

# HOUSING

## HOUSING ANALYSIS

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## Housing Analysis

This chapter of the Hastings 2040 Comprehensive Plan includes an analysis of housing across the community of Hastings that leads to the development of a plan to promote the availability of land for a full range of housing choices including low and moderate-income housing.





# Housing Growth – A Historical Perspective

Residential development started in Hastings in 1853. The early cabins that were built are a far cry from the diversity of housing choices that exists within the community today. The pattern and styles of housing within the city have evolved over the past 150 years. Because of its historical roots, the community had a compact, traditional development pattern until the 1950s. Prior to that time, most residential development was in a grid pattern that evolved around the downtown area. In the post-war years and particularly in more recent decades, the residential pattern of the community has evolved into one that is suburban in nature with curvilinear streets and cul-de-sacs. These more contemporary neighborhood patterns offer little evidence of the traditional grid street system.

Housing growth in Hastings in recent years has been fueled by the desire of people to live in smaller communities that have a small town character and good public schools. Diversity in housing types and quality was an issue raised at several of the 2040 Planning processes public engagement activities. Most of the housing development in Hastings has been the direct result of the private marketplace. Based on planning and zoning decisions that were made by the City, the private development community has responded by building housing developments

that include single family detached homes, twin homes, townhomes and apartment units. The vast majority of housing in the city was built and sold at market prices or continues to be rented today at rates that are supported by market conditions.

A relatively small component of Hastings total housing stock was built with some direct assistance from governmental agencies. In 1984, the City of Hastings and its Housing and Redevelopment Authority (HRA) delegated their housing powers to the Dakota County Community Development Agency (CDA). The CDA has taken the leading role in the actual development and construction of affordable housing in the community.

Hastings' traditional downtown also provides unique housing opportunities that are not available in most Twin City area communities. At the turn of the century, many shopkeepers lived above their business establishments. Today, there are roughly 300 rental units in Hastings downtown and about 2,448 rental units city-wide by 2015 Metropolitan Council estimates.

Housing development in Hastings has slowed dramatically since 2010. The slowed growth is likely due to economic conditions, changes in housing preferences, land availability and competitive regional housing development.





# Existing Housing Needs Assessment – Housing Supply

In order to examine Hastings' future housing needs, it is important to understand the existing housing supply.

## Total Number of Housing Units, Affordability and Cost Burdened Households

According to the Metropolitan Council's 2015 estimates there are approximately 9,358 housing units in Hastings. The Metropolitan Council also estimates that 740 of those units are affordable to households with income at or below 30% of the Area Median Income (AMI), 3,000 are affordable to households with income from 31% to 50% AMI, and 4,117 of the units are affordable to households with income from 51% to 80% of AMI.

Table 8.1 – Total Units and Number of Affordable Units as Percentage of Area Median Income		
Units affordable to households with income at or below 30% of AMI	Units affordable to households with income 31% to 50% of AMI	Units affordable to households with income 51% to 80% of AMI
740	3,000	4,117
Total Housing Units		9,358

Source: Metropolitan Council 2018

Table 8.2 – Housing Cost Burdened Households		
Income at or below 30% of AMI	Income 31% to 50% of AMI	Income 51% to 80% of AMI
966	667	495

Source: Metropolitan Council 2018

Table 8.3 – Number of Owner Occupied and Rental Units	
Ownership Units	Rental Units
6,910	2,448

Source: Metropolitan Council 2018

Figure 8.1

Housing Tenure and Vacancy in Hastings

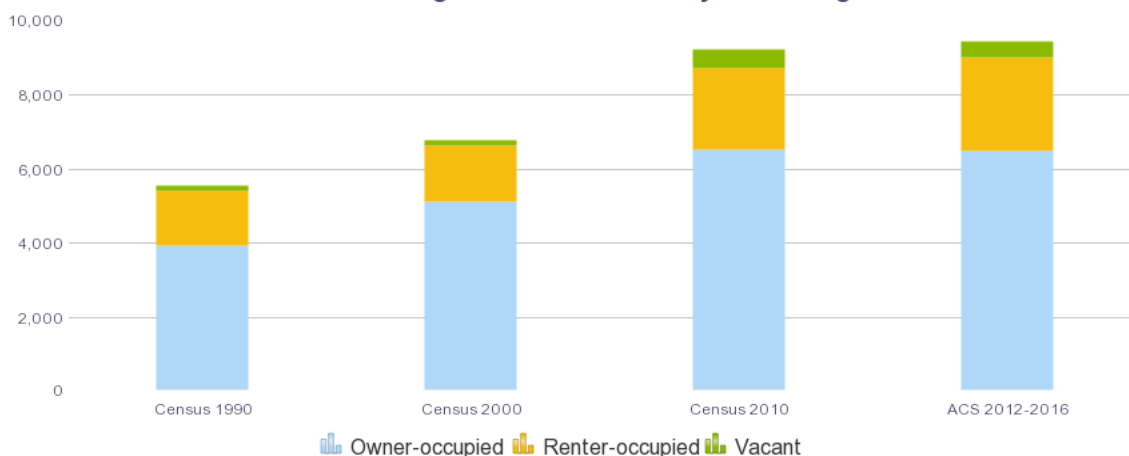
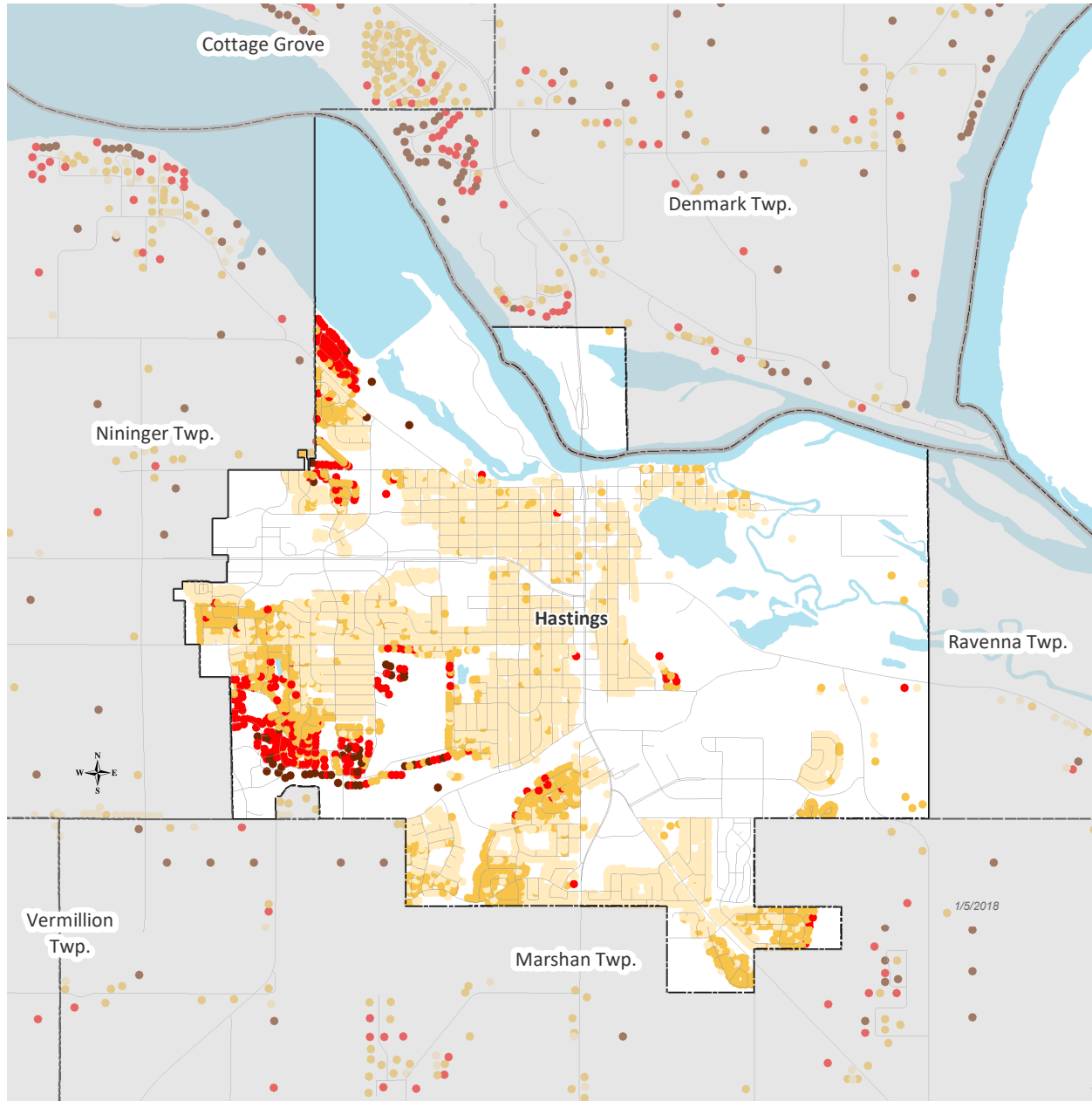


Figure 8.2

## Owner-Occupied Housing by Estimated Market Value

### Hastings



- County Boundaries
- City and Township Boundaries
- Streets
- Lakes and Rivers

#### Owner-Occupied Housing Estimated Market Value, 2016

- \$243,500 or Less
- \$243,501 to \$350,000
- \$350,001 to \$450,000
- Over \$450,000

1 in = 0.79 miles



Source: MetroGIS Regional Parcel Dataset,  
2016 estimated market values for taxes payable  
in 2017.

Note: Estimated Market Value includes only  
homesteaded units with a building on the parcel.

# Residential Unit Types

Figure 8.3 and Figure 8.4 provide a breakdown of the supply of residential housing in the community. In 2003, an unprecedented number of both single-family and townhome units were built. This boom in housing continued through 2004. Hastings saw its slowest year of single-family homes being built in 2006, while townhome growth remained consistent with previous years. The lowest point for construction of new housing units in hasting was 2010, which correlates with the nationwide housing market crash and recession. Single –family housing permits have grown since 2010 but Hastings is still a community of predominantly single family, detached housing.

Figure 8.3

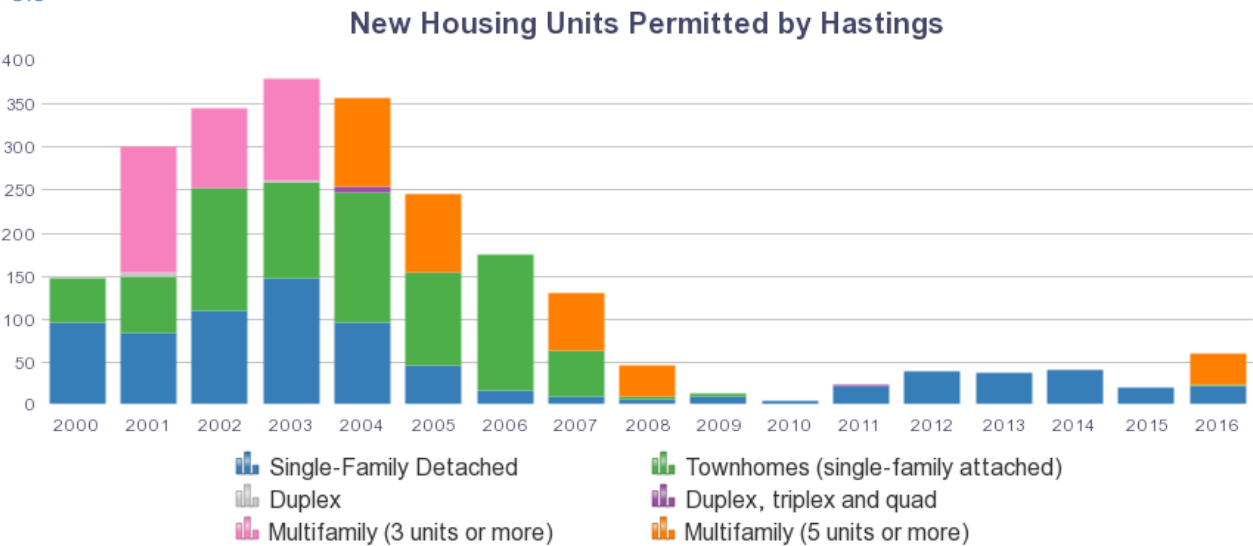


Figure 8.4

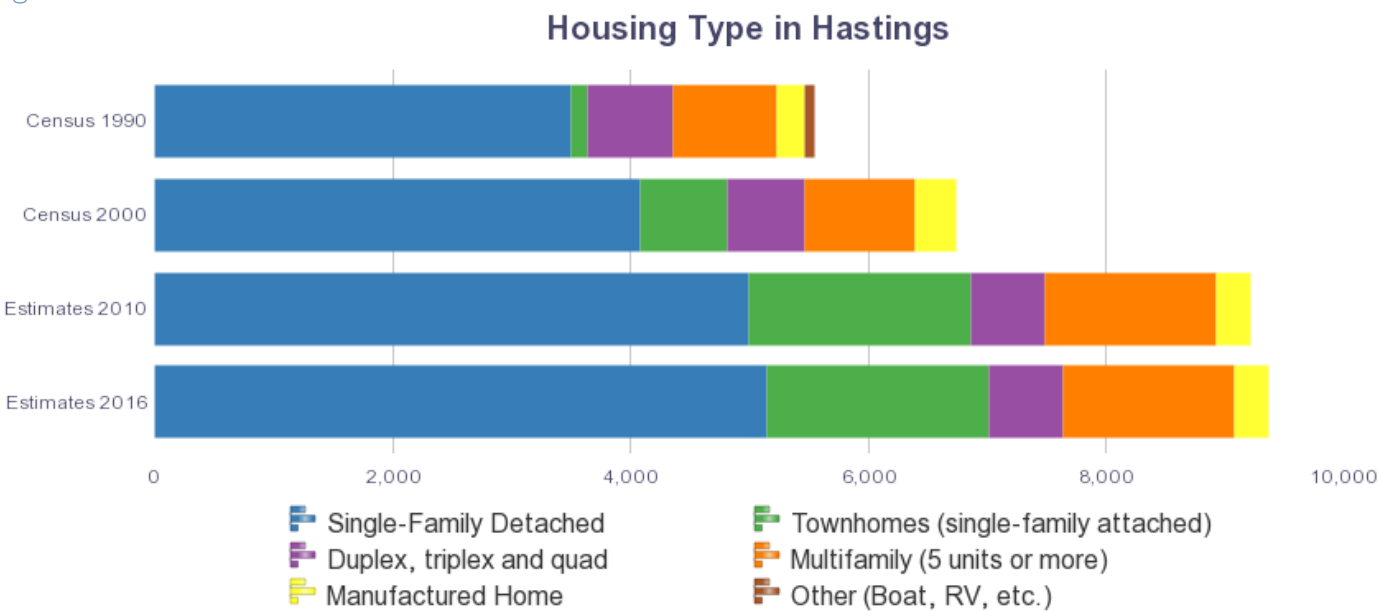


Table 8.4 – Residential Unit Types		
Single-Family Units	Multi-Family Units	Manufactured Homes
7,003	2,059	296

Source: Metropolitan Council 2018



## Estimate of Publicly Subsidized Units

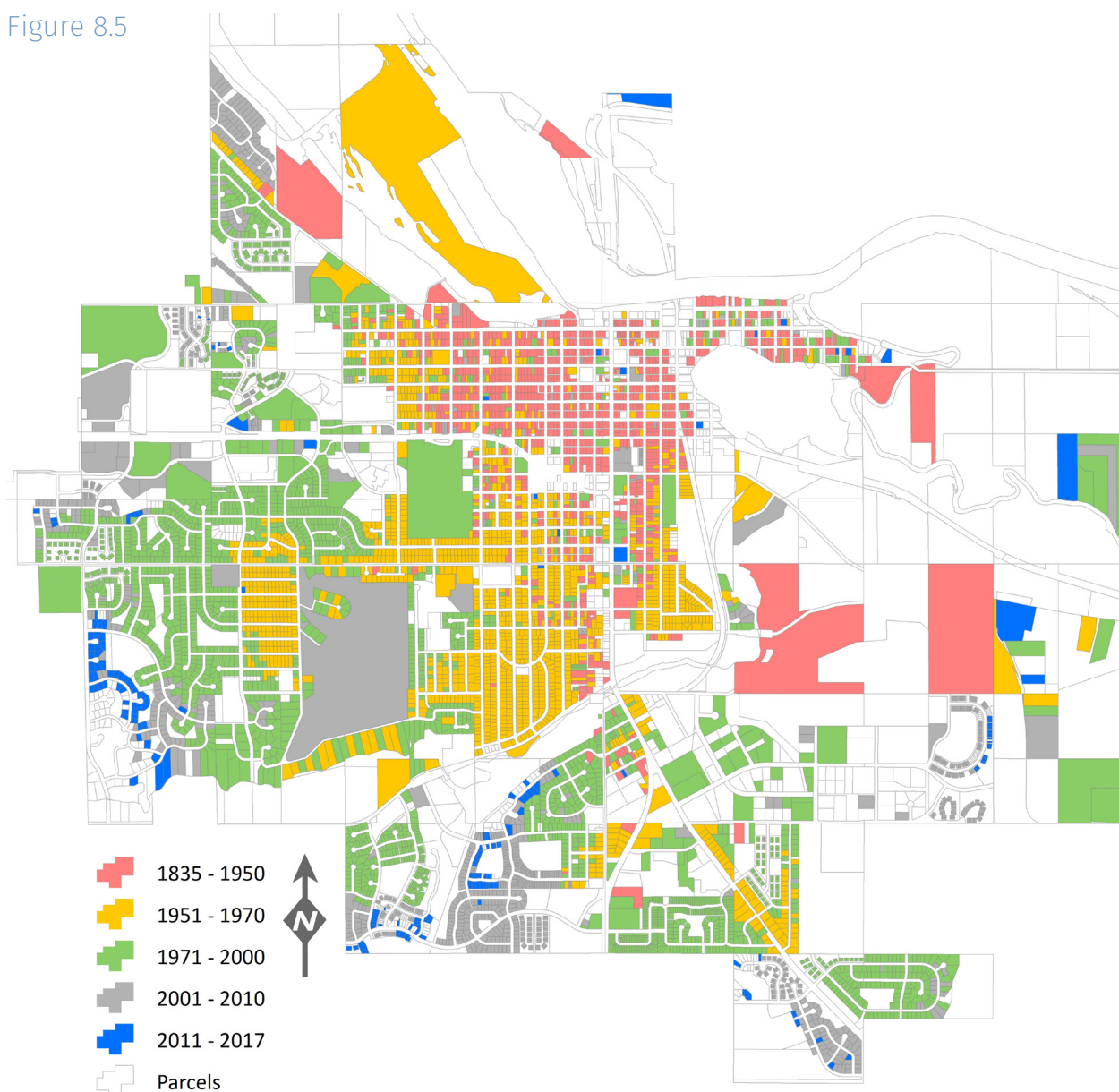
Table 8.5 - Publicly Subsidized Units			
All publicly subsidized units	Publicly subsidized senior units	Publicly subsidized units for people with disabilities	Publicly subsidized units: All others
348	149	0	0

Source: Metropolitan Council 2018

## Age of the Housing Stock

The age of housing stock varies greatly in Hastings with many historic structures and modern homes. 11 percent of housing was constructed prior to 1940. 23 percent of homes were constructed since 1999. Figure 8.5 identifies the age of housing stock as well as locations.

Figure 8.5



# Dakota County Community Development Agency

Dakota County Community Development Agency (CDA) is a local government agency whose mission is to preserve and expand affordable housing options for low- and moderate-income families in Dakota County, Minnesota.

Dakota County CDA operates two senior housing developments in Hastings which are Mississippi Terrace (40 units) and Rivertown Court (63 units). In addition, the CDA has three workforce housing development including Pleasant Ridge Townhomes (31 units), Marketplace Townhomes (28 units) and West Village Townhomes (21 units).

In addition, Dakota County CDA offers home-buyer programs. These programs include down payment and closing cost assistance, education programs, pre-purchase counseling, and a first time home-buyer loan program.

Once a home has been purchased, the Dakota County CDA has a Home Improvement Loan Program

to assist 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 (such as ramps, bathroom and kitchen modifications). In addition, the Energy Assistance Program provides grants to help income qualified homeowners pay their heating bills.

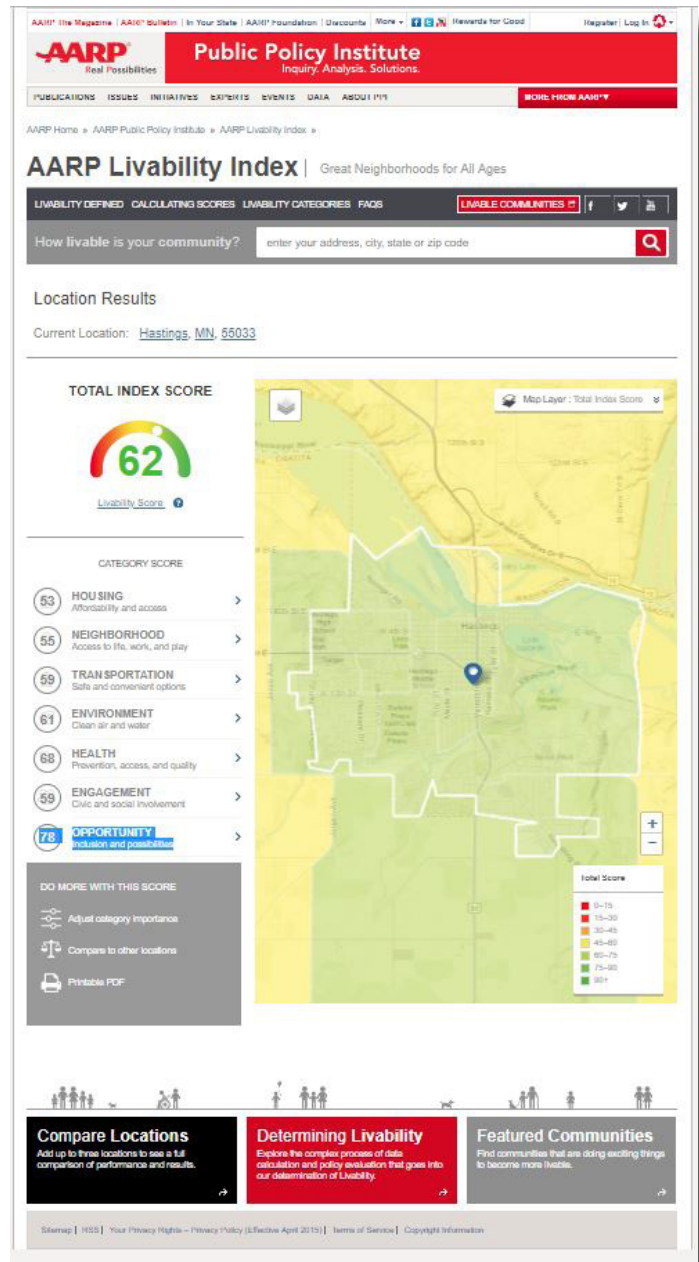
The Dakota County CDA has also expanded its homeowner programs and resources in an effort to address increasing foreclosure rates in Dakota County. The Mortgage Foreclosure Prevention Program (MFPP) provides free counseling assistance to help homeowners who are in or nearing foreclosure with referrals to additional resources and, in some cases, financial assistance.



# Communities for Life

The population of Hastings is aging. This is true across the nation, across the state, and in most communities in Minnesota. The shape and way of life in our communities needs to reflect this changing demographic landscape. Fortunately, people of any age desire similar things. They want to live in a community that is safe, affordable, and convenient, and that offers services and amenities that meet their needs, and opportunities that enrich their lives. But as people age, certain community characteristics are essential to a vital life.

The AARP Livability Index is a web-based tool that allows users to measure the overall livability of US neighborhoods, cities, counties, or states based on 40 quantitative metrics and 20 public policies defined by the AARP's Public Policy Institute. The 40 measures of livability and 20 public policy are divided into seven major categories: housing, neighborhood, transportation, environment, health, engagement, and opportunity. The tool allows users to compare the results for their community with other communities, including national leaders in livability. 100 is the highest possible score in each category. Scores above 50 should be considered above-average, and scores below 50, below-average. According to the American Association of Retired Persons (AARP) the City of Hastings has an above-average AARP Livability Index of 62 (above 50 is considered above average).



Source: [livabilityindex.aarp.org](https://livabilityindex.aarp.org)

By the measures and policies that make up this Index, Hastings, its peers, and the whole state are above-average in terms of livability. Hastings scored highest in the Opportunity sub-category with a 77; this category includes measures on equal opportunity, employment opportunity, high school graduation, and population age diversity. Hastings' lowest score was in Housing with a 52; this category includes measures on housing options, affordability, and the physical accessibility of homes. To utilize AARP's Livability Index mapping tool for Hastings please follow this link: <https://livabilityindex.aarp.org/search#Hastings+MN+55033+USA>

For more information on this subject, including an analysis of Food Access and Walkability for Hastings, please review Dakota County's "Communities for a Lifetime City Profile- Hastings Minnesota". A PDF is available here: <https://www.co.dakota.mn.us/Government/publiccommittees/CFL/Documents/HastingsCityProfile.pdf>



## Housing Conditions and Property Maintenance

The overall condition of housing in Hastings is good. According to the estimates from the 2016 American Community Survey just under one-half of the total housing supply (45.6 percent) has been built since 1970. Approximately 31.1 percent of the housing, however, was constructed prior to 1960 and is therefore, more prone to increased maintenance due to age. Most pre-1960 housing is generally located east of Pine Street and North of 10th Street.

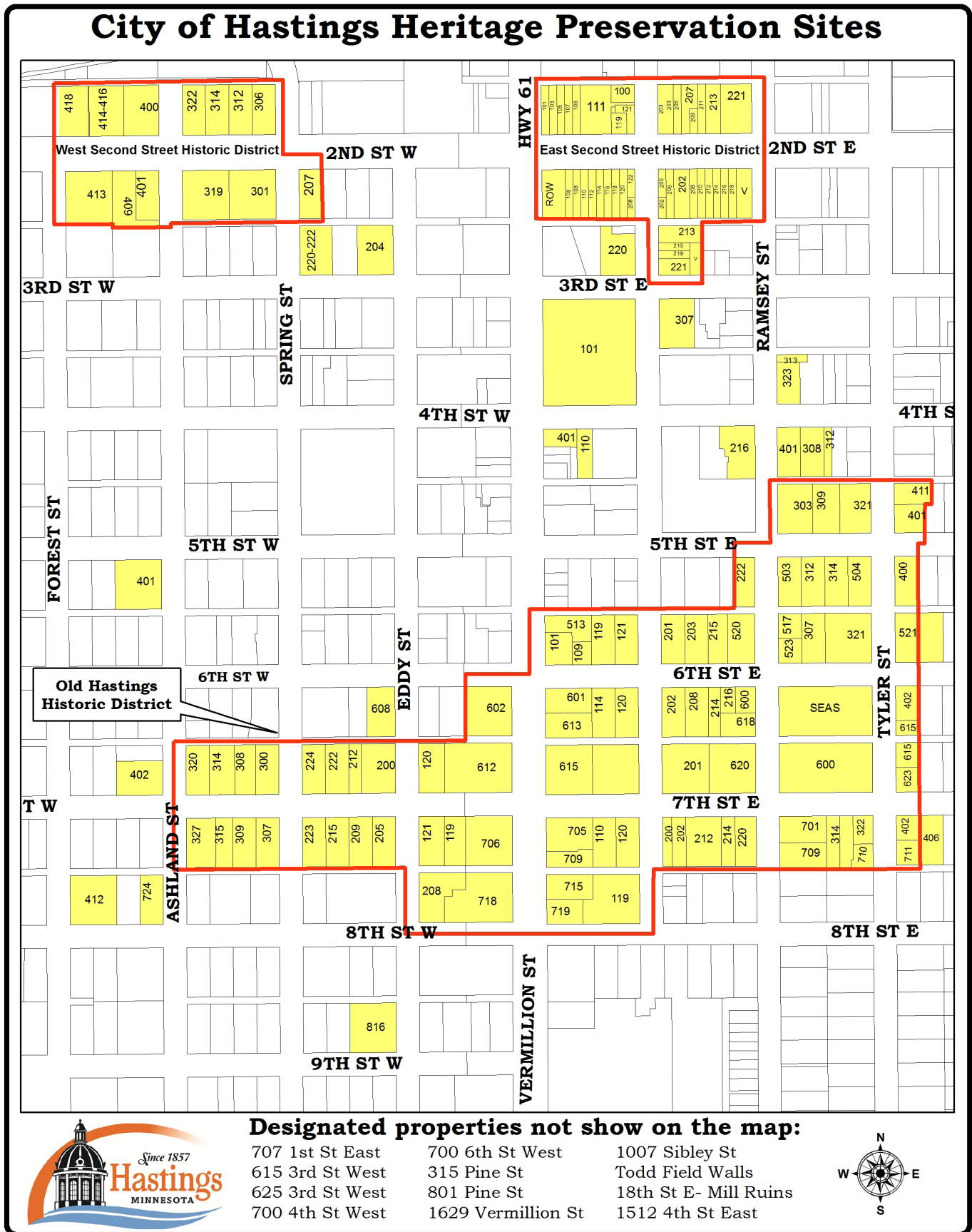
In response to concerns about the condition of housing in the community, the City of Hastings enacted two ordinance provisions that address housing quality. Chapter 157 of the Hastings Code, Structural Maintenance Code establishes standards for structure maintenance for rental residential properties. Through the issuance of a license, the City imposes standards on heating systems, electrical systems, plumbing, structural systems, garbage and refuse, and pest elimination. Chapter 156, Property Maintenance Code, imposes additional property maintenance standards that apply to all residential structures, both owner occupied and rental properties alike.

Parking of certain vehicles including recreational equipment, miscellaneous materials storage, maintenance of lawn areas, trees and shrubs, electrical devices, and repair and maintenance of existing buildings are also regulated. Chapters 156 and 157 of the City Code have had a major positive influence on maintaining the quality of housing in Hastings.

Hastings has a large number of historic commercial and residential structures. Historic homes need to be considered as part of the overall plan for housing in the community. In order to preserve these unique residential properties, the City has established historic districts as well as a Heritage Preservation Commission (HPC). The three separate historic districts are: the East Second Commercial Historic District, the West Second Residential Historic District and the Old Hastings Historic District (Figure 8.6). A number of historic homes outside of the three districts have also been nominated and are under HPC guidance. The purpose of designation is to preserve the original design or “as built” appearance of the buildings.

To accomplish this purpose, the HPC reviews applications for building, sign, relocation and demolition permits for a variety of types of work including new construction and additions, remodeling of exteriors, demolition of all or parts of buildings, painting and residing, moving buildings from or into historic districts or properties, and the installation of parking lots, garages and fences. Reviews are more general for properties that have been altered a great deal or that were built since 1950. The City has published guidelines for acceptable modifications for historic residential structures.

Figure 8.6



# Metropolitan Council Forecasts

## Population, Households and Employment Projections

Hastings recognizes Metropolitