

CHAPTER 5

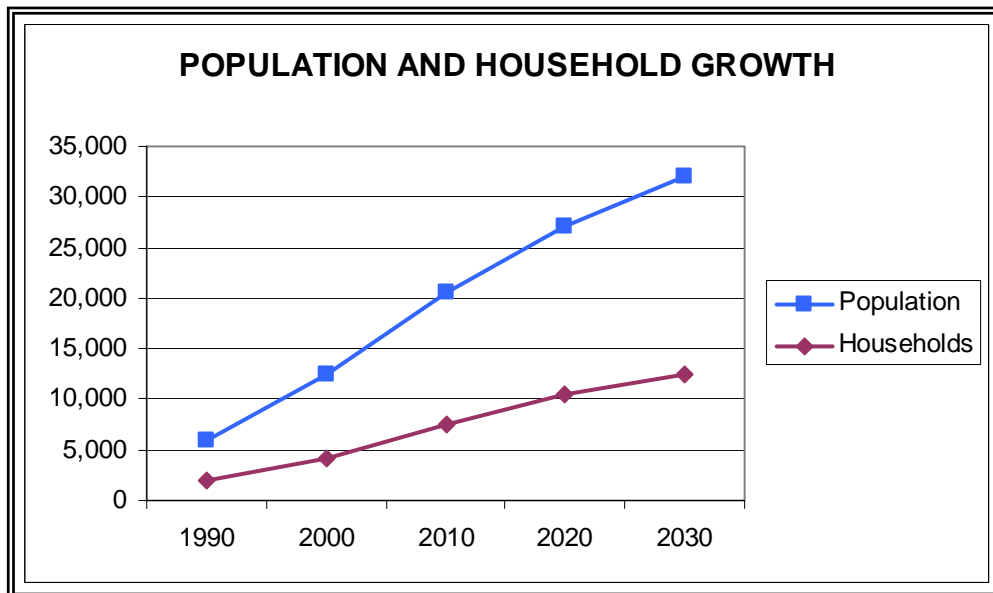
HOUSING ELEMENT

Farmington has had a tradition of including a wide range of housing types within the downtown area, in particular the “Original Town Plat of Farmington”. In addition, the City has been able to provide new “starter” or affordable housing in East Farmington and the more recent Sunrise Ponds development as well in other various northern neighborhoods. New interest and investment in older homes in the downtown area is providing numerous opportunities to rehabilitate custom built homes constructed before the 1970’s. With this wide range of housing choices, Farmington can provide both opportunities for people desiring the “small town” atmosphere or “the flavor” of a suburban community.

HOUSING SUPPLY - CURRENT HOUSING STOCK

Farmington is a growing community. An additional 3,016 housing units have been developed from 1999 through the first half of 2007 with a total of 4,959 housing units constructed between the years 1990-2007. In 2007, the Metropolitan Council’s certified estimate for the number of housing units within the city was 6,915. Shown as Map 5.1, is an Age of Housing Stock map that depicts the contrast in the age of Farmington’s housing stock between the northern section of Farmington and the Downtown core area. Figure 5.1 shows the Metropolitan Council’s projected population and household growth for the City of Farmington.

Figure 5.1



The City estimates an additional 5,509 housing units will be added by the year 2030, this is with an assumed forecasted growth rate between 200 and 250 households constructed per year. The estimated total number of households in 2030 is 12,500.

BUILDING PERMIT SUMMARY 1999-2007(1)

Table 5.1

Type	1999	2000	2001	2002	2003	2004	2005	2006	2007(1)
SF	273	279	229	281	292	121	109	118	74
MF	70	62	235	276	268	104	89	87	49
Total	343	341	464	557	560	225	198	205	123

Source: City of Farmington - Building Inspections Division

In 2007 owner-occupied homes made up 72% of the total amount of housing units in the City, leaving 28% for multi-family/renter-occupied housing.

The average number of housing units built per year was relatively slow until the 1990's when a marked increase in housing construction produced 4,959 housing units through the first half of 2007 as seen in Table 5.2.

NUMBER OF HOUSING UNITS BUILT SINCE 1970

Table 5.2

1970-1979	457 total housing units	46 average housing units/year
1980-1989	553 total housing units	55 average housing units/year
1990-1998	1,943 total housing units	194 average housing units/year
1999-2007(1)	3,016 total housing units	335 average housing units/year

Source: City of Farmington – Building Inspections Division

The age of the housing stock in Table 5.3 and on Map 5.1 shows that 30.3% of the owner-occupied housing units were built between the period of 1989 to 1999 and 46.3% were built between the period of 1999 and the first half of 2007. The renter-occupied housing stock was mostly constructed between the period of 1970 to 1979. As shown in Table 5.3 below, 48 new rental units were constructed between the period of 1999 and the first half of 2007. These units consisted of the Farmington Family Townhomes and the Farmington Townhomes, both of which are tax credit housing.

AGE OF HOUSING STOCK

Table 5.3

	Owner Occupied	Percent of Housing Stock Owner Occupied	Renter Occupied	Percent of Housing Stock Renter Occupied
Pre 1939	215	3.3%	62	10.6%
1940-1949	94	1.5%	47	8.0%
1950-1959	183	2.9%	32	5.5%
1960-1969	198	3.1%	76	13.1%
1970-1979	381	5.9%	177	30.5%
1980-1988	428	6.7%	84	14.5%
1990-1998	1,943	30.3%	55	9.5%
1999-2007(1)	2,968	46.3%	48	8.3%

Source: City of Farmington – Building Inspections Division

In 2000, the median value for an owner-occupied home was \$146,200 and the median household income in Farmington was \$61,864. The median monthly rent in 2000 dollars was \$569.

According to the 2000 census, the population of Farmington was 12,365 with 2.95 persons per household. The age of the population as shown in Table 5.4 illustrates that in 1990 the population was relatively young, between the ages of 25 and 54. Children between the ages of 6 to 17 also represented a large portion of the population in 1990. This statistic did not change much in the years leading up to 2000. Table 5.5 shows that the greatest percentage of population in Farmington was between the ages of 25 to 54, with the largest group consisting of persons 25 years of age to 34 years of age.

AGE OF POPULATION – 1990 CENSUS

Table 5.4

Age	1990
Up to 5 years	722
6 to 17	1,165
18 to 24	510
25 to 34	1,328
35 to 54	1,323
55 to 64	308
65 plus	584
TOTAL	5,940

Source: 1990 U.S. Census

AGE OF POPULATION – 2000 CENSUS

Table 5.5

Age	2000
Under 5 years	1,424
5 to 9	1,251
10 to 14	1,055
15 to 19	736
20 to 24	543
25 to 34	2,769
35 to 44	2,364
45 to 54	1,005
55 to 59	306
60 to 64	219
65 to 74	291
75 to 84	247
85 years and over	155
TOTAL	12,360

Source: 2000 U.S. Census

On October 1, 2007, the Farmington Independent School District #192 reported enrollment numbers. The report indicated that in the school year 2007-2008 the Farmington School District enrolled 6,202 students of which 3,143 were in elementary, 1,851 in middle school, and 1,208 in high school. The School District has estimated that enrollment is expected to reach 8,000 students within the next 10 years as the districts population is nearing 30,000.

From the information provided by the U.S. Census in 2000 and the School District in 2007, it is apparent that Farmington will need to continue to provide a mix of housing for persons of all life cycles in the community. As the population of 25-54 year olds in 2000 becomes older, a greater variety of housing options must be provided including senior housing, cooperatives or one level townhomes. This is likely to have a significant impact on the types and amount of housing, medical and governmental services that will need to be provided.

As documented in the School District's report in 2007, the continued need for single-family homes will also be strong because of the large number of kindergarten to elementary school aged children, signaling the growth of young families within the community. This need for single-family homes will also require the opportunity for affordable housing choices.

Of the variety of different housing types currently offered in the City, apartment rental units have become increasingly difficult to attain totaling to only 182 units in 2008 as identified in Table 5.6. The overall vacancy rate for Farmington in 2008 was 4.40%, down from 6.95% in 2007. Vacancy rates were lower for efficiency, two and three bedroom units and higher for one bedroom units when compared to Dakota County as shown in Table 5.7. Vacancies in Farmington account for 0.88% of the vacancies countywide.

There was an overall decrease in Farmington's average rent by 0.12% or \$13.96 in 2008. The average rent for all size bedroom units was lower when compared to the County. The Dakota County Community Development Agency compiled the summary of rental data in 2008 for Farmington and Dakota County in their *Dakota County 2008 Rental Market Survey*.

Upon comparison of Dakota County to Farmington, it is apparent that the City of Farmington currently provides more affordable rental housing in all categories of rental size. This is important to note with the anticipated growth of the industrial and commercial/business areas within the City because the need for apartment complexes and other multi-family uses that are affordable in the City will become more pressing.

SUMMARY OF FARMINGTON’S RENTAL DATA – 2008

Table 5.6

	0 BR	1 BR	2 BR	3 BR	Totals
# of units	13	66	103	0	182
% of market	7.14%	36.26%	56.59%	N/A	100%
average rent	\$460.38	\$596.82	\$698.64	N/A	\$644.70
# of vacancy	0	5	3	N/A	8
vacancy rate	0.00%	7.58%	2.91%	N/A	4.40%

Source: Dakota County Community Development Agency – 2008 Rental Housing Survey

SUMMARY OF DAKOTA COUNTY’S RENTAL DATA – 2008

Table 5.7

	0 BR	1 BR	2 BR	3 BR	Totals
# of units	567	7,954	10,643	1,586	20,750
% of market	2.73%	38.33%	51.29%	7.64%	100%
average rent	\$603.80	\$760.32	\$928.10	\$1,231.40	\$878.11
# of vacancy	19	316	490	62	887
vacancy rate	3.35%	3.97%	4.60%	3.91%	4.27%

Source: Dakota County Community Development Agency – 2008 Rental Housing Survey

COMMUNITY HOUSING ISSUES

1. Affordable Housing

Farmington is continuing to change by age composition and employment structure. The large group of people aged 25-54 in 2000 has aged by almost ten years creating the need for a wide range of lifecycle housing. The 35 year olds are looking to buy “starter” homes or move to a more expensive home and the 64 year olds are considering townhomes or senior housing because of less yard maintenance or downsizing of their living incomes. As more first-time homebuyers move into the City because of Farmington’s attractive home costs, there will be a need for additional affordable housing opportunities. In January 2006, the Metropolitan Council issued its 2011-2020 Allocation of Affordable Housing Need by City/Township report. Farmington’s regional share of new affordable units needed is 492. The City accepts its share of the required amount of affordable housing that is previously mentioned and will properly designate the needed land to accommodate this required amount. Further descriptions of lands to be guided as medium and high density residential are described in Community Housing Issue #2 below. There are a number of programs available to assist the City in obtaining the additional 492 affordable units that are required. One such program that is available for application is the Dakota County Housing Opportunities Enhancement Program (HOPE). This specific program is designed to provide the needed resources to create and/or preserve affordable housing throughout Dakota County. Funding in the forms of loans are to be used as a source of gap financing as well as to leverage public and private sector funds for the expansion or preservation of affordable housing units. The funds can

be used to assist new construction, rehabilitation, acquisition or preservation of existing rental housing, and homeownership opportunity programs. Additional programs are identified at the end of this chapter.

The employment structure in the City is continuing to change as well, because of the increased demand in Farmington for industrial and commercial opportunities. Locations for apartment complexes and affordable townhomes should be located near these uses to house employees of these businesses and to meet the expectations of the Metropolitan Council.

2. Mix of Housing Types

Farmington strives to provide its current and future residents with their necessary lifecycle housing needs. Lifecycle housing refers to varied housing options that meet individual preferences and circumstances at all stages of life, providing a balance of single-family homes, apartments, condominiums, townhomes and senior housing for independent living or with a range of assisted-living services. Farmington currently provides this variety of housing types, including a senior cooperative.

The senior cooperative allows purchasers of units in the building to buy shares in the building and not necessarily own the unit they inhabit. Funding for this project came from HUD financing options, which requires that 90% of the total units has to be pre-sold before the project may break ground.

As the community continues to grow it is important to diversify the City's single-family housing stock by adding "move-up" housing for homeowners desiring larger homes. Farmington is currently seeing larger homes being constructed in the Central District of the City starting in the Charleswood Development and then continuing with Mystic Meadows and Parkview Ponds subdivisions. In addition to promoting the construction of larger homes, the City desires to continue to provide new single-family homes that are affordable for the first time home buyer. The City has begun implementing the affordability opportunities with the East Farmington development and continuing with the approval of the Sunrise Ponds Subdivision east of TH 3 and south of the Corinthian Cemetery in 2006.

Sunrise Ponds will be a "new urbanist" type of development consisting of 110 single-family detached townhomes on small lots upon build out. The Metropolitan Council has determined that a home in the metropolitan area costing \$206,800 is considered affordable, which is based on 80% of median income. Affordability is determined by the Metropolitan Council based upon what a family of four with an income at or below 80 percent of area median income can afford at prevailing interest rates. The average price of a home in Sunrise Ponds is \$199,900, thereby meeting the affordability criteria established by the Metropolitan Council in 2007 and allowing the City to meet the affordable housing need previously identified as housing issue number one. The Twin Ponds Development (formerly known as the Tollefson Property) north of 225th Street and East of TH 3 will aid the City in obtaining the 492 affordable units by 2020. Twin Ponds

is a Dakota County Community Development Agency project consisting of 50 affordable rental townhome units to be built over two phases. Other areas of consideration for affordable housing include property to be guided medium and high density residential in portions of the Peterson, Allen, and Adelman properties. These properties make up the residential acreage within the area that was master planned as the Spruce Street Corridor in 2003 and these areas will consume a large share of the 492 affordable housing units required by the Metropolitan Council. The City is proposing to include approximately 210 acres of new Medium and High Density (6.0 – 12.0 and 12+ density ranges, respectively) residentially guided lands with the 2030 update potentially allowing a minimum of 1,260 affordable housing units.

Once again, Farmington is promoting the diversification of housing options within the City.

3. Development/Redevelopment Densities and Mixed Use

The information in Chapter 6 – Transportation element identifies areas for possible transit locations. These locations include the following: the southeast intersection of Pilot Knob Road and 195th Street at the City’s Central Maintenance Facility, the industrial park, the Farmington City Center, and along TH 3 in the proposed Fairhill Development. These transit facilities will be located in high density or business areas that can provide easy access to and from work.

4. Employment/Housing Linkages

As addressed in the policies above, the current and future employment forecasts should be determined to provide housing affordability and options for current and future employees within the City. With the expansion of the Industrial and Commercial areas identified on the 2030 Land Use Map, future residential areas in close proximity to these areas will provide improved accessibility from the neighborhoods to work facilities. Additionally, the provision of multi-family development near transportation corridors also promotes accessibility as well.

The addition of bike trails and sidewalks in new residential developments and in the Spruce Street Corridor area to connect residents/workers with the citywide trail system, downtown and to other neighborhoods will be beneficial to allow for various modes of transportation to and from work. Finally, strategically planning employment opportunities in close proximity of affordable housing developments should assist in providing positive opportunities for those in need within the community.

5. Concentrations of Lower-Cost and/or Substandard Housing

The City has not surveyed the extent of significant housing maintenance or rehabilitation needs however, the most likely areas of the City would be in the downtown area where most of the older homes are located. Areas that reside to the north and east of the downtown business district have been determined by the City to be areas of possible

future redevelopment into commercial land uses due to the close proximity to the downtown area as well as the relatively poor housing structures located in this area. This potential redevelopment would be contingent upon land availability. Separate Comprehensive Plan Amendments and Rezoning may be required on a case by case basis.

6. Comparison with Other Communities

The City of Farmington has traditionally been viewed as an affordable community when compared to other communities in Dakota County, most likely because larger scale development in Farmington has only existed since the early to mid 90's.

7. Relationship to Regional Plans and Policies

The City of Farmington is working to comply with the Metropolitan Council's 2030 Regional Development Framework to ensure an adequate supply of serviced, developable land to meet the City's share of the regional housing needs, including affordable housing, and demographic trends. Local City officials understand the importance of providing both affordable and lifecycle housing for the residents of the community and have promoted this type of development through approvals of proposed residential developments in recent years.

The City is meeting the regional framework by locating higher density land uses along selected transportation corridors. The 2030 Land Use Map illustrates the implementation of this policy along CSAH 31, 195th Street, south of CSAH 50 west of Denmark Avenue and east of Pilot Knob Road as well as along portions of Trunk Highway 3. The higher density locations will also provide for transit-oriented, pedestrian friendly development because of the close proximity of these land uses near schools, neighborhood services and employment.

Finally, the City of Farmington desires to work with the Metropolitan Council concerning the rehabilitation of owner-occupied and rental housing in the City. The City will work with the Dakota County Community Development Agency and submit to the Metropolitan Council measurements concerning its housing performance through a biennial report of local housing conditions. Through this process, the City of Farmington and the Metropolitan Council can work jointly to plan "for a diversity of housing types and costs that meets residents' needs at all stages in their lives."

LIFECYCLE HOUSING IMPLEMENTATION PROGRAM/ACTION PLAN

Housing & Redevelopment Programs

In 1995, the City of Farmington adopted the Housing Goals Agreement under the Metropolitan Livable Communities Act (LCA). The housing incentives program is intended to provide funding for municipalities that adopt the program. The program provides funding to communities to assist them in carrying out their development plans. The funds provided by the LCA help the participating communities in (a) cleaning up polluted land for redevelopment, creating new jobs and affordable housing (b) creating development or redevelopment that demonstrates efficient use of land and infrastructure through connected development patterns and (c) creating affordable housing opportunities. The funds are distributed through the following three LCA accounts: 1) the Tax Base Revitalization Account, 2) Livable Communities Demonstration Account, and 3) the Local Housing Incentive Account.

The Tax Base Revitalization Account aids communities in cleaning up polluted land for redevelopment and productive uses creates jobs and fuels the region's economic engine. This program is conducted in coordination with the Minnesota Department of Trade and Economic Development. In 1999 the City received a grant from the Tax Base Revitalization Account in the amount of \$85,030 for remediation of the former Elm Park Landfill, currently the site of the Farmington City Center retail area.

The Livable Communities Demonstration Account provides funding for development and redevelopment projects that achieve connected development patterns that link housing, jobs and services, and use regional infrastructure efficiently. In 2002 the City was awarded a grant from the Livable Communities Demonstration Account in the amount of \$40,000 for the Spruce Street Development Master Plan. This plan created a comprehensive and progressive development plan for a 450 acre site located in close proximity to the City's historic downtown creating new commercial, residential and mixed-use opportunities rather than conflict with existing business and neighborhoods.

The goals of the Local Housing Incentive Account are to help create and preserve affordable rental and ownership housing throughout the region for low- and moderate-income households at all stages of life and supports residential reinvestment and redevelopment to achieve economically healthy and livable communities. This program is conducted in coordination with the Minnesota Housing Finance Agency.

In 1995, the City of Farmington acknowledged a goal of 36% of the total housing provided in Farmington to be multi-family housing. This affordable and lifecycle housing goal was set for the period between 1996 to 2001.

In 1998, the City of Farmington re-evaluated this benchmark of 36% to 38% and determined that this mark would be difficult to attain given the growing and suburban characteristics of the City (see Table 5.8). The following are rationales that were

submitted to the Metropolitan Council for revising the housing goals to a range of 32-36%:

- * The market will dictate the feasibility of constructing multi-family housing within the City, and in 1998, the market was focusing towards single-family home construction due to the 855 single family homes versus the 49 multi-family units constructed from January 1996 to the 1998.

The current market between single-family and multi-family construction has slowly begun to balance out. A total of 1,744 single-family homes versus 1,240 multi-family units were constructed from January 1999 to the first half of 2007.

- * The City of Farmington has a limited amount of major employers with a large employee base to constitute an increased demand for rental housing at this time. In addition, numerous rental housing developers have indicated that without programs such as the Federal Housing Tax Credit program to basically “write down” rental rates, the current rental market in Farmington would not support the rents needed to cover debt service, plus a reasonable return on investment. Until the City’s local rental market can support the market rate rent levels, multi-family construction will be limited to those private projects that receive federal housing tax credits or other public financing assistance or projects developed by public or not-for-profit agencies.

Additional commercial and industrial land will be designated in the 2030 Comprehensive Plan Update to assist in attracting the larger employers necessary to increase the demand for new multi-family rental housing.

- * The amount of land available for multi-family housing at this time is limited, however, additional land is being provided for in the 2020 Comprehensive Plan Update.

Since the adoption of the 2020 Comprehensive Plan, Farmington has designated approximately 132 acres of medium and high density residential. The majority of this acreage is encompassed within the Spruce Street Master Plan area south of CSAH 50.

The Metropolitan Council accepted the housing goal range of 32-36% in 1998 shown in Table 5.8. The City of Farmington will continue to encourage multi-family construction by developers and as land becomes available. The City will continue to utilize and strive to achieve the previously established housing goals from 1998.

**1998 HOUSING GOALS
METROPOLITAN LIVABLE COMMUNITIES ACT**

Table 5.8

FARMINGTON		CITY INDEX	BENCHMARK	GOAL
Affordability	Ownership	92%	64-85%	75%
	Rental	73%	32-38%	50%
Life Cycle	Type (Non-single family detached)	18%	36-38%	32-36%
	Owner/Renter Mix	76/24%	(68-70)/(30-32)%	70/30%
Density	Single-Family Detached	2.1/acre	2.3-2.5/acre	3.0/acre
	Multifamily	15/acre	11-14/acre	14/acre

Local Controls

Upon adoption of this plan by the City Council, any amendments to the Land Use Map or the 2030 Comprehensive Plan require approval by the Planning Commission and the City Council. A disclosure on how the amendments would assist the City in meeting the goals of the Livable Communities Act would need to be presented to the local authority for review before approval of any amendment could be determined.

The zoning ordinances and subdivision regulations will continue to assist with achieving the City's community housing goals. As part of the approved 2020 Comprehensive Plan Update, the City established a fourth residential district. This district, Low/Medium density, provides for lots between 6,000 and 10,000 square feet. This range will assist in maintaining lots at affordable costs.

The following residential land use designations explain the variety of housing choices within the City of Farmington.

Low-Density is established to provide extensive areas within the community for low-density development with full public utilities in a sequence that will prevent the occurrence of premature scattered urban development. The low-density residential district provides for a minimum lot size of 10,000 square feet which when implemented, produces developments averaging 2.2 units per acre when streets and open space are added. The target residential density range is 1.0 to 3.5 units per acre in this designation.

Low/Medium-Density is intended as an area that incorporates older existing development as well as undeveloped land that would be suitable for small lot single-family constructions as well as duplexes, townhouses and quad homes. The low/medium density designation incorporates the older areas of the City where lot sizes range from 6,000 to over 10,000 square feet and provide a residential density range of 3.5 to 6.0 units per acre.

Medium-Density provides areas of the City which will allow multiple dwellings in areas close to business and services, public facilities and good transportation. The designation provides a residential density range of 6.0 to 12.0.

High-Density is designated to provide areas in the City that will allow multiple story multi-family dwellings in areas close to business and services, public facilities and accessible transportation corridors and are typically located in or near the Central Business District or other institutional uses. The residential density for this district is 12 units or more per acre.

**HOUSING DEMAND – GOALS AND POLICIES FOR
FUTURE LIFECYCLE NEEDS**

Below are strategies that Farmington has determined necessary to acknowledge the City’s commitment to lifecycle needs within the community. Additional strategies for housing are identified in Chapter 2 of this plan.

1. *It is the policy of the City of Farmington to provide additional single-family and multi-family housing units.*

Strategies

- * Allow for high-quality residential development in the available areas according to the staged growth plan in order to meet the projected housing demand of 12,500 households by the year 2030.
- * Provide for a total of 3,255 residential acres by the year 2030 and meet the population forecast of 32,000 residents estimated by the Metropolitan Council.
- * Promote traditional design standards to provide for a variety of housing types.
- * Approve proposals for private housing developments that are consistent with the residential land use designations.
- * Promote housing developments that support the small town character of Farmington and promote pedestrian-friendly characteristics.

2. *It is the policy of the City of Farmington to establish residential density levels at Livable Community standards.*

Strategies

- * Establish the following residential land use standards as the citywide norm and ensure that these density levels are consistent with city development standards.

<i>Low-Density</i>	1.0 to 3.5 units per acre
<i>Low/Medium-Density</i>	3.5 to 6.0 units per acre
<i>Medium-Density</i>	6.0 to 12.0 units per acre
<i>High-Density</i>	12.0 + units per acre

3. *It is the policy of the City of Farmington to maintain the housing stock at a high level of quality.*

Strategies

- * Require high quality design, materials, conservation and landscaping when approving new subdivisions.
- * Require compatibility of infill developments with surrounding residential context.
- * Use Federal, State and local funds for housing rehabilitation loans and grants for lower income and owner households in need of repair.

4. *It is the policy of the City of Farmington to provide a variety of housing types for people in all stages of life.*

Strategies

- * Promote the preservation and rehabilitation of the existing housing supply.
- * Promote and provide for a mix of housing options: condominiums; townhouse; single-family homes; apartments; congregate care homes; co-ops and group homes that accommodates a diversity of residents.
- * Encourage the use of Minnesota housing subsidy programs.
- * Assist lower income households with home ownership, using available federal resources.
- * Promote first-time homebuyer, low interest loan programs.
- * Use low-income tax credits; combined with other private financing for the development of new or substantially rehabilitated privately owned rental units.
- * Market and promote housing gaps to developers and provide incentives to spur development.
- * Maintain between 32% and 36% of the total housing supply as multi-family units to meet the adopted Livable Community Act goals.

5. *It is the policy of the City of Farmington to support a balanced supply of housing affordable to people at all income levels: from low and moderate to upper income. Low and moderate-income housing will be located throughout the City.*

Strategies

- * Approve proposals for private housing developments that are consistent with the Staged Growth Areas and residential land use designations.
- * Develop new housing affordable to lower-income residents throughout each of the Staged Growth Areas, rather than only near existing concentrations of lower-cost housing.
- * Disperse, rather than concentrate, affordable, multi-family housing.
- * Avoid developing additional affordable housing in census tract areas and blocks identified as having concentrations of low-moderate income households.
- * Locate lower-income housing near transit, employment and other services.

- * Work with established neighborhood groups, churches and other organizations to build support for affordable housing in middle income neighborhoods.
- * Provide lots for individuals and developers who build both affordable housing and promote market rate housing throughout the City.

6. *It is the policy of the City of Farmington to provide housing linkages to its commercial and employment centers.*

Strategies

- * Provide for a range of housing types and styles that will accommodate a diversity of residents.
- * Provide bike trails and sidewalks in new residential developments and in the Spruce Street Commercial Corridor to connect residents/workers with the citywide trail system, downtown and to other neighborhoods.
- * Provide for multi-family development near transportation corridors.
- * Coordinate the projected school enrollments with the number of children who can walk or bicycle to school from their homes.
- * Plan for housing of all ages and income levels that is close to the services and amenities of the downtown.

7. *It is the policy of the City of Farmington to provide adequate housing opportunities to meet existing and projected local and regional housing needs.*

Strategies

- * Establish residential density levels at Livable Community standards and create an additional 492 low-income housing units. Low and moderate-income housing will be located throughout the City.

**DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY
PARTNERSHIP**

The Dakota County Community Development Agency (CDA), formerly the Dakota County Housing and Redevelopment Authority (HRA), plays an integral part in providing housing programs and assistance in the City of Farmington. The Dakota County CDA provides the following programs to the City of Farmington:

- Scattered Site Housing Program – The “scattered site” concept disperses and integrates affordable rental housing in neighborhoods throughout Dakota County.
- Family Housing Partnership Program – The program forms public-private limited partnerships to syndicate low income housing tax credits and to raise the equity from the private sector through the financing of below market loans and grants.
- Senior Housing Development Program – This program provides construction of low and moderate income senior housing in Dakota County and is financed through

general obligation development bonds, tax increment financing assistance, a property tax levy and Community Development Block Grant funds.

- Community Development Block Grant Program – The Federal Government has granted entitlement funds to Dakota County since 1984 to fund a variety of projects each year.
- Weatherization Program – The Energy Assistance Payment Program and the Weatherization Program are two separate projects administered jointly to weatherize homes and rental units to reduce the consumption of fuel. The programs also reduce the burden of high heating costs on low income residents unable to afford high utility bills.
- Housing Rehabilitation Program – This program makes funds available each year to assist low and moderate income homeowners in making eligible repairs to their homes through low interest and deferred loans.
- First-Time Homebuyers Program – Mortgage revenue bonds below the market interest rate assist first time homebuyers in the purchase of townhomes, condominiums and single family homes.
- Downpayment & Closing Cost Assistance Program – The Downpayment & Closing Cost Assistance Program is designed to help the first time homebuyer with the initial costs of owning a home. The CDA offers two types of downpayment and closing cost assistance. These options are a 4% grant and zero interest deferred loans up to \$10,000.
- Energy Assistance Program – This program is administered by the Scott-Carver-Dakota CAP Agency and provides grants to help income qualified homeowners pay their heating bills.
- Family Townhome Program – This program is designed for moderate-income families with children under the age of 18 years. Applicants must meet eligibility requirements prior to becoming a resident of the program. This includes meeting program income guidelines, providing good landlords and credit references and passing a criminal history check.
- Home Improvement Loan Program – Assists low and moderate-income homeowners with making repairs and improvements to their homes. Funds are commonly used for roof replacement, furnace replacement, electrical and plumbing repairs, insulation and special needs improvements.
- Home Investment Partnership Program – This is a federal grant program that gives participating jurisdictions the ability to decide how funds will be used to provide affordable housing for persons at or below 80 percent of median income. Eligible

activities under HOME include new construction of affordable units, rehabilitation of owner and rental properties, homebuyer assistance, rent assistance and acquisition.

- Home Stretch Homebuyer Education Program – This program teaches potential homebuyers about the entire homebuying process and the responsibilities of homeownership.
- Max 200 Short Term Rent Assistance Program – A locally funded rent assistance programs for seniors age 55+ living in Dakota County.
- Mortgage Foreclosure Prevention Program – Provides free counseling assistance to help homeowners who are in or nearing foreclosure with referrals to additional resources and, in some cases, financial assistance.
- Project Based Assistance Program – Provides low and moderate-income households with monthly rental assistance. The subsidy stays with the unit not the tenant.
- Redevelopment Program – Provides staff expertise to cities for redevelopment activities. Projects can range from the acquisition of affordable housing sites to the redevelopment of commercial sites on behalf of cities. Staff assistance includes acquisition, relocation, demolition, and environmental remediation.
- Housing Choice Voucher Program (Section 8) – A federal program that utilizes the existing private rental market in Dakota County to provide decent, safe, and sanitary housing opportunities for low-income families, elderly, handicapped and disabled persons at an affordable cost.

The City of Farmington recognizes the need to work closely with the Dakota County CDA to provide housing diversity/lifecycle housing, affordable housing and housing maintenance to its residents.

The City will work with the Dakota County CDA in the following strategy:

- The City of Farmington will continue to participate in the programs provided by the Dakota County CDA to insure that its residents have options for both affordable and life-cycle housing choices.