of 8 - 17 Senior with Services Units
5. Owner Occupied Home Rehabilitation
6. Rental Housing Home Rehabilitation

These recommendations are provided in greater detail beginning on page 38. The Housing Needs Assessment is the first step in pursuing housing development, rehabilitation and home education. The study has identified recommendations which are coupled with funding programs that the City could utilize to focus efforts. CEDA recommends utilizing the Steering Committee to continue to move forward with Spring Valley's housing efforts.







# Demographic and Projection Data

## Overview

This report draws upon pertinent data from both the U.S. Census and the American Community Survey (ACS) to conduct a comprehensive analysis. This approach includes a historical examination, providing insights into the realization of anticipated trends. The findings serve as a valuable foundation for shaping future projections. This data-driven approach enables us to identify demographic shifts, population growth, and other critical factors that influence housing demand. Consequently, the insights gained from this analysis inform and shape the housing recommendations at the conclusion of this report, ensuring they are aligned with the needs and trends within the community.

## Population Data and Trends

The first set of data studied was the population. While public and private intervention can positively or negatively shape the outcome, this data, based on historical trends, forms the basis for determining future housing recommendations. The population in Spring Valley has mirrored trends seen in Fillmore County, with the exception of the changes between 2010 and 2020. Data from the State Demographic Center suggests that the Fillmore County population will continue to increase while CEDA's projections for the City of Spring Valley show the population staying very stable.

The population projections for Spring Valley have been crafted based on the average growth rate established between 1990 and 2020 during which time the population has ebbed and flowed, but ultimately decreased slightly. While areas north of Spring Valley including Chatfield, and Stewartville have experienced significant development activity, new development activity has been modest in Spring Valley. This could be due to the Cities' proximity to Rochester, but a low vacancy rate and modest construction activity also play a key role.

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# Population Data and Trends



Data from the 2019 Fillmore County Housing Study and the 2018 Southeast Minnesota Regional Economic Study suggest that there is additional demand for new development based on regional growth trends, and changing demographics. In addition, the pandemic has driven an increase in remote work opportunities which has allowed residents to live farther from their place of employment. Looking towards the future, it will be critical to target and incentivize new housing construction that meets the needs of a changing demographic in order to remain competitive with neighboring communities.

## Population Data and Projections

	1970	1980	1990	2000	2010	2020	2025	2030
Spring Valley	2,572	2,616	2,461	2,518	2,479	2,447	2,445	2,443
Fillmore County	21,916	21,930	20,777	20,777	20,866	21,228	21,282	21,390

Source: ACS, CEDA



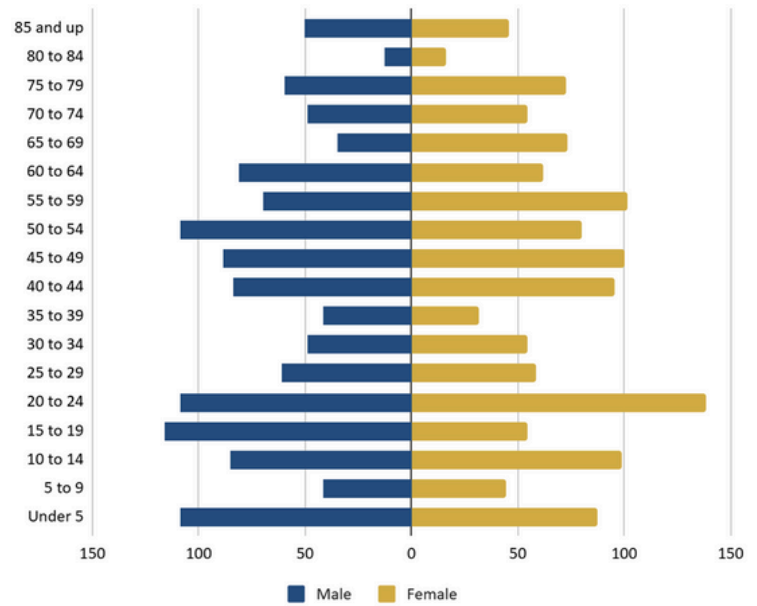
# Population by Age



The population pyramid breaks down population data by age cohorts to provide insight on the demographic makeup of the community which can be used to inform on the needs of the community. Spring Valley’s median age is 38.4, which has moderately decreased in the last 10 years. In 2012, the median age was 42.8. Since 2012, the median age of Spring Valley has decreased to just below the median age of the State.

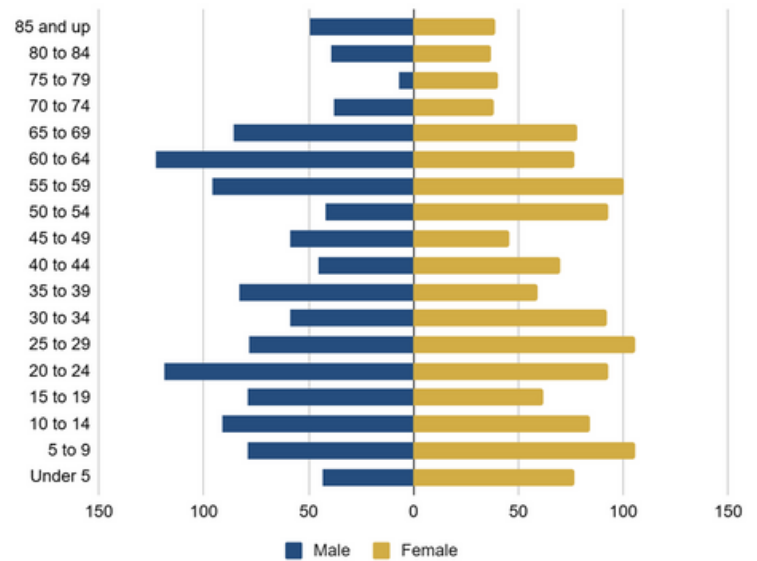
The population pyramid reveals how the population has changed over the past decade. There are more children under the age of 15, but the “under 5” age cohort has significantly decreased. This shows an aging younger population with less births than in 2012. Despite this change, the size of the ages between 15 to 69 have stayed relatively the same. The ages 70 and up show an increase in size, reflecting an aging population. Although the 2012 pyramid depicts more of an hourglass shape, the 2022 pyramid begins to stray from this shape. The hourglass shape is attributed to future population loss, but the population of Spring Valley has stayed relatively stagnant over time. The population between the ages of 20-39 has increased, insinuating positive growth due to the number of adults in their child-rearing years.

**2012 Spring Valley Population Pyramid**



Source: ACS

**2022 Spring Valley Population Pyramid**



Source: ACS

# Households and Size



Household data closely follows the population totals and household size. CEDA utilized available utility billing data, and Fillmore County Assessor records to determine the number of households in Spring Valley. It is expected that the number of households will increase at similar levels to that of new housing construction within the City.

Similar to national trends, average household size is decreasing, and this trend can be seen in Spring Valley. In addition, the household size in Spring Valley is less than the State or County average of 2.43 and 2.42 respectively.

The number of households and household size are based on past trends. Recent building activity shows that all new construction has been for owner occupied homes, and 28% of new construction has been geared towards older independent adults. Looking to the future, additional rental options for young adults are needed to support local employment and population growth.

## Households and Size

	2010	2020	2025	2030
Households	1,074	1,079	1,088	1,090
Size	2.27	2.2	2.2	2.19

Source: SDC, CEDA

# Household by Type of Occupant



The data on household occupant types in 2022 compared to 2012 reveals several interesting trends. Fillmore County data has been included as a comparison. The single-person category has increased drastically in the City and County due to the Census removing the nonfamily household category. The data in each category has stayed somewhat consistent, with the exception of the single with related children, where there has been a decrease both in the City and County.

The introduction of new categories, "Cohabiting" and "Cohabiting with Children" adds an interesting dimension to the data. While there is no comparative data, the inclusion of this category suggests a recognition of diverse living arrangements within the community.

**Spring Valley Household by Type of Occupant**

Type	2012	2022
Married Couple	29.43%	29.00%
Married w/ Related Children	14.06%	14.94%
Single Person	4.53%	41.51%
Single w/ Related Children	15.00%	6.21%
Cohabiting	n/a	5.24%
Cohabiting w/ Children	n/a	2.23%
Nonfamily Households	36.98%	n/a

Source: ACS

**Fillmore County Household by Type of Occupant**

Type	2012	2022
Married Couple	35.05%	35.74%
Married w/ Related Children	21.33%	20.14%
Single Person	3.52%	32.73%
Single w/ Related Children	7.52%	4.08%
Cohabiting	n/a	5.04%
Cohabiting w/ Children	n/a	2.27%
Nonfamily Households	32.59%	n/a

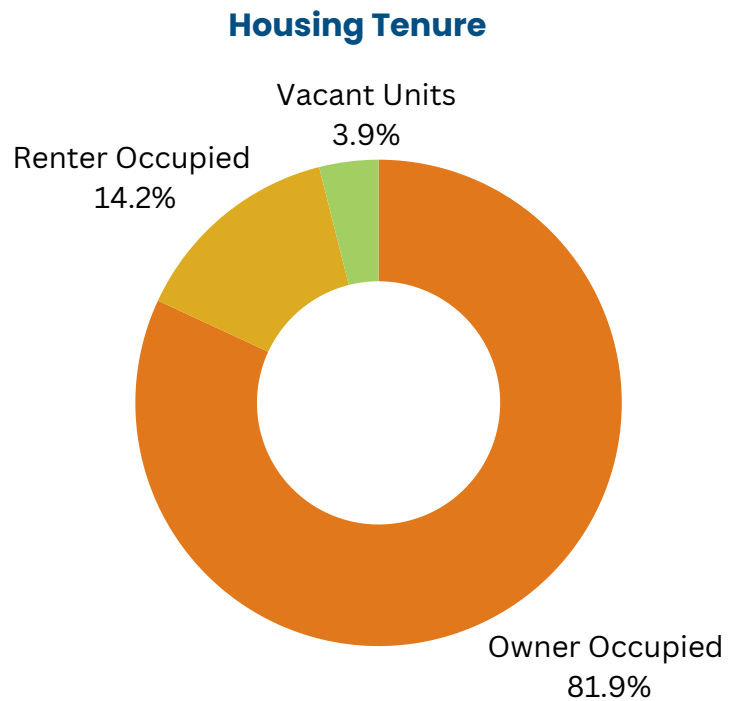
Source: ACS

# Housing Tenure



Housing tenure helps to demonstrate the homeowner-to-renter ratio and exhibits the number of vacant units in a community. CEDA found inaccuracies in available online data when compared to data the City had from utility billing and rental licensing. CEDA worked with the City to gather 2024 data. Spring Valley's housing market is primarily made up of owner-occupied homes. While this reflects long term residency within the community, it may pose challenges for new employees just entering the workforce and working at local businesses. These individuals may not be ready to purchase a home.

The data shows that approximately 45 units are vacant which includes 20 abandoned single family homes, 15 rental units located downtown, 5 rental apartments, and 5 homes for sale. CEDA believes only 10 of these units to be move in ready. A vacancy rate below 5% suggests limited market movement, which may hinder the ability to meet evolving housing needs.



Source: City of Spring Valley

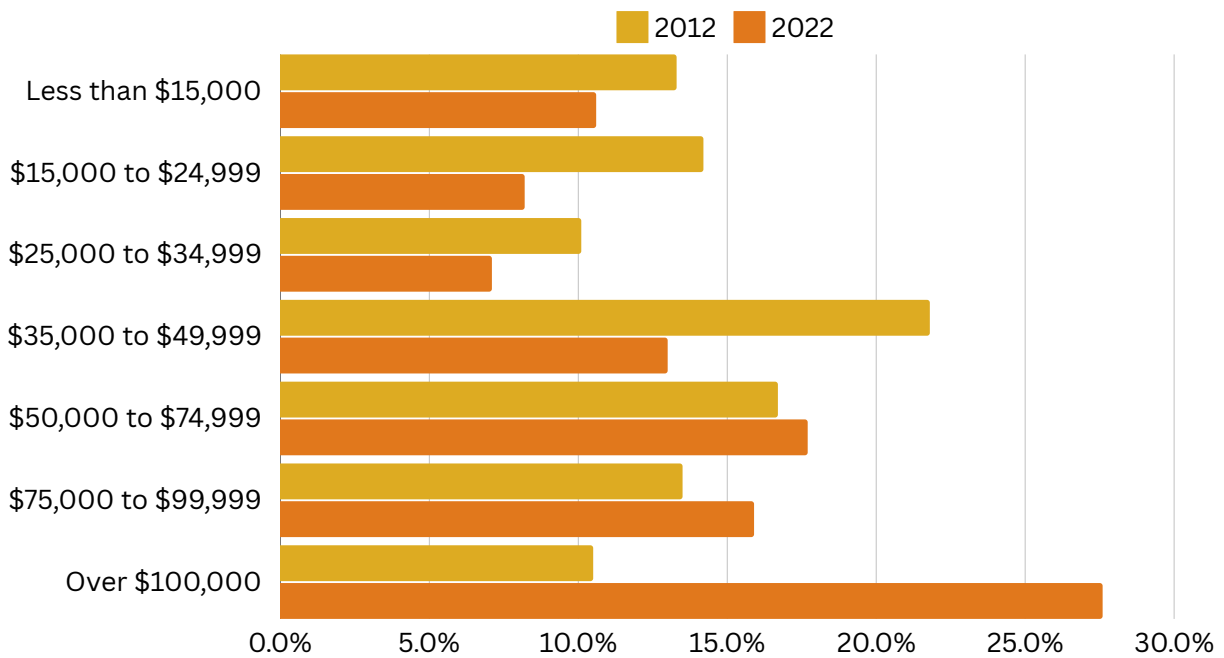
# Household Income



In this section, data about median household income is examined. Unlike the mean, the median considers outliers by determining the middle value in a data series. Household income data provides insight into housing affordability for residents and informs the community about resident's ability to purchase new homes.

In 2022, the median income was \$66,250, a 49% increase from \$44,571, the median income of 2012. This increase has surpassed the rate of inflation, but the income level is still below the county median of \$73,234. The amount of households making more than \$100,000 has increased by 17.6%, and the overall chart shows that lower income brackets have decreased, while higher ones have stayed relatively the same, with the exception of the more than \$100,000 bracket. This change shows that more households are moving into higher income brackets.

## 2012 & 2022 Household Income



Source: ACS

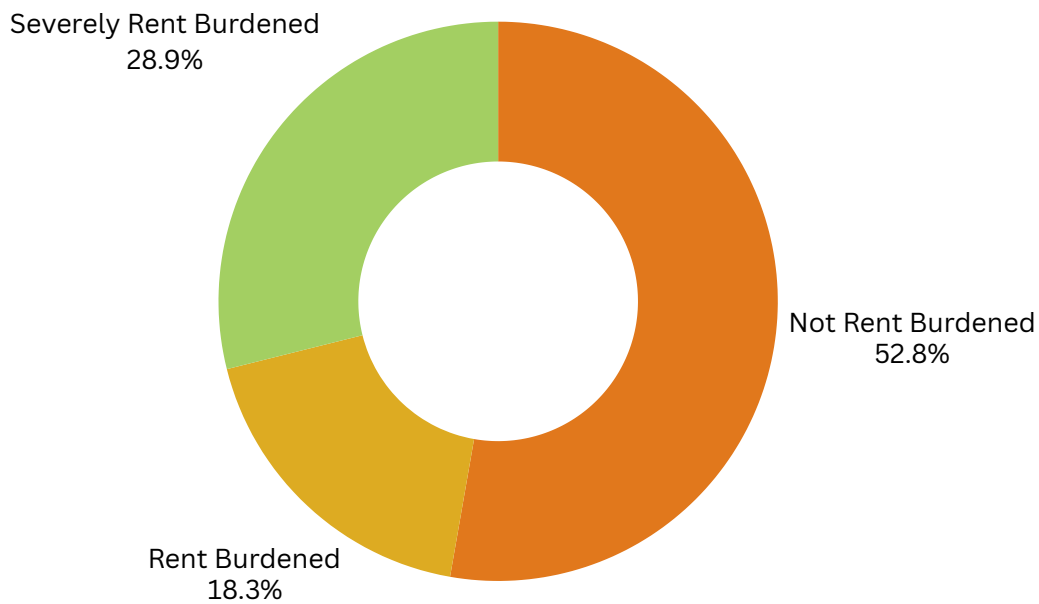
# Housing Costs for Renters



Federal standards identify any household contributing more than 30% of their gross household income towards housing costs to be rent-burdened. Paying more than 35% is considered “severely rent burdened”, which accounts for almost 29% of renters in Spring Valley. High housing costs, low gross household income, or a combination of both can cause a housing cost burden.

It is not uncommon to see rent burdened households, but it is a statistic that should be monitored to ensure resources are leveraged to assist these residents. National trends show that in 2022, more than half of all U.S. renters spend more than 30% of their income on housing. In addition, almost half of all cost burdened renters spend more than 50% of their income on housing. While it is common to see rent-burdened households, it is crucial to recognize that these households often have to forgo savings and make difficult trade-offs to manage their expenses.

## 2022 Gross Rent as Percentage of Income



Source: 2022 ACS



# Housing Costs for Owners

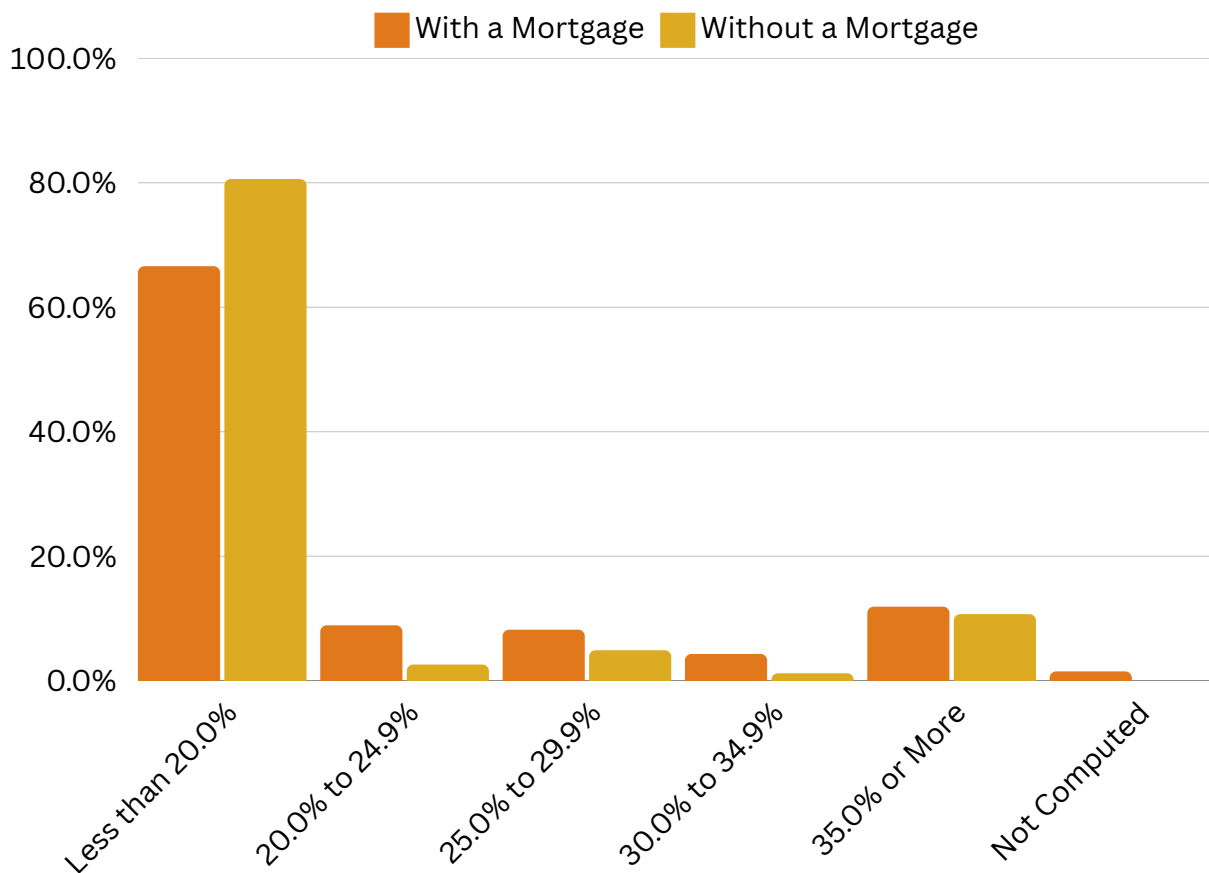


According to ACS, 42% of homeowners in Spring Valley own their home mortgage free. This statistic isn't unseen in rural communities, but it does stand out and likely indicates a large number of residents have lived in the City for many years. In addition, with the increase in household incomes, there has been a decrease in homeowners who are cost burdened.

In 2012, 19% of mortgagees were severely cost burdened compared to 12% in 2022.

For homeowners with a mortgage in Spring Valley the median monthly housing cost is \$1,198 which is lower than the County median of \$1,419. Likewise, homeowners without a mortgage have a median payment of \$514 which is lower than the County median of \$539.

### 2022 Gross Housing Cost as a Percentage of Income



Source: 2022 ACS

# Existing Housing Data

## Overview

This section provides a picture of the current housing market in Spring Valley by assessing the physical characteristics of housing and its influence on residents' housing choices. It also examines home sales and affordability factors, offering insights into local market dynamics. Additionally, the condition of housing is assessed to provide information on the current housing stock.

## Building Permit Trends

The City of Spring Valley did not issue Building Permits until August of 2024 when it adopted the MN State Building Codes. In the past the City issued Zoning Permits, but there is not a record of how many were issued. After conducting a visual audit of the community and cross referencing with Fillmore County Assessor data, it appears that some new developments have been built since the early 2000s. This includes

approximately 8 twin homes (16 units), 12 patio homes, 41 single family homes, and 12 affordable single family homes. During this period new housing starts have slowed as available developments have been filled. The most recent new housing development is along Bucknell Ct. Additionally, a new home is being built on an infill lot in the City.

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New Construction Home for Sale in Spring Valley

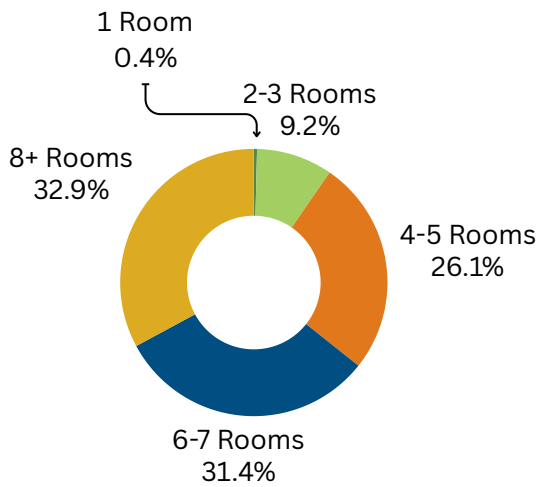
# Physical Housing Characteristics



As data is gathered on demographic trends, and resident input is gathered through the community engagement efforts, a picture of housing needs begins to form. At the same time, the existing housing stock is examined to understand potential gaps that residents may be experiencing.

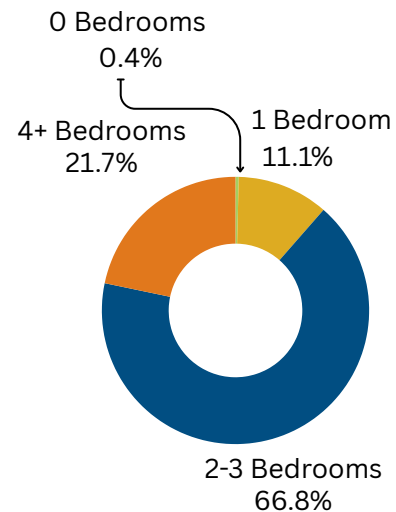
According to ACS data, there are 1,031 housing units in Spring Valley. The majority of housing units are single family homes built before 1940. With an older housing stock it is important to promote rehabilitation programs and encourage regular home maintenance. Programs like DEED's Small Cities Development Program can provide grant funds to Cities to aid in this process. The majority of homes in Spring Valley have 2 - 3 bedrooms, and 8 or more total rooms.

## Number of Rooms



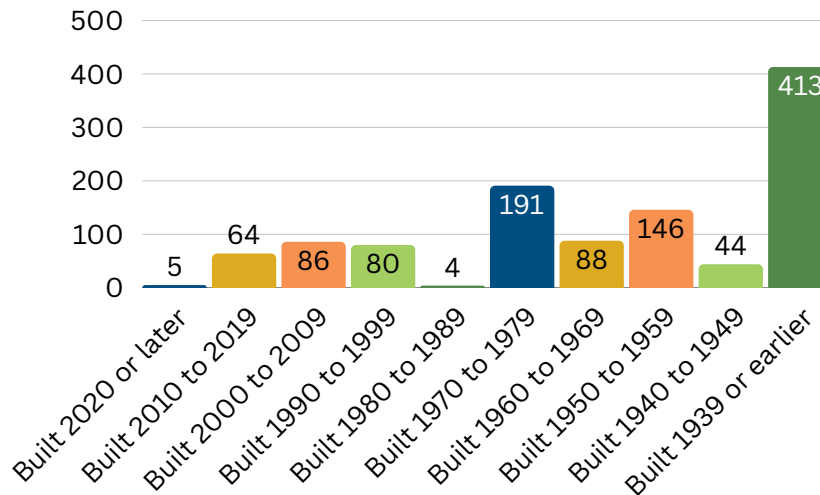
Source: 2022 ACS

## Number of Bedrooms



Source: 2022 ACS

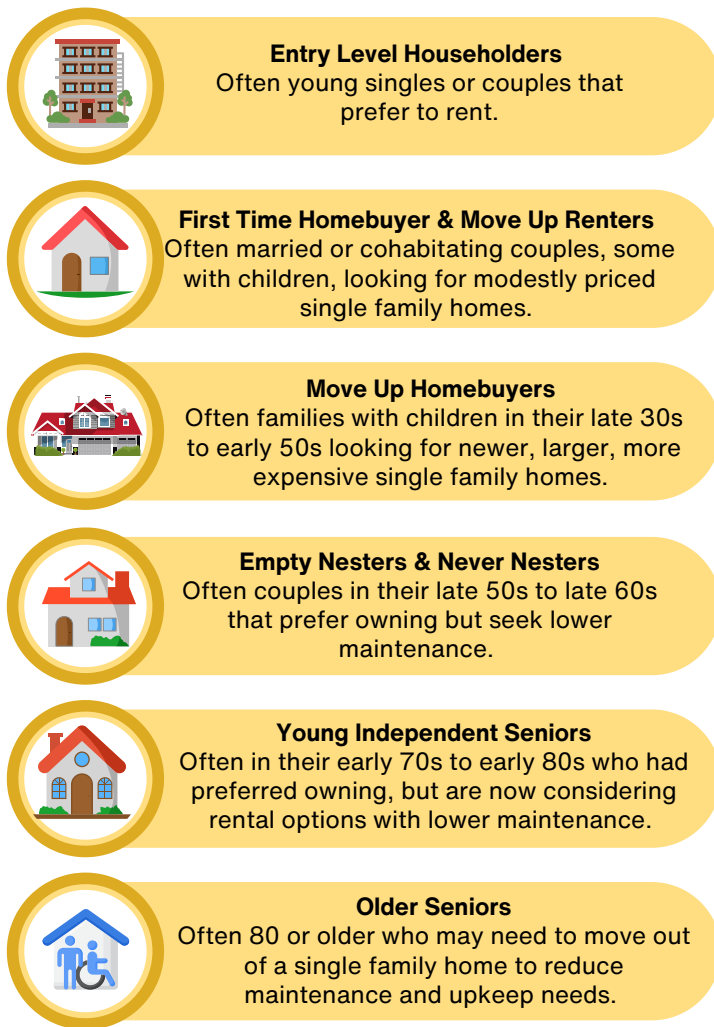
## Housing Year Built



Source: 2022 ACS

# Life Cycle Housing

The housing lifecycle demonstrates the various housing needs experienced as residents move through different phases of life. The chart below shows the 6 stages of housing that are needed to ensure a balanced supply of housing options for residents.



Spring Valley has taken care to add housing units that meet a variety of needs addressed in the housing lifecycle. With the addition of patio homes, twin homes, and single family homes, Spring Valley has considered the needs of an aging community. Looking ahead, the number of seniors age 65+ is expected to continue to increase over the next 5 years from 22% to 24.4%. The largest increase is expected among those 75-84 who may be looking for senior with services housing options.

In addition, there hasn't been any new multifamily rental units added to the market in the last 20 years. Recent census data shows approximately 14% of all housing units are rentals. Only 6 vacant units were found, and all were pending move-ins. With such a low vacancy rate, and a significant number of employment opportunities in the community, additional multifamily rental units to accommodate young adults entering the workforce, and older adults looking for lower maintenance, is necessary.

While single family homes are being built in the community, there is a need for higher construction activity in the community to accommodate the growing Southeast Minnesota region. The growth rate in Spring Valley is highly dependent on the development activity occurring. While there is a vacancy rate of 3.9%, these homes may be unsuitable for dwelling. In addition, the growth throughout Southeastern Minnesota is expected to influence growth in Fillmore County. Constructing single family homes for move up buyers will help attract young families.



# Housing Conditions



4

## Sound

A rating of 4 indicated the home appears structurally sound and in good condition. There are no deficiencies and the home appears to be “move-in ready”.

3

## Minor Repair

A rating of 3 indicated the home needs minor repair. It is likely in good condition, but may have a tired appearance and may have one improvement that needs to be addressed.

2

## Major Repair

A rating of 2 indicated the home needs major repair. It likely has multiple improvements that need to be addressed. This could be projects such as a new roof, siding, windows, and doors, or foundation.

1

## Dilapidated

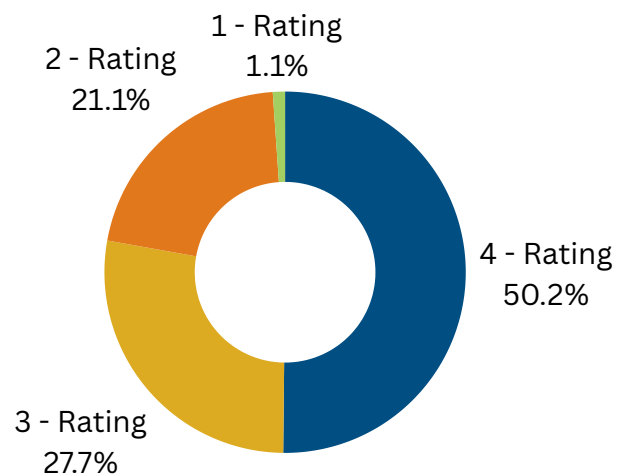
A rating of 1 was the lowest possible rating and indicated the home was dilapidated. Homes rated 1 contained multiple deficiencies and are likely candidates for demolition. Likely homes rated a 1 have been abandoned.

A housing conditions windshield survey was conducted in Spring Valley to examine the single-family housing stock in October 2024. To conduct this survey homes were rated on a scale from 1 - 4 as described in the image.

Staff reviewed 915 single family homes in Spring Valley for the Housing Conditions Survey. The survey is based on single family dwellings, and mobile homes were included. Citywide, 78% of homes were rated in the top two condition categories. Overall, staff found the condition of homes to be fairly good. The average rating was 3.27 indicating the average home is in need of minor repair, which can be performed by the homeowner to enhance the value of their property. It also indicates that the cost of home repairs is likely economically feasible in comparison to the home’s total value.

The following page contains more detail on the housing conditions survey.

## Housing Conditions Ratings



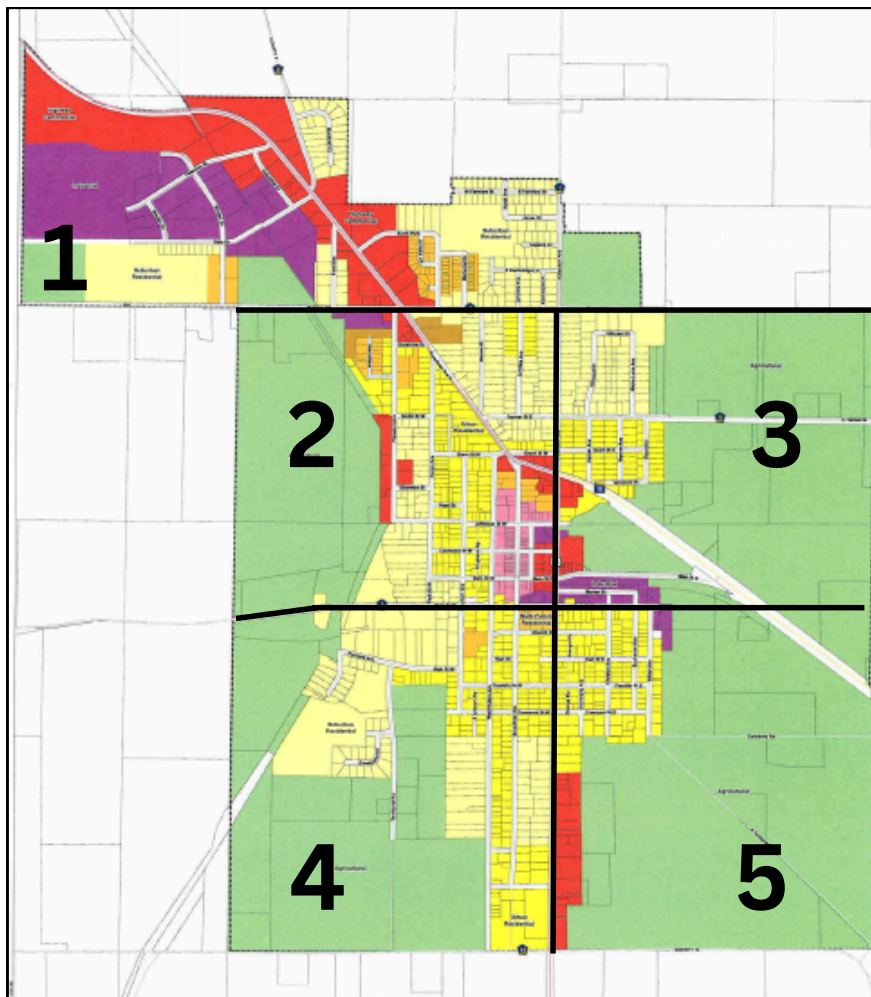
# Housing Conditions



The City was divided into 5 sections for the housing conditions survey. A map is shown below. Zone 1 received the highest rating, and had the greatest percentage of new residential construction. Zones 2, 3, and 4 were all very similar, while Zone 5 had a significant number of homes in need of major repair. There were 10 homes that were given a rating of 1. These homes had multiple deficiencies and may be candidates for demolition.

The ratings given to homes do not include detached buildings, such as garages. Staff found that outbuildings and garages tended to be in poorer condition than dwellings. In addition, there are a number of properties that have outdoor storage which could be considered a nuisance. While this survey doesn't account for the condition of outbuildings or outdoor storage, these factors can have a negative influence on property values. These factors should be closely monitored and potential solutions should be evaluated.

**Housing Conditions Zone Map**



# Housing Conditions



The community survey results indicated similar results to the housing conditions survey conducted by CEDA, showing that 86.4% of respondents viewed their homes as good or excellent condition, and 13.6% of respondents viewed their homes as poor or fair condition. Although the survey responses for good and excellent were a bit higher than the housing conditions reported, the survey comments revealed that many felt Spring Valley’s aging housing stock could benefit from housing rehabilitation programs either due to the cost of repairs or the physical condition of homes.

## Housing Conditions by Zone

Zone	Sound	Minor Repair	Major Repair	Dilapidated	Total
Zone 1	183	20	12	0	215
Zone 2	81	66	52	1	200
Zone 3	69	47	35	5	156
Zone 4	97	76	41	1	215
Zone 5	29	44	53	3	129
<b>Total</b>	<b>459</b>	<b>253</b>	<b>193</b>	<b>10</b>	<b>915</b>

Zone	Sound	Minor Repair	Major Repair	Dilapidated	Total
Zone 1	85.1%	9.3%	5.6%	0.0%	100.0%
Zone 2	40.5%	33.0%	26.0%	0.5%	100.0%
Zone 3	44.2%	30.1%	22.4%	3.2%	100.0%
Zone 4	45.1%	35.3%	19.1%	0.5%	100.0%
Zone 5	22.5%	34.1%	41.1%	2.3%	100.0%
<b>Average</b>	<b>47.5%</b>	<b>28.4%</b>	<b>22.8%</b>	<b>1.3%</b>	<b>-</b>

# Sale Data and Active Listings



## Home Sale Data

Between September 1st, 2021 and August 31, 2024, there were a total of 75 homes sold in Spring Valley. When reviewing the home prices, they ranged from \$23,000 - \$770,000. The median sale price was \$195,000.

Between September 2018 and August 2021, there were 160 total home sales in Spring Valley, indicating a much higher level of market activity likely due to low interest rates at the time.

Residential Sales	Price/Count
Low Sale Price	\$23,000
Median Sale Price	\$195,000
Average Sale Price	\$206,978
High Sale Price	\$770,000
Total Home Sales	75

Source: Fillmore County Assessor

## Active Residential Listings

As of November 19, 2024 there were 6 single family homes listed for sale, according to Zillow. 2 of these homes have been listed for at least 130 days. 5 out of 6 of these homes were above the median sale price as well as the average sale price, determined by CEDA while examining recent home sales.





# Tax Data



Examining tax data is an important factor in determining housing affordability. The chart below is based on the median home sale price in Spring Valley. The value was then extrapolated using tax rates from nearby cities with similarities to Spring Valley.

CEDA selected Preston, Wabasha, Stewartville, and Le Roy for comparison. Preston, the county seat of Fillmore County, shares its location with Spring Valley. Wabasha has a similar population size to Spring Valley. Le Roy, located south of Spring Valley, represents cities in areas experiencing slower growth compared to those closer to Rochester. Stewartville, farther north, is growing faster due to its proximity to Rochester.

Among these communities, Spring Valley has the highest City tax, but a lower total tax than Le Roy. While each of these communities' total tax is quite similar, Stewartville, experiencing the most growth, has the lowest taxes.

## Tax Rate Comparison

City	Year	Home Value	City Tax	Total Tax
Stewartville	2023	\$195,000	\$1,284	\$2,800
Wabasha	2023	\$195,000	\$1,411	\$2,836
Le Roy	2023	\$195,000	\$1,536	\$3,144
Preston	2023	\$195,000	\$1,793	\$2,810
Spring Valley	2023	\$195,000	\$1,803	\$3,052

Source: League of Minnesota Cities

# Housing Affordability



The federally defined threshold for housing affordability is spending no more than 30% of household income on housing costs. Using this standard and Spring Valley's median household income, housing affordability can be assessed. With a median household income of \$66,250 and a median home sale price of \$195,000, purchasing a home in Spring Valley appears to be affordable for many residents.

To illustrate this, a model was developed to explain housing affordability based on average income and various down payment scenarios. The model demonstrates that these homes remain affordable, as all monthly payment options fall within 30% of income and account for a 7% interest rate.

## Housing Affordability Scenarios

	5% Down Payment	10% Down Payment	20% Down Payment
Median Income	\$66,250	\$66,250	\$66,250
Median Home Sale Price	\$195,000	\$195,000	\$195,000
Down Payment	\$9,750	\$19,500	\$39,000
Interest Rate	7%	7%	7%
30 Year Fixed Mortgage	\$1,232	\$1,168	\$1,038
Percent of Income	22.3%	21.2%	18.8%



# Rental Housing Inventory

## Overview

Rental housing is crucial in rural areas because it provides flexible and affordable living options for a diverse range of residents, including young professionals, seniors, and transient workers. It supports economic growth by attracting and retaining a mobile workforce, who might not be ready or able to commit to homeownership. Additionally, rental housing caters to the needs of seniors looking to downsize and those seeking temporary accommodation while transitioning to permanent homes. By offering diverse and affordable rental options, rural communities can ensure a stable and dynamic population base, fostering economic and social vitality.

## Rental Housing Registration

The City of Spring Valley has a rental housing registration ordinance that requires all property owners who are renting housing to register with the City and conduct an annual inspection of their housing units. Each unit requires a \$75 fee per unit, and all units must register on an annual basis by the 1st of February.

## Rental Housing Inventory

As part of our rental housing inventory, CEDA reached out to known landlords with at least 4 units. ACS data reflects 218 rental units in Spring Valley. During our survey, we were able to make contact with the landlords for 96 of those units, and Spring Valley Living Center.

*\*It is important to note that there are landlords who own single rental units that were not part of the survey.*

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- Rental Housing Registration
- Rental Housing Inventory
- Market Rate
- Subsidized
- Housing Choice Vouchers
- Senior Housing with Services
- Rental Housing Analysis



# Rental Housing Inventory



Property	# of Units	Bedroom Mix	Rent	Vacancy	Tenant Mix	Year Built
Southwest Properties	13	1-bed: 11 2-beds: 2	1-beds: \$675 2-beds: \$725	Full	Market Rate	1982
Southwest Properties	12	2-beds: 12	\$725	Full	Market Rate	1979
Southwest Properties	12	1-bed: 12	\$675	1 Vacant, pending move in	Market Rate	1983
-	4	1-bed: 2 2-beds: 1 3-beds: 1	1-bed: \$500-\$525 2-bed: \$650 3-bed: \$875	Full	Market Rate	1906
-	2	2-beds: 2	\$950	Full with waitlist	Market Rate	1960
-	1	3-bed	\$1200	Full	Market Rate	1901
BDF Properties	4	2-beds: 4	\$725	Full	Market Rate	1915
BDF Properties	3	2-beds: 3	\$625-\$675	Full	Market Rate	1890
BDF Properties	2	2-beds: 1 3-beds: 1	2-bed: \$550 3-bed: \$775	Full	Market Rate	1907
BDF Properties	3	1-bed: 3	\$500-\$585	Full	Market Rate	est. 1890
BDF Properties	3	2-beds: 3	\$775	Full	Market Rate	1902
Hillside Homes	37	1-bed: 37	30% of income up to \$665	5 Vacant pending move ins	Subsidized, 62+	1989

# Rental Housing Inventory



## Market Rate

CEDA received information on 59 market rate rental units in Spring Valley. At the time of the inventory, there was only one vacancy which was set to be filled by the end of the week. With a tight rental housing market, it can be difficult for new residents to find housing that meets their needs.

Digging deeper into the rental housing inventory, market rate rental units vary depending on the type of unit. Apartments ranged from \$675 - \$725, downtown apartment units ranged from \$500 - \$675, and duplex, triplex and fourplex units ranged from \$500 - \$875. One property owner surveyed rented a single family home, which was \$1,200 per month. New market rate rental units would likely have much higher rent levels, and may require grant funding or other incentives to bridge the gap between construction costs and market rate rent prices.



Source: Google Maps 2024

# Rental Housing Inventory



## Subsidized

Hillside Homes located in Spring Valley is a Section 8 Housing Provider for seniors and disabled adults. There are 37 one bedroom units and residents are charged 30% of their income up to \$665 for rent. Hillside Homes provides a key piece of the housing lifecycle as a community for seniors and subsidized housing costs. There are currently 5 vacancies, but each of the units have tenants moving in at the beginning of 2025.

## Housing Choice Vouchers

Southeastern Minnesota Multi-County Housing and Redevelopment Authority (SEMCHRA) operates a housing choice voucher program for Fillmore County. The program is open to low-income families, seniors, disabled, and/or single individuals. Privately owned rentals such as duplexes, townhomes, apartments, single-family homes, and mobile homes are included if the rent is reasonable and the unit meets the Housing Quality Standards (HQS) established by the Department of Housing and Urban Development (HUD).

The program provides rental assistance to qualified, income-eligible individuals. The program is structured to allow eligible families to select their own units. Tenants pay 30-40% of their adjusted gross monthly income toward utilities and rent. There are currently 22 families in Fillmore County utilizing the program, and 4 in Spring Valley. The average voucher pays \$538 per month.

### Housing Choice Voucher Income Limits

	Extremely Low	Very Low	Low
Family Size	30% Limit	50% Limit	80% Limit
1	\$20,150	\$35,550	\$53,700
2	\$23,000	\$38,350	\$61,350
3	\$25,900	\$43,150	\$69,000
4	\$31,200	\$47,900	\$76,650
5	\$36,580	\$51,750	\$82,800
6	\$41,960	\$55,600	\$88,950
7	\$47,340	\$59,400	\$95,050
8	\$52,720	\$63,250	\$101,200

Source: SEMCHRA

# Rental Housing Inventory

## Senior Housing With Services

Spring Valley Senior Living Center offers independent living, assisted living, skilled nursing, and memory care. There are four wings that make up the Spring Valley Living Center including the Evergreens, which has 20 units for independent living, Spring Valley Estates, which has 38 units for assisted living and memory care, and the Care Center for long term and short term rehabilitation. While we were unable to get occupancy data from Spring Valley Living Center, the Census shows that there are 68 people living in group quarters in Spring Valley, the majority of which likely live at the facility.

While examining this age cohort, and the senior housing needs, it can be helpful to generate a service territory. Drawing a 10 mile radius around Spring Valley generates a total population of 8,134 people, and 22% are over age 65. In the next 5 years, it is estimated that this population will increase to 24.2%, and the largest growth will occur in the 75 - 84 age range which will increase from 6.8% to 7.9%. This age cohort is the most likely to live in senior housing.

In the service area there are two additional senior living facilities including a 56 unit facility in Grand Meadow, and a 6 unit facility in Ostrander. While we were unable to gather occupancy data from these facilities, the growth of people ages 75 - 84 supports the need for increased senior with services options.

## Rental Housing Analysis

The City's rental housing makes up about 14% of all housing units in Spring Valley. This is very similar to the percentage of rental units in Fillmore County (16%), but less than the State of Minnesota (25%). The City's 2022 Comprehensive Plan described a need for middle housing which is typically defined as duplexes, townhomes, and small multifamily rental apartments up to 4 units. The rental housing inventory revealed that the City has many single family homes that have been converted into middle housing, but these options often lack garages, have stairs, and are older properties. Many community survey respondents left comments in the survey indicating a desire for quality, affordable, rental housing units.



# Employment and Economic Trends

## Overview

Economic conditions in a community have a large impact on housing dynamics, particularly in regards to employment and wages. Job opportunities and wage competitiveness heavily influence the ability of residents to be able to afford housing in their community. The City of Spring Valley offers diverse employment opportunities in sectors such as healthcare, education, and manufacturing. Major employers include Spring Valley Living Center, Kingsland Public Schools, Kappers Fabrication, AMD Distribution, and Sata Spray Equipment. These businesses are vital to the local economy and contribute to making Spring Valley an excellent place to live and work.

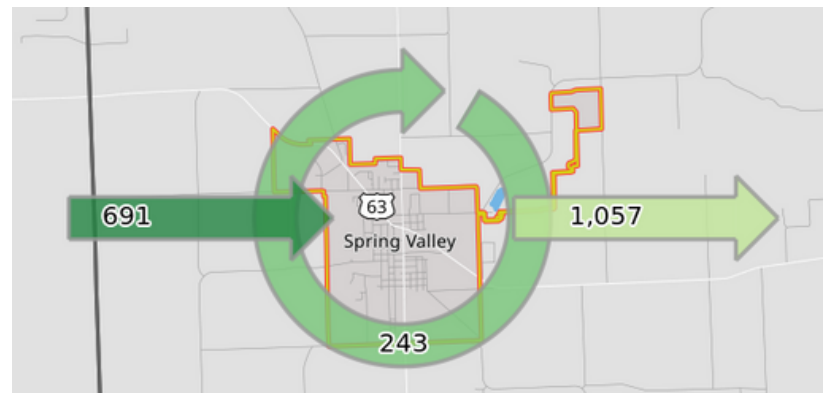
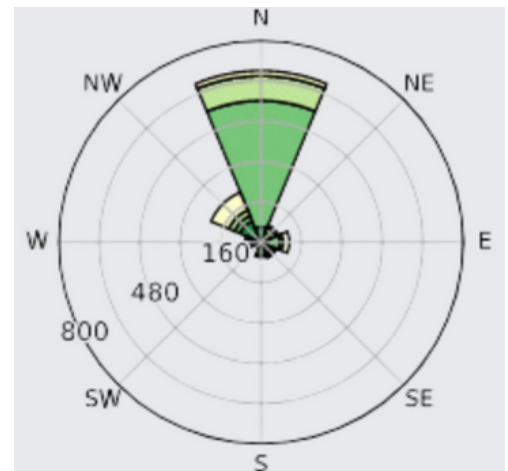
## Local Employment Trends

According to 2022 ACS data, the population of people 16 and older is 1,995. 67.9% of that population is in the workforce, with an average commute time of 29.3 minutes. Approximately 108 people in Spring Valley work from home. This number has grown by 54.3% from 70 people working from home in 2019. The biggest reason for this is likely the COVID-19 Pandemic that saw a lot of employers adapting their work environments to allow employees to work remotely.

According to the most recent data available, 691 people work in Spring Valley but do not live there, 243 people both live and work in the city, and 1,057 people live in the city but work elsewhere. Employees working in Spring Valley, but living elsewhere, can be a strong target market for new resident growth. The majority of commuters head north, with a significant percentage working in Rochester.

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- Educational Attainment
- Commuting Patterns



Source: 2021 On the Map Census



# Employment and Economic Trends



## Local Employment Trends Continued

The median income for residents living in Spring Valley is \$66,250 as of 2022.

### NAICS Industry Sectors 2021

Industry	Count	Share
Retail Trade	221	23.70%
Health Care and Social Assistance	138	14.80%
Educational Services	119	12.70%
Manufacturing	115	12.30%
Wholesale Trade	107	11.50%
Accommodation and Food Services	68	7.30%
Other Services (excluding Public Administration)	36	3.90%
Public Administration	35	3.70%

Industry	Count	Share
Construction	32	3.40%
Finance and Insurance	28	3.00%
Professional, Scientific, and Technical Services	16	1.70%
Administration & Support, Waste Management and Remediation	10	1.10%
Transportation and Warehousing	7	0.70%
Information	1	0.10%
Arts, Entertainment, and Recreation	1	0.10%

Source: 2021 On the Map Census

According to Census data from On the Map, there are 243 jobs in Spring Valley. In 2023, the Department of Employment and Economic Development (DEED) reported the average annual wages for top employment industries in Spring Valley including:

1. Retail Trade - \$38,324
2. Health Care and Social Assistance - \$64,896
3. Educational Services - \$59,072
4. Manufacturing - \$78,936
5. Wholesale Trade - \$103,428

# Employment and Economic Trends



## 2022 Employment Status

Employment	Count	Share
Population 16 years and over	1995	100%
In labor force	1354	67.90%
Civilian labor force	1354	67.90%
Employed	1301	65.20%
Unemployed	53	2.70%
Armed Forces	0	0%
Not in labor force	641	32.10%

Source: 2022 ACS

## Educational Attainment

Of the population of Spring Valley that is 25 years old and older, 6.9% have not graduated high school. 93.1% have a high school degree or higher, 0.9% less than the State average of 94.0%. 55.3% have some college or higher, 15.3% lower than the State average of 70.6%.



## 2022 Educational Attainment

Education	Count	Share
Population 25 years and over	1679	100%
Less than 9th grade	42	2.5%
9th to 12th grade, no diploma	74	4.4%
High school graduate (includes equivalency)	635	37.8%
Some college, no degree	388	23.1%
Associate's degree	253	15.1%
Bachelor's degree	224	13.3%
Graduate or professional degree	63	3.8%

Source: 2022 ACS

# Employment and Economic Trends

## Commuting Patterns

In 2022, 5.7% of Spring Valley residents commuted to work via car, truck, or van with an average commute time of 29.3 minutes. When comparing the 2021 inflow and outflow data cited on page 32 to 2012 data, the amount of people who live and work in Spring Valley has decreased by 17.3%. The number of people who work in Spring Valley but live elsewhere has increased by 23.4%. This indicates that perhaps housing opportunities haven't grown at the same rate as employment opportunities, or that there is a mismatch between income levels and the cost of living in Spring Valley.



### 2012 & 2022 Commute Time

Travel Time to Work	2012	2022
Less than 10 minutes	30.2%	17.7%
10 to 14 minutes	5.6%	6.2%
15 to 19 minutes	3.9%	7.4%
20 to 24 minutes	6.2%	5.1%
25 to 29 minutes	4.9%	11.1%
30 to 34 minutes	9.2%	12.1%
35 to 44 minutes	19.0%	23.3%
45 to 59 minutes	14.8%	12.4%
60 or more minutes	6.4%	4.7%
<b>Mean travel time to work (minutes)</b>	<b>27.2</b>	<b>29.3</b>

Source: 2012, 2022 ACS

### 2022 Means of Transportation

Mode of Transportation	Share
Car, truck, or van	85.7%
Drove alone	76%
Carpooled	9.7%
Public transportation (excluding taxicab)	1.7%
Walked	3.6%
Bicycle	0.0%
Taxicab, motorcycle, or other means	0.2%
Worked from home	8.7%
<b>Workers 16 years and over</b>	<b>100%</b>

Source: 2022 ACS



# Findings and Recommendations

## Findings

The City of Spring Valley, located in western Fillmore County, has a bustling community atmosphere that balances historic buildings with vibrant art displays, and engaged local businesses. The City is less than 30 miles from downtown Rochester providing a convenient commute to larger employment centers, and the City itself offers a variety of employment opportunities, a strong school system, and recreational amenities.

While population trends show that growth has slowed, and the community is aging, region-wide data shows the growth that is occurring throughout southeastern Minnesota. This is expected to continue, and new housing construction activity can bring growth to Spring Valley. The City's vacancy rate is 3.9% which likely indicates that growth will only occur with the construction of additional housing units. Recent development activity in Spring Valley shows that approximately 3 homes are built each year. There haven't been any new multifamily rental units in over 20 years, and this is both a target market and a desire of the community. Both seniors and young adults are looking for low maintenance housing options that provide convenience and flexibility.

Household incomes have grown significantly over the last decade, and the number of households making \$100,000 or more has increased by 17.6%. Since the income growth has surpassed inflation rates, homeowners in Spring Valley have greater buying power than in the previous decade, but home values have continued to rise. When examining housing affordability, it can be seen that a household at the median income level can purchase a home at the median sale price while staying within 30% of their household income which is a good measure of housing affordability. While new construction costs are significantly more expensive, there will continue to be a market for single family housing, especially among households making more than \$100,000 per year.

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  - 25 - 30 Single Family
  - 30 - 34 Multifamily
  - 8 - 17 Senior w/ Services
  - Owner Occupied Rehab
  - Rental Housing Rehab



# Findings



Housing conditions in Spring Valley were generally rated highly, with 78% of homes in the top two condition categories. Despite this, it was noted that there are a significant number of properties with outdoor storage posing a nuisance and driving down property values. This was also mentioned a number of times in the community survey comments. Cities can often go through cycles of nuisance control, but it seems there is a desire to clean up residential areas and make home improvements. It is also important to note that 37% of homes were built before 1940, this could be another indicator to promote housing maintenance and rehabilitation programs like DEED's Small Cities Development Program.

The rental housing inventory in Spring Valley revealed a very low vacancy rate which can make it difficult for new residents to find housing, and existing residents to find housing that meets their changing needs. The community survey data, and the Comprehensive Plan suggested that residents have a desire for new, quality rental housing that is affordable. While construction costs may exceed market rate, the workforce housing grant program may help bridge the gap.

While employees in Spring Valley commute from many of the surrounding Cities, the majority of commuting Spring Valley residents work in Cities north of Spring Valley including Rochester. The steering committee discussed that there has been an increasing trend of residents open-enrolling their children in schools north of Spring Valley because they are already commuting in that direction. There is concern that this could lead to decreasing school enrollment and residents moving to other communities to be closer to their place of employment and school. Spring Valley offers a variety of employment opportunities, but employees likely have a difficult time finding housing that meets their needs. Expanding workforce rental housing could attract young adults to live in Spring Valley and encourage them to establish long-term roots in the community.



# Recommendations

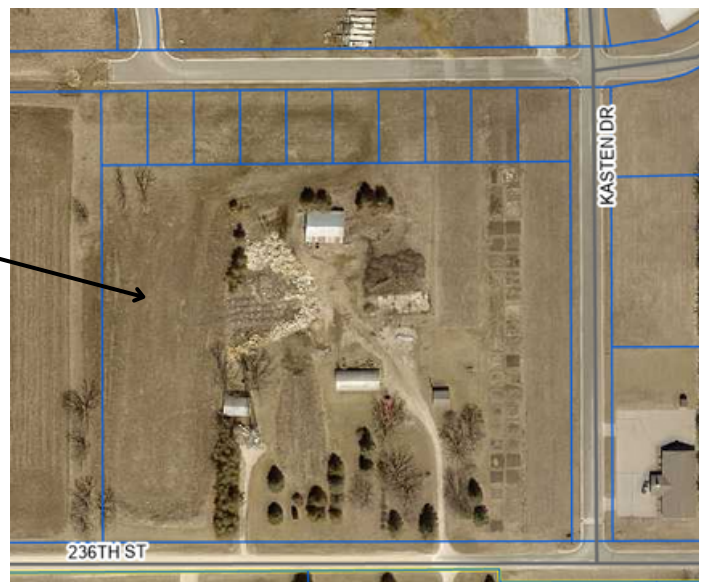
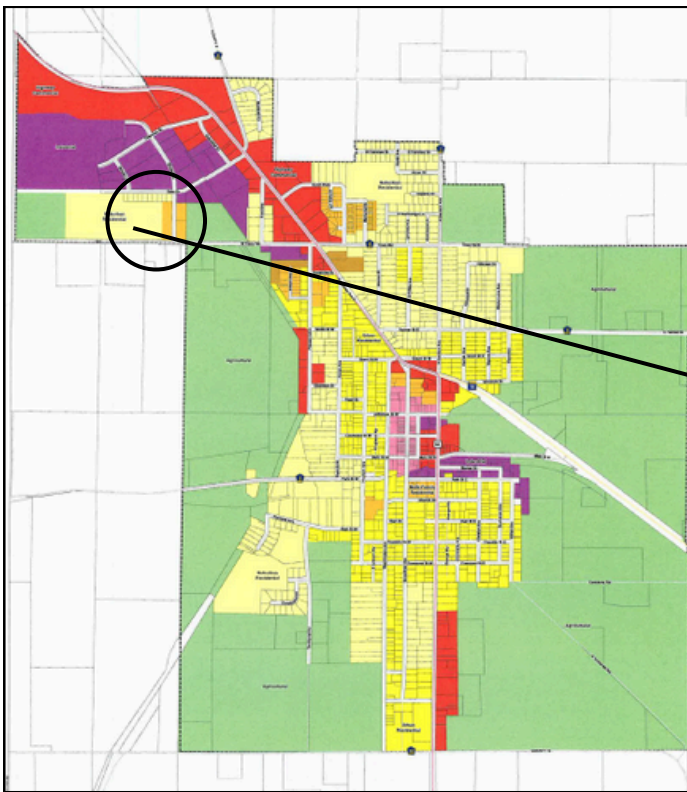
## Development of Lots

CEDA took inventory of areas that could be used for future housing development, and found that there is a lack of lots ready for housing development. Based on our research there are 10 lots owned by the City of Spring Valley that are reserved for affordable housing, 11 lots on Bucknell Court, and 3 lots on the former school property.

A lack of development-ready parcels can contribute to decreased housing development activity. It may be necessary to begin talking with property owners and encourage plans for future development activity. While the lots on Bucknell Court are available for single family homes, and the lots on Sata Drive are available for affordable single family homes, there will not be enough to meet the housing needs of the next 5 years - especially for rental housing. The 3 lots on the former school property, along South Broadway Avenue, may be an ideal location for a small multifamily development. There is approximately 2 acres, but the parcel would need to be rezoned, and the soil may need to be remediated.

There is approximately 10 acres of land between Tracy Road and Sata Drive that is zoned R-1 for future housing development, and this would provide adequate lots for future single family development over the next 10 years.

### Future Development Area



*An additional parcel of land extends to the west, a portion is zoned R-1, Ag, and I.*

# Recommendations

## Development of 25 – 30 Single Family Housing Units

Since the Fillmore County Housing Study in 2019, the City of Spring Valley has built approximately 3 homes per year, and the population has stayed relatively level. As a result, it is necessary to base recommendations on addressing housing gaps in order to attract new residents and to keep existing residents.

It is recommended that 5 - 6 single family homes be built each year over the next 5 years. This will replace dilapidated housing units, and generate housing options for families considering home ownership, and looking for move up housing. Additional new housing options will likely encourage higher levels of market activity and provide new residents with options. Currently, there is only one new construction home for sale in Spring Valley and it is a patio home (a single level with no basement). While this is a popular floor plan it limits the target market.

Single family homes typically target first time home buyers, move up home buyers, or empty nesters. Spring Valley has constructed both attached and detached patio homes that serve empty nesters, but there will continue to be demand for single family homes. It is recommended that 10 - 15 traditional single family homes, 10 affordable homes, and 5 executive homes be built over the next 5 years.

## Traditional Single Family Housing

A traditional, market rate, single family home will likely have 3 - 4 bedrooms, 2 - 3 bathrooms, and a 2 - 3 car garage. These units are often constructed with the potential to finish the basement in the future to add additional living space. The target market for these homes are young families looking for more space.

## Executive Housing

There has been some limited executive housing construction in Spring Valley, specifically along Crestwood Court. While the Crestwood Court neighborhood has grown over the last 25 years, it is an important part of the housing lifecycle which will attract families seeking a safe, quiet community with more space and larger homes. These homes will likely attract residents with incomes greater than \$150,000 per year. This income bracket has grown significantly over the last decade. It is recommended that 5 executive housing units be built in Spring Valley. These properties, often referred to as "move-up housing," typically feature larger square footage, additional garage stalls, and higher-end finishes. There are two homes currently for sale along Crestwood Court, both are traditional ranch style homes with a 2 car garage. One has 5 bedrooms, and the other has 4 bedrooms, and both have 3 bathrooms. Both homes have been listed for sale for more than 125 days. According to the survey results, one of the most desired home features is the attached garage. Future housing construction, especially move-up housing should prioritize the third garage stall, and include 4 - 5 bedrooms and 3 bathrooms.

# Recommendations

## Affordable Housing

In addition to market rate and executive home construction, there is also a need for the development of affordable single family housing. This will benefit first time homebuyers who may have or be looking for employment in Spring Valley. Single teachers, and healthcare workers with children in Spring Valley would likely qualify for affordable housing.

It is recommended that 10 affordable housing units be constructed over the next 5 years. While a new construction home is likely to be \$350,000 or more, affordable housing should be targeted towards households making 50% - 80% of the area median income which would be between \$47,900 - \$76,650 for a family of 4 in Fillmore County. Affordable housing costs for a family of 4 at 50% to 80% of the area median income would be approximately \$120,000 to \$240,000. This type of new housing construction will likely require a subsidy which could be a grant or public-private partnership.

FY 2024 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Fillmore County, MN HUD Metro FMR Area	\$95,800	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	33,550	38,350	43,150	<b>47,900</b>	51,750	55,600	59,400	63,250
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	20,150	23,000	25,900	<b>31,200</b>	36,580	41,960	47,340	52,720
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	53,700	61,350	69,000	<b>76,650</b>	82,800	88,950	95,050	101,200

Source: Housing and Urban Development (HUD)

The Minnesota Housing Greater Minnesota Small Cities Housing Aid Program, launching in early 2025, may be a good fit to develop affordable housing in Spring Valley. This competitive grant program was established to aid smaller Greater Minnesota cities outside the seven-county metro area with fewer than 10,000 people to develop and preserve affordable housing within their jurisdictions. Funds can be used for affordable housing development and financing in addition to a variety of other housing related activities.

Fillmore County has received a Statewide Affordable Housing Allocation that can be used for the construction of affordable housing. It can also be used for the acquisition, rehabilitation, demolition, or financing of housing in order to provide affordable housing. By the end of 2025, Fillmore County will have received \$236,254.

1. This cost is based on a housing payment at 30% of income with a 6% interest rate. Estimated tax and insurance payments have also been included.



# Recommendations

## Development of 30 – 34 Rental Housing Units

The community survey revealed a desire for additional rental housing options. While Spring Valley has a considerable amount of owner occupied attached housing units, there are few rental options beyond apartment units, and there are very few vacancies. Due to the low rental unit vacancy rate, and the City's relatively low percentage of rental units, additional rental housing could be supported. It is recommended that 30 - 34 rental housing units be added over the next 5 years.

Additional rental housing units in Spring Valley would support both entry level householders working in Spring Valley, and young independent seniors looking for lower maintenance housing. Entry level householders working at local employers including the school, senior living center, and local manufacturers, among others, hire young adults that are likely looking to rent while saving up for a down payment. In addition, older adults looking to move off the farm, or for a lower maintenance home may also consider rental housing. In order to target both populations, it is recommended that the units be built with older adults in mind. This includes one level living, zero clearance entries, wide hallways and doorways, and attached garages.

Twin homes, townhomes, fourplexes, and other complexes of less than 10 units would enable units to be phased in over time to avoid market saturation. These units provide middle housing which is often less common than an apartment or single family home, but fills an important need in the housing lifecycle. There are some single family residences that have been converted into middle housing, but these units are often older, have multiple levels, and lack garages. These rental units should be built with 2 - 3 bedrooms, 2 bathrooms, and include attached garages when possible.

### Workforce Housing Grant Program

The Workforce Housing Program is a competitive grant offered by MN Housing. This program is designed to develop market rate rental housing based on the wages of area workers. The program covers up to 50% of total development costs. Eligible applicants must show that the rental vacancy rate has been below 5% for at least a two year period. While 2022 and 2023 ACS data show a total vacancy of between 8% and 8.4%, the data from utility billing showed that only 3.9% of housing units in Spring Valley are vacant. In addition, the rental housing inventory found 6 vacancies, but all were pending move ins. The grant also requires that Cities within 15 miles of Spring Valley have a rental vacancy rate of less than 5%. While the ACS data for 2022 and 2023 varied, it had a large margin of error, often larger than the vacancy rate - suggesting that these communities would have similar findings if more research was done.

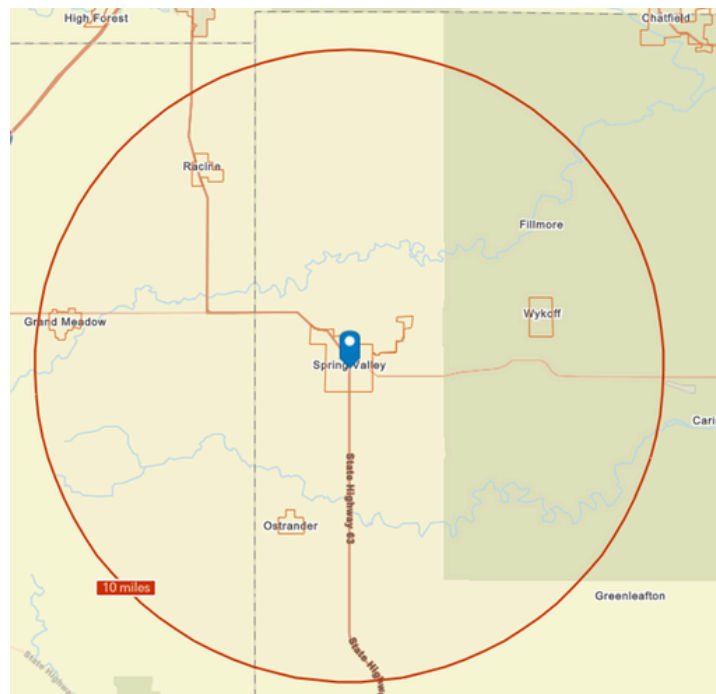
# Recommendations

## Development of 8 – 17 Senior with Services Units

Spring Valley is experiencing an aging population similar to that of the nation. The number of residents age 65 and older has increased from 18% to 19%, and this is expected to increase as the baby boomer generation moves into retirement.

While examining this age cohort, and the senior housing needs, it can be helpful to generate a service territory. Drawing a 10 mile radius around Spring Valley generates a total population of 8,134 people, and 22% are over age 65. In the next 5 years, it is estimated that this population will increase to 24.2%, and the largest growth will occur in the 75 - 84 age range which will increase from 6.8% to 7.9%. This age cohort is the most likely to live in senior housing. While we were unable to gather occupancy data from Spring Valley Living Center, the growth of people ages 75 - 84 supports the need for increased senior with services options.

Research recommends a senior living capacity between 2% and 10% of the population 65 years and older. Currently, within the 10 mile service territory around Spring Valley there are estimated to be 165 senior living units, or a capacity of 9.2%. To accommodate the growing senior population, and to keep the service area at the same capacity, 17 new units will be needed over the next 5 years. It is recommended that Spring Valley build between 8 - 17 of the units.



# Recommendations

## Owner Occupied Home Rehabilitation

A quality housing stock requires continual maintenance to ensure safe and healthy living conditions, prevent homes from falling into disrepair, and to retain property values. In Spring Valley 37% of homes were built prior to 1940. An older housing stock may require targeted rehabilitation measures to address the physical condition of units.

During the windshield survey, it was noticed that the City could benefit from a concerted effort to address home and property maintenance. The windshield survey revealed that 22% of homes are in need of major repair, or are dilapidated. The average rating of the housing conditions survey was 3.27 indicating that the average home is in need of minor repair. Comments in the community survey also echoed similar responses with many wanting the City to support home rehabilitation, and to take an active role in code enforcement in residential neighborhoods. It is recommended that a City led effort be made to promote home rehabilitation.

The Small Cities Development Program is provided through DEED with funding from HUD to provide grant funding to communities for rehabilitating owner occupied houses, commercial buildings, and updating public infrastructure. In order to be eligible, a project must meet one of three objectives; benefit people of low and moderate incomes, eliminate slum and blighted conditions, or eliminate an urgent threat to public health or safety. The City could apply to this program through an administrative agency such as SEMMCHRA.

The Federal Home Loan Bank is also a resource that can be used by member community banks to obtain funding that can be used to offer low interest rate loans to homeowners looking to make home improvements. In addition, the organization has grant rounds to receive grant funding for home rehabilitation.

Another option would be to create a local housing trust fund. The State has allocated a significant amount of funding to the housing trust fund program for matching grants. Local housing trust funds can help communities leverage public and private resources to fund authorized expenditures including grants, loans, and loan guarantees for the development, rehabilitation, or financing of housing, matching other funds from federal, state, or private resources for housing projects, to provide local down payment assistance, rental assistance, and homebuyer counseling services, or cover administrative expenses up to 10% of the balance of the fund.

Fillmore County has received a Statewide Affordable Housing Allocation that can be used for the rehabilitation of homes. It can also be used for the construction, acquisition, demolition or financing of housing in order to provide affordable housing. By the end of 2025, Fillmore County will have received \$236,254. This money could also be used as a match for a local housing trust fund grant application.



# Recommendations

## Rental Housing Home Rehabilitation

Housing quality or the physical condition of housing plays a vital role in the long term sustainability and preservation of housing units. For existing residents, quality housing ensures safety, stability, and retention of residents. Potential new residents are also influenced by the quality of housing. By maintaining and preserving existing rental units, the City can ensure there are sufficient affordable housing options for residents and new community members.

There are a number of available programs for rehabilitation of rental properties and subsidized rental housing. A few of these programs are listed below. While these programs can be applied for via the property owner, the City may assist property owners with the application process.

USDA offers a Multi-Family Housing Preservation Grant which provides grants to sponsoring agencies for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural residents.

Minnesota Housing offers a program called the Rental Rehabilitation Deferred Loan (RRDL) Program which provides financing for rehabilitation and repair of naturally occurring affordable housing and federally subsidized housing including USDA 515 properties. The loan is typically structured as a 20 year term with 0% interest, and if certain conditions are met 10% of the total is forgiven at the end of the term.

Minnesota Housing also offers two rehabilitation programs through the Consolidated RFP. These include the HOME Investment Partnership and the PARIF Program. Both are structured as 30 year loan programs with 0% interest for rehabilitating multifamily structures. The HOME program also provides financing for new multifamily construction projects.





# Housing Resources

## Finance and Technical Assistance

### **MN Housing Local Housing Trust Fund**

Provides matching grants to incentivize local housing trust funds. This program received \$5.8 million from the legislature in 2023 to continue and expand this program.

*mn.housing@state.mn.us* or 800.657.3769

<https://www.mnhousing.gov/local-government.html>

### **MHP Housing Trust Fund Technical Assistance**

This program provides support for communities looking to start a local housing trust fund.

*info@mhponline.org* or 651-649-1710

<https://mhponline.org/lhtf/>

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- **Individual Housing Assistance**

## New Housing Construction

### **MN Housing State Housing Tax Credit Program and Contributing Fund**

Provides long term, low interest loan funding for new housing construction, housing rehab projects, and stabilization of housing in communities throughout the state. Once applicants are accepted to the program, applicants must market their program to potential tax credit contributors.

*Krissi Mills* at [StateHTC.MHFA@state.mn.us](mailto:StateHTC.MHFA@state.mn.us)

[https://www.mnhousing.gov/rental-housing/housing-development-and-capital-programs/deferred-loans-and-grant-programs/state-housing-tax-credit-\(shtc\).html](https://www.mnhousing.gov/rental-housing/housing-development-and-capital-programs/deferred-loans-and-grant-programs/state-housing-tax-credit-(shtc).html)

### **MN Housing Greater Minnesota Housing Infrastructure Program**

Grants to provide up to 50% of the cost of public infrastructure for housing development. This is a new program that will likely be coming out in early 2025.

*mn.housing@state.mn.us* or 800-657-3769

<https://www.mnhousing.gov/local-government.html>

### **MN Housing Greater Minnesota Workforce Housing Development Program**

Provides competitive financial assistance to build market-rate and mixed-income residential rental properties in Greater Minnesota. This program has received a substantial funding increase.

*Sara Bunn* at [sara.bunn@state.mn.us](mailto:sara.bunn@state.mn.us) or 651-296-9827

<https://www.mnhousing.gov/rental-housing/housing-development-and-capital-programs/workforce-housing.html>

# Housing Resources Continued



## New Housing Construction Continued

### Minnesota Housing Greater Minnesota Small Cities Housing Aid Grant Program

A competitive grant process opening in 2025, for a range of housing activities including market rate and affordable housing development, emergency rental assistance, and financial support for affordable housing providers.

*Annie Reiersen at [Annie.Reiersen@state.mn.us](mailto:Annie.Reiersen@state.mn.us)*

<https://www.mnhousing.gov/local-government.html>

### GMHF Minnesota Equity Fund

Minnesota Equity Fund is a subsidiary of the Greater Minnesota Housing Fund. In addition to the permanent and interim financing GMHF provides, MEF utilizes tax credits to invest in projects for new affordable housing construction, and affordable housing preservation.

*info@gmhf.com or 651-221-1997*

<https://gmhf.com/finance/minnesota-equity-fund/>

### MN Housing HOME Investment Partnership

Provides financing for the acquisition, new construction, or rehabilitation of federally and non-federally assisted multifamily rental housing.

*Aaron Keniski at [aaron.keniski@state.mn.us](mailto:aaron.keniski@state.mn.us)*

<https://www.mnhousing.gov/rental-housing/housing-development-and-capital-programs/deferred-loans-and-grant-programs.html>

### HUD Self-Help Homeownership Opportunity Program

The Self-Help Homeownership Opportunity Program (SHOP) awards grant funds to eligible national and regional nonprofit organizations and consortia. Funds must be used for eligible expenses to develop decent, safe, and sanitary non-luxury housing for low-income persons and families who otherwise would not become homeowners.

[https://www.hud.gov/program\\_offices/comm\\_planning/shop](https://www.hud.gov/program_offices/comm_planning/shop)

### Statewide Direct Housing Allocation

Counties in Minnesota received a direct allocation for affordable housing. The funds can be used for the development and preservation of affordable housing units, and the rental of market rate units in Greater Minnesota. Contact Fillmore County for more information regarding their use of funds.

<https://www.mnhousing.gov/local-government.html>

# Housing Resources Continued



## Housing Rehabilitation

### **DEED Small Cities Development Program**

Provides competitive grant and loan funding for rehabilitation projects. This program requires an administrative agency to fulfill the grant requirements to disburse funds.

*Lamoussa Gama at [lamoussa.gama@state.mn.us](mailto:lamoussa.gama@state.mn.us) 651-259-7504 or 800-657-3858*

<https://mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp>

### **Manufactured Home Community Redevelopment Grant**

The Manufactured Home Community Redevelopment Program is a grant program to fund infrastructure improvements or the acquisition of manufactured home parks. It addresses the needs of aging manufactured home communities.

*MNHousing.ManufacturedHomes@state.mn.us*

<https://www.mnhousing.gov/homeownership/community-initiatives-programs/manufactured-home-community-redevelopment-.html>

### **USDA-RD Housing Preservation Grants**

This program provides competitive financing to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very low-income rural citizens.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants>

### **USDA-RD Multifamily Housing Direct Loans**

This program provides competitive financing for affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas.

<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans>

### **GMHF Small NOAH Impact Fund**

This program offers loan funding to finance the preservation of naturally occurring affordable rental housing in Greater MN.

*John Rocker at [jrocker@gmhf.com](mailto:jrocker@gmhf.com) or 651-350-7233*

<https://gmhf.com/finance/small-naturally-occurring-affordable-housing-noah-financing-program/#:~:text=What%20is%20Small%20NOAH%3FSmall%20NOAH%20is%20a%20Greater,to%20preserve%20them%20as%20affordable%20housing%20for%20residents.>

### **Statewide Direct Housing Allocation**

Counties in Minnesota received a direct allocation for affordable housing. The funds can be used for the development and preservation of affordable housing units, and the rental of market rate units in Greater Minnesota. Contact Fillmore County for more information regarding their use of funds.

<https://www.mnhousing.gov/local-government.html>

# Housing Resources Continued



## Housing Rehabilitation Continued

### **GMHF Minnesota Equity Fund**

Minnesota Equity Fund is a subsidiary of the Greater Minnesota Housing Fund. In addition to the permanent and interim financing GMHF provides, MEF utilizes tax credits to invest in projects for new affordable housing construction, and affordable housing preservation.

*info@gmhf.com or 651-221-1997*

<https://gmhf.com/finance/minnesota-equity-fund/>

## Individual Housing Assistance

### **MN Housing Community Stabilization**

This is a Minnesota medical assistance benefit to help people with disabilities, including mental illness and substance use disorder, and seniors find and keep housing.

*Local providers can be found at MinnesotaHelp.info*

<https://mn.gov/dhs/partners-and-providers/policies-procedures/housing-and-homelessness/housing-stabilization-services/housing-stabilization-services.jsp>

### **MN Housing Home Improvement Fix-Up Fund**

This program is offered to non-profit or government entities in Minnesota, and homeowners are encouraged to reach out to their local administrative agency to take part in this program.

*Tal Anderson at tal.anderson@state.mn.us or 651-296-2198*

### **SEMCCHRA HUD Housing Choice Voucher Program**

The Housing Choice Voucher (HCV) program is a federally funded housing program that provides affordable rent to eligible applicants who rent units in the private sector.

<https://www.semmchra.org/>

### **HUD Housing Choice Voucher Homeownership Program**

The Housing Choice Voucher (HCV) homeownership program allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses.

*HCV\_Homeownership@hud.gov*

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/homeownership](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership)

### **USDA - RD Single Family Housing Repair Loans & Grants**

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve, or modernize their homes or grants to elderly very low-income homeowners to remove health and safety hazards.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/mn>



# Housing Resources Continued



## Individual Housing Assistance

### **USDA - RD Single Family Housing Direct Home Loans**

Also known as the Section 502 Direct Loan Program, this program assists low- and very low-income applicants obtain decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans>

### **USDA-RD Single Family Housing Guaranteed Loan Program**

The Section 502 Guaranteed Loan Program guarantees loans through approved lenders for low to moderate income individuals. Eligible applicants may purchase, build, rehabilitate, improve or relocate a dwelling in an eligible rural area with 100% financing. The program provides a 90% loan note guarantee to approved lenders to reduce the risk of extending 100% loans to eligible rural homebuyers – so no money down for those who qualify.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program>



# Community Survey

## Overview

Gathering community feedback is an important part of the housing study process. It ensures that the final plan is representative of the community’s needs and wants. A survey was conducted to collect valuable feedback from community members in Spring Valley. The survey was distributed to the Steering Committee, flyers were hung around town, and it was included in the utility bill mailing in December. The survey received 103 responses from online and paper mediums. The data provides a snapshot of feedback from local residents and community members.

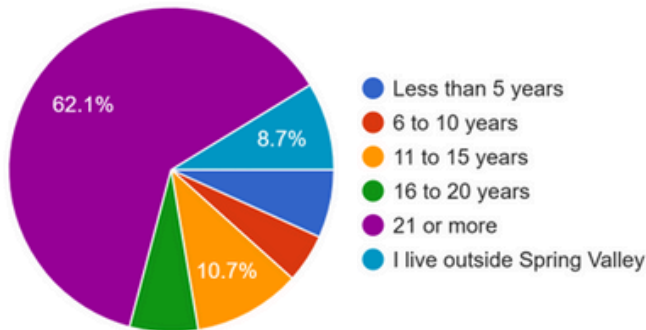
### Table of Contents

- Demographic Questionnaire
- Homeowner Questionnaire
- Renter Questionnaire
- General Questionnaire

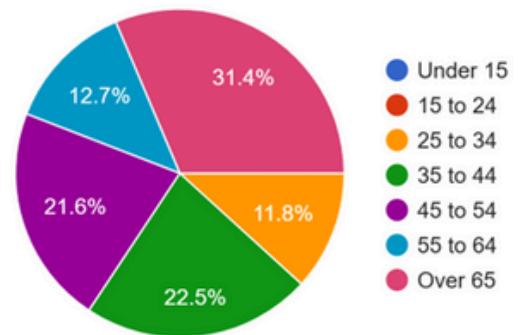
## Section 1: Demographic Questionnaire

91.3% of respondents live in Spring Valley, and 90.1% of respondents own their homes. 44.1% of respondents are at or close to retirement age (55 to 65+). The majority of respondents (62.1%) indicated that they’ve lived in Spring Valley for at least 21 years.

How long have you lived in Spring Valley?  
103 responses



Please select the age group you fall in.  
102 responses



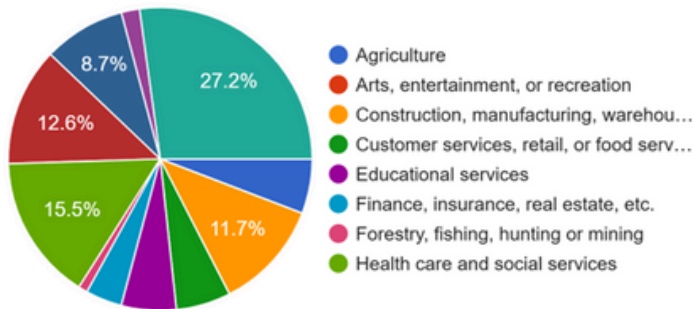
# Community Survey



Approximately 64% of respondents make at or above the median household income. 27.2% of respondents are not currently employed. The largest employment sector among respondents was Healthcare and Social Services at 15.5% of responses. The age of respondents tended to be higher than that of the City of Spring Valley. Despite the median age of Spring Valley being 38.4, 44.1% of respondents reported being 55 to 65+ and many are retired. Most respondents are reflective of those who have lived in Spring Valley for a significant amount of time and have two individuals living in the home.

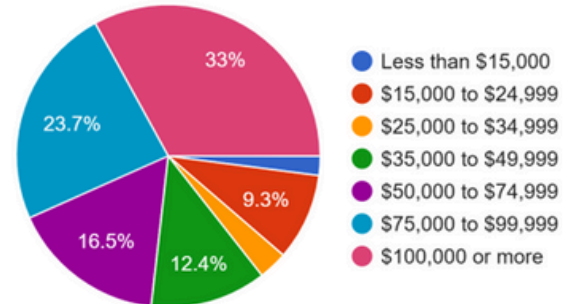
Please select the industry that most closely aligns with your current job.

103 responses



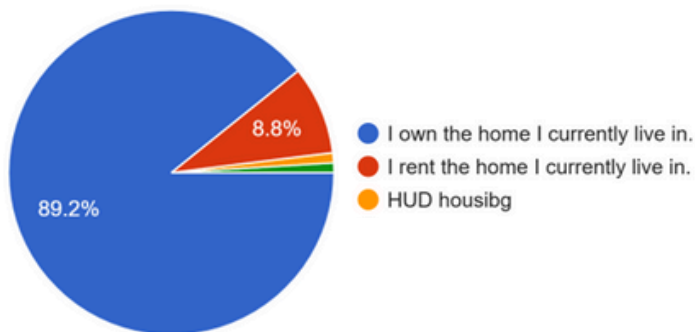
What is your household income range?

97 responses



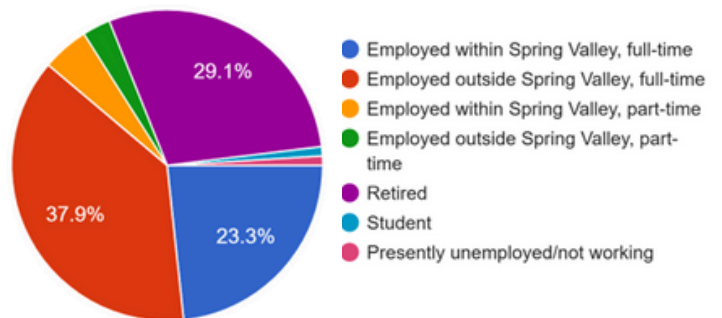
What is your current housing situation?

102 responses



What is your employment status?

103 responses



# Community Survey



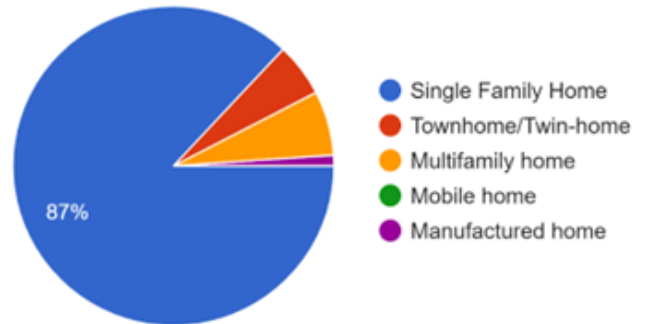
## Section 2: Homeowner Questionnaire

Of those respondents that own their homes, 87% own single family homes. This is followed by 6.5% who reported owning a multifamily home, and 5.4% who own a townhome/twin-home. No respondents reported owning a mobile home, but 1.1% of respondents own a manufactured home. 43.5% reported having 2 people living in their home, while 23.9% have 3-4. 82.6% stated that they have not relocated within the past 5 years, indicating familiarity with the community.

Homeowners who responded to the survey gave insight to how much they spend on housing costs every month. The most common range is \$500 to \$999 a month, with 29.9% reporting that as their monthly cost. 31% reported that their monthly housing costs are in the \$1,000 to \$1,499 range, with 22.9% paying more than that. The amount of homeowners spending less than \$500 on housing costs is 16.1% of respondents. There is a significant range of housing costs due to 40.4% of housing units in the city having paid off their mortgage, according to the Census. New home costs are significantly higher than older market rate homes, leading to the variation in respondents' housing costs.

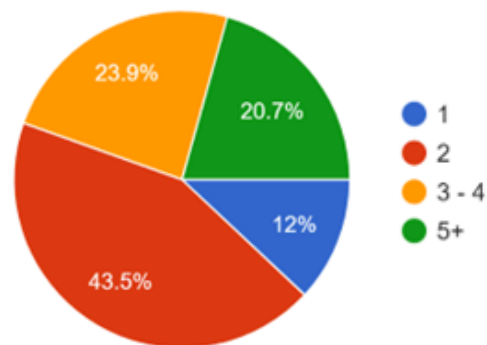
What type of residence do you own?

92 responses



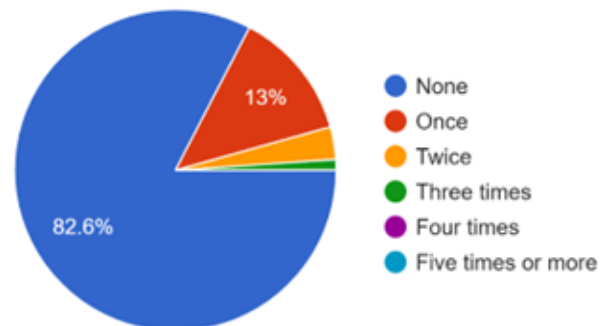
How many people live in your household?

92 responses



How many times have you relocated in the last five years?

92 responses

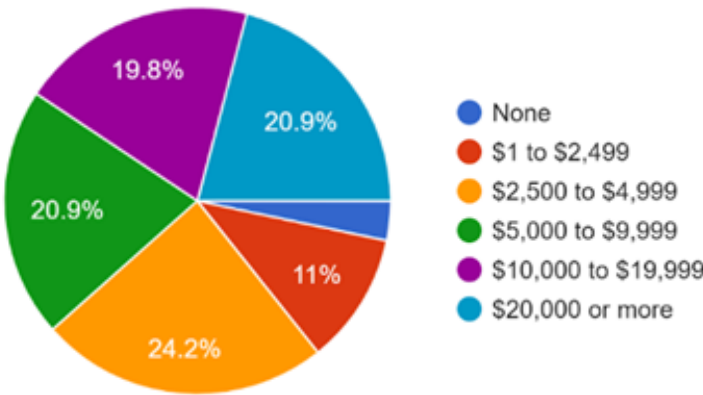


# Community Survey

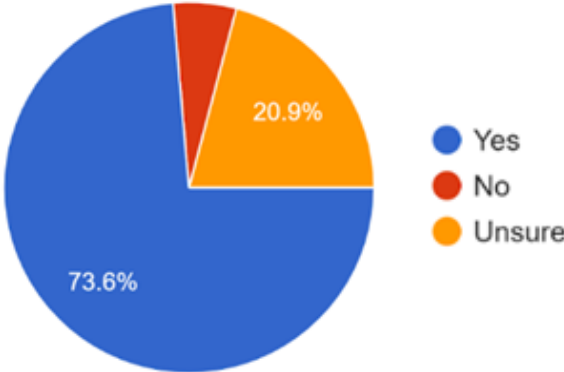


Respondents were asked about their willingness to invest in future maintenance and improvements on their home, and how much they have spent on maintenance and improvements over the last 5 years. Only 3.3% of respondents reported that they have not invested any money in renovations for their home in the last 5 years, making the vast majority of homeowners active in maintaining and improving their properties, which suggests a strong commitment to preserving and enhancing the value and quality of their homes. The largest percentage of respondents to this question, 24.2%, have spent \$2,500 to \$4,999. Many have also spent over \$10,000 on improvements, with 19.8% having spent \$10,000 to \$19,999 and 20.9% spending over \$20,000. When asked if they are willing to make improvements within the next 5 years, 73.6% responded with yes. When asked what specific improvements they may consider the top two highest responses were appliance upgrades and partial remodels and renovations.

How much have you spent on maintenance or improvements in the last 5 years?  
91 responses



Are you willing to invest in future maintenance or improvements over the next 5 years?  
91 responses

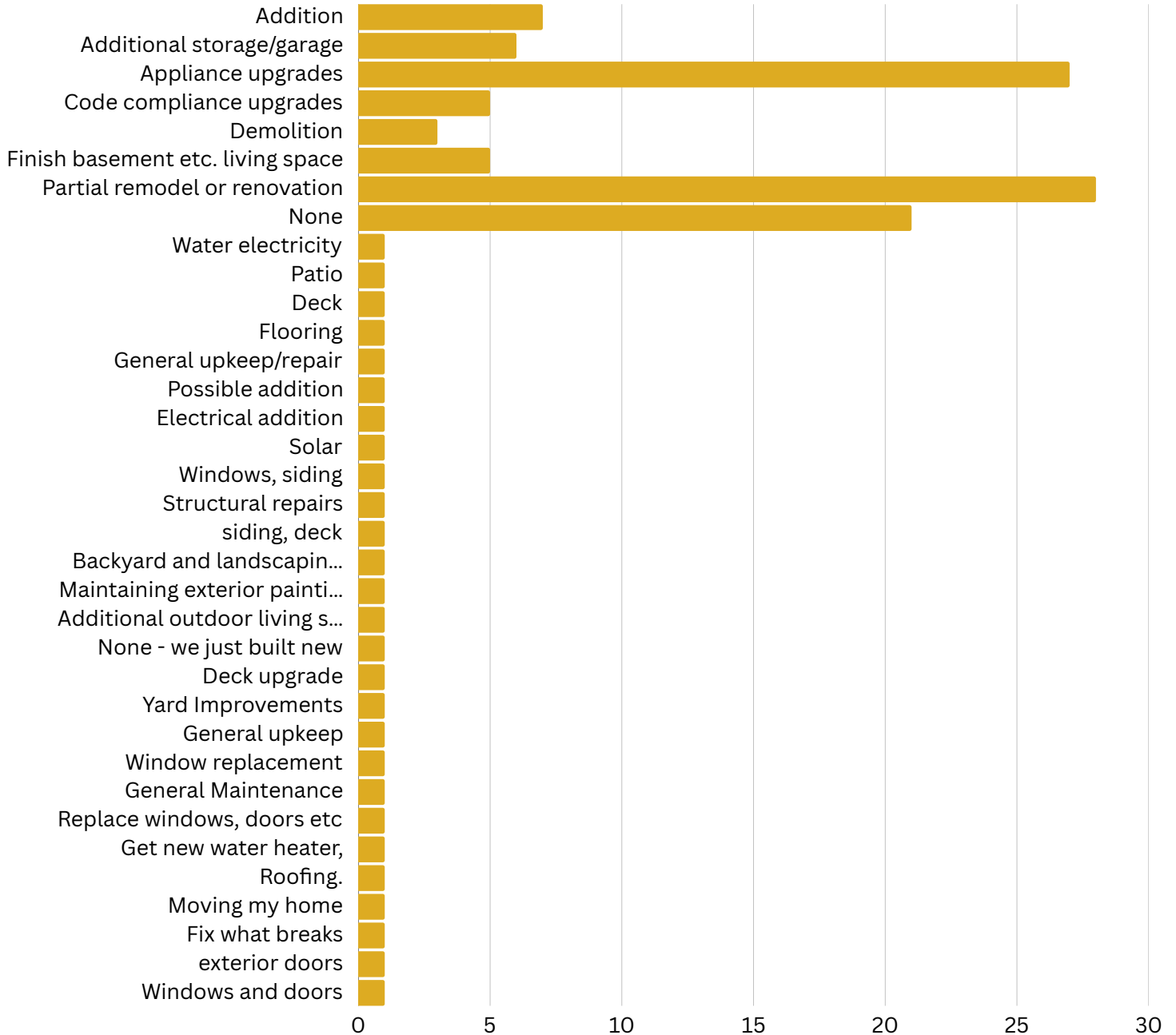


# Community Survey



What are your anticipated future maintenance or improvements in the next 5 years?

92 responses



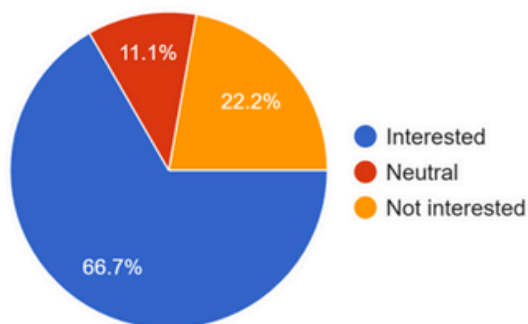
# Community Survey

## Section 3: Renter Questionnaire

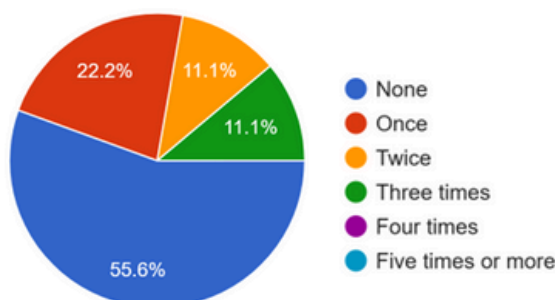
The survey results indicated that 9 respondents are renters. Of those respondents, 4 indicated that they rent single-family homes and 5 rent from multi-family units. Because of this small number of renters compared to the number of rental units in Spring Valley, these results should only be interpreted with caution.

6 of the renting respondents indicated that they're interested in home ownership in the next 5 years. 77% indicated that they have relocated 0 or 1 time in the past five years. The majority of respondents who rent have 1 to 2 people in their household.

How interested in home ownership are you in the next 5 years?  
9 responses

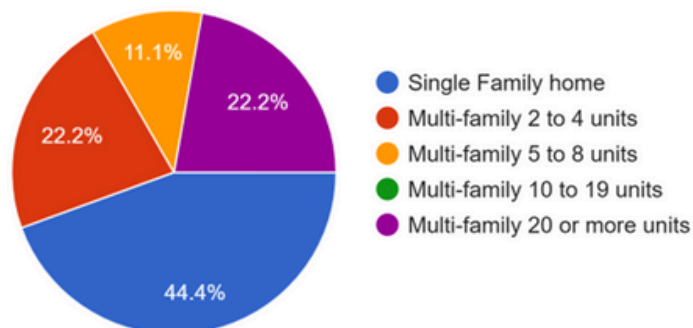


How many times have you relocated in the last 5 years?  
9 responses

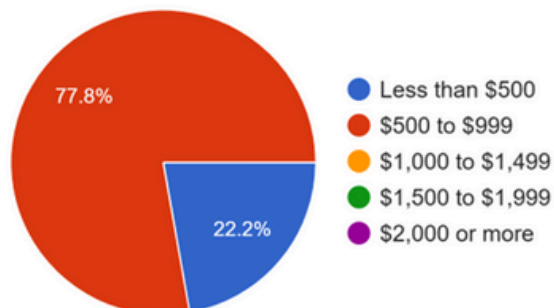


When asked how much renters pay for housing each month, 7 renting respondents indicated that they pay between \$500 and \$999 per month for rent, and the other two pay less than \$500 per month.

What type of residence do you rent from?  
9 responses



How much is your rent per month?  
9 responses

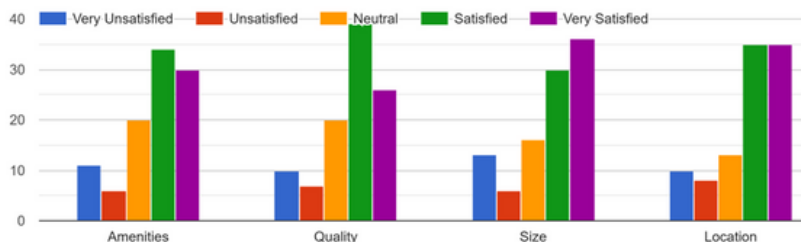


# Community Survey

## Section 4: General Questionnaire

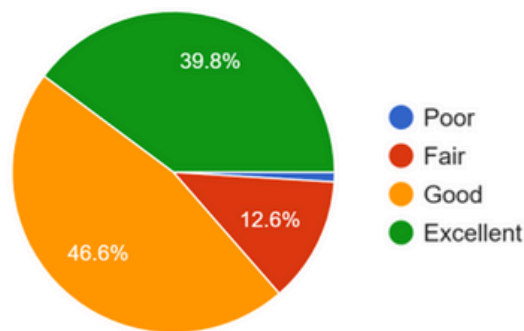
When asked about satisfaction with their current housing situation, respondents were asked to rate their satisfaction levels in four different categories: amenities, quality, size, and location. The general consensus is that most people are satisfied or very satisfied with their home's amenities, with 34 out of 98 responding with "satisfied" and 30 responding with "very satisfied". The results for quality, size, and location were somewhat similar, with most respondents indicating that they are satisfied or very satisfied with those categories. The size category has the largest number of respondents, 13, who indicated that they were very unsatisfied.

How satisfied are you with your current housing situation? Classify the importance of each category below:



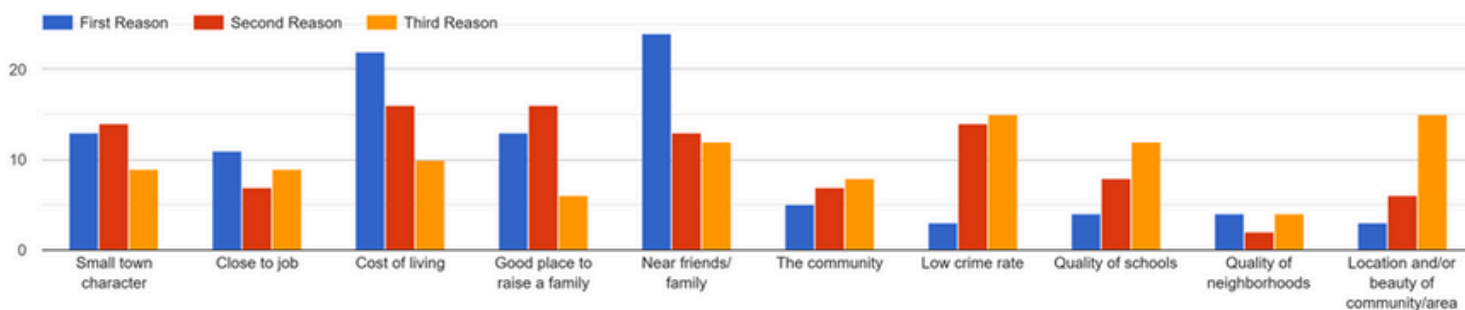
Respondents were also asked to label the status of their current housing conditions; whether they were poor, fair, good, or excellent. The majority of respondents responded that their conditions were either good (46.6%) or excellent (39.8%). 1% stated that their living conditions are poor. Of the 8 renters who responded, none responded with "poor".

Please label the status of your current housing conditions:  
103 responses



When asked to select their top three reasons when choosing a place to live, the majority of respondents selected "near friends/family" as their top choice, with many others choosing it for their second or third choice as well. The popularity of this choice is followed by cost of living, good place to raise a family, and small-town character.

Of the choices below, please select your top 3 reasons when choosing a place to live:



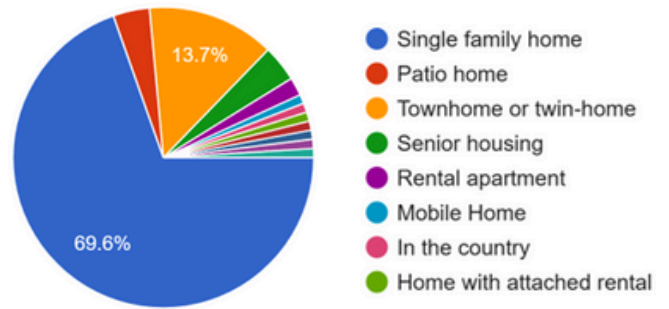


# Community Survey



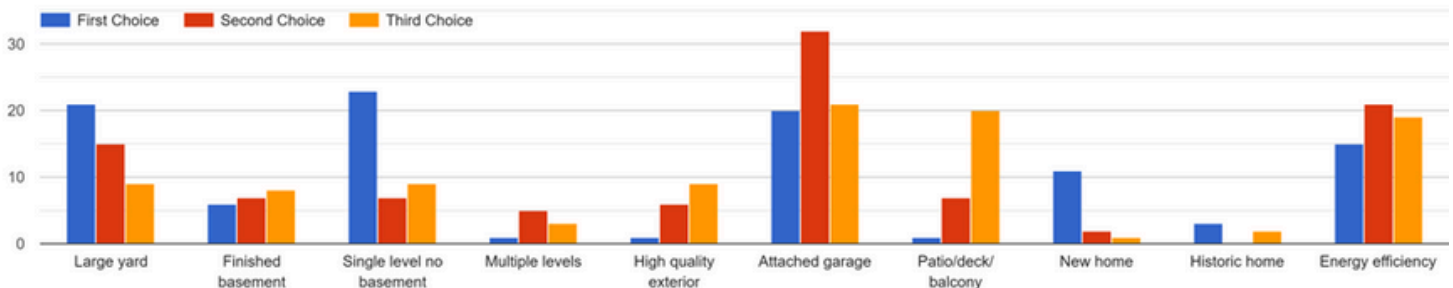
If they were to relocate, the majority of respondents, 69.6%, indicated that they would prefer to live in a single-family home. This is followed by a townhome or twin-home, and patio home. Out of the 31 who stated that they were over the age of 65, only four indicated that they would prefer to relocate to senior housing. For preferred number of bedrooms, only 4.9% of respondents indicated a preference for a studio or one-bedroom. 83.6% responded with a preference for 2-4 bedrooms, and 11.7% would prefer five or more bedrooms. The majority of respondents would prefer a home with one more bedroom than the number of people who live in their home, but some did indicate that they would prefer a home with the same number of bedrooms as the number of individuals that live in the home.

What is your preferred housing type if you were to relocate?  
102 responses



In terms of amenities, the majority of respondents, 79, indicated that an attached garage would be one of their top three choices. Many also responded that energy efficiency, single-level with no basement, and a large yard are most likely to be included in the top three choices of respondents.

What are your top three desired home amenities?



When asked if there are any barriers that have prevented respondents from finding suitable housing, the majority ranked “lack of affordable housing” and “lack of availability” as their top three reasons. “Discrimination” and “lack of credit” were selected heavily as third choices, but not many respondents included these in their top two. In response to these barriers, respondents were able to select what services would be helpful in order to secure and maintain housing. 37 reported that financial assistance would be helpful, while over 40 reported that housing counseling, and rental assistance would not be helpful. Of the 8 renters who took part in the survey, 5 indicated that rental assistance would be helpful, with one “maybe”.

# Community Survey



The final two questions required open-ended responses. The first question asked “Do you think your city or county government should do more to address housing affordability and availability? If so, what specific actions would you like to see taken?” When coded it is revealed that there are 59 responses to the question, 11 people responded with no or N/A and the rest wanted city or county involvement in housing. The actions suggested by respondents who said yes are listed below.

Yes, Single family homes, nice affordable apartments, Neighborhood maintenance and cleanup

The city should give a free lot to single family (owner)home building, also to have a 5 year owner to live at premise before they could sell property. This would allow to collect tax money's for the city to help recover cost of the lot.

Anything to help lower taxes to be affordable.

It would be nice to have an apartment complex that is not necessarily income based or based on age of the renter... I wish someone would build nice apartments with garage options... for the general public who just do not wish to maintain an owned residence at the current time. I know someone who has built such units in a smaller town east of here... They are quality units... And the appeal is a little less rent cost and smaller town atmosphere compared to Rochester (or in the scenario I mentioned...LaCrosse)..we lack quality rentals for the general public.

Yes, offer new construction home incentives.

Yes, more affordable housing !

Secure land for development and work with actual builders/developers

Less emphasis on new additions, more on helping new and current residents fix up older housing

Have more affordable houses, apts

Having more affordable housing available by our city government, more people may consider checking out our town & moving here.

Yes. Incentives in place are good. Possibly expand those or create more developable lots.

However, I believe the city should be a part of making sure there is adequate land available for new housing development and also enforcing current city ordinances to keep properties looking as clean and nice as possible to make it an appealing town to live in and move to. Speak with local, creative thinking, realtors. I recently have and they have some very unique ideas of how to bring "affordable" housing to the area.

We NEED more houses being built.

More available options for affordable housing. Currently you can only find 1 or 2 places to rent and they get taken as soon as they post.

More affordable rentals or smaller homes or townhomes that single parents and kids can live in that are safe, esthetic, and clean.

Upgrade some of the existing subsidized housing or build new. Also more senior townhomes to open up available homes to growing families.

# Community Survey



A new subdivision

Yes, younger generation having difficulty moving out & starting their life with the costs of housing

Encourage new construction to include have at least one rental unit attached.

I think we need more lots available, raise taxes if you need. Grow the city so people can grow too. Don't just cater to low income.

More affordable opt

Build NEW apartment facilities in this town.

Starter homes for young families and town homes for elderly. New place like hillside but has lunches, activities et

More build available lots to purchase in town

making more affordable rental units for those that are not yet ready to buy their own place.

Would like to see townhomes built with attached garage, and energy efficient. Don't need to be outside of city limits.

Seek out and pitch Spring Valley to potential developers, not just for affordable housing but other services that may be lacking in the community. Improve zoning laws, reduce red tape, provide financial support to encourage low income housing. Maintain and/or improve infrastructure on land suitable for development.

attempting to create more housing!

As a community, we should focus on maintaining the housing that is already here. Older housing is better quality if it is well-maintained and if updates can be made to improve energy efficiency. Even looking at our downtown area, we could be renovating the spaces above the commercial spaces to include apartments and studio housing that is efficient and desirable. This would not only create more housing, but it would inject more life into our downtown.

Invest in "the missing middle" of housing — something between single-family and apartment housing units (though we certainly could add a thoughtfully-designed apartment building, as well).

Try to secure a developer to build one and two bedroom townhomes with a garage.

# Community Survey



## Final Open Ended Question

A number of respondents recommend that the City prioritize code enforcement on homes that are considered public nuisances. These homes can drive nearby property values down which can discourage new development from taking place.

The second question asked respondents to leave any other final comments. The 33 responses are indicated below:

We need more affordable housing to bring in young families.

The city needs to advertise (the question above) this to help grow our housing growth.

More inspections on rentals.

It is a little scary to start being a landlord but if you only have one unit, on the property you live on, it isn't so bad. Maybe have a professional organization in town for the small landlords to learn from each other and encourage this kind of housing opportunity. It would also take a lot of pressure off the city to figure out how to have low income housing. It would be nice to have a tax or some kind of advantage to encourage landlords to want to have rentals in town.

The need of new developments for single family homes and townhomes.

Needs to be more available and more affordable

I think the city needs to promote the town and let the businesses and in town handle the house part

There are no places for Senior Citizens to live. We need affordable and a place that is taken care of. That the owners take pride in their investment. Decent laundry facilities, energy efficient handicap assessable. Manager and Maintenance person on site 5 days per week. Or smaller affordable houses to own or rent. Would be fun to have tiny home area...

If we don't have housing available for people to buy, they are not going to consider moving to Spring Valley

We as a city need to invest and get land/developments going for new houses. We can not sustain with our current tax money needs and number of houses in the city

Spring valley needs more income based options

We need to invest time in writing grants and asking for assistance to build our community. We need single family housing and should be offering builders incentives to build in our community. We need more subdivisions to get started and lift the income restrictions on one of the only build able subdivisions in town. We have local people that have invested in other communities for apartment complexes and single family homes because the city administration was willing to work with them. The things this community needs to help it prosper include: 1) Daycare Center (apply for grants and it will move this community forward and bring new families to town) 2) 15-20 new single family homes under 400k in 2025/2026 3) 56 unit new building apartment complex with 1, 2 and 3 bedroom apartments starting at \$1000.00 per rent 4) hold home owners to minimal maintenance standards and don't allow garbage (mattresses, couches etc) to sit on curbs for months, abandoned homes sit for 20+ years and do nothing.. 5) Think different bring new ideas and be available for the community M-F not M-Thur. we need to be innovative and work for the people in the community.

# Community Survey



There is nothing available that is clean and affordable. Options are so limited for renting. We are looking to downsize and would like to stay here. Probably not going to happen.

Some small local cities are missing the mark. Many, if not most, live in a small town because they want to live in a small town for various reasons. They are willing to pay to live in a small town. For some reason, small towns think they need to grow and grow, soon they aren't small anymore. There's value in being a small town. Sadly, small towns don't always see that and get stars in their eyes. They advertise "small town living" and then "live in this new 20-house addition". It's not appealing.

Time to encourage development of housing out at the city farm property. More incentives needed to develop interest. Lot prices are to high.

We need more businesses down downtown. No place to buy shoes, reasonable work clothes. A decent pool for all to enjoy

More affordable options for seniors.

There are not enough new facilities to rent in this area. All the new homes to buy are well over 300,000 dollars.

The housing market is not good regardless of location. Between home base prices, interest rates, term lengths of loans, and maintenance costs that are bound to come up through the years, home ownership seems more like a never ending mountain of debt than a way to build equity and security. I am not sure what help the City government can provide.

alternative building methods/style.

I truly hope Spring Valley won't expand too much. I love how small it is and how safe we feel here! The school is absolutely amazing. We definitely need better parks though with better play equipment. I would love to see a skate park, pool update, more things for kids to do! And more restaurants!

We need to attract families to Spring Valley. There are not many single family homes in Spring Valley. Those with 4+ bedrooms. My husband and I decided to built a home because of the lack of available homes--and this was 8 years ago.

Affordable. One level.

I moved to Spring Valley because it was close enough to Rochester to commute (when Mayo was subsidising commuter buses), there was a large house available for an extended family with various needs (have disabled person and elderly), which was affordable. In the 7 years since moving in we have lost commuter buses, mortgage and property taxes increased (but disproportionately to wages), and the house needed repairs five years before the inspector said it would.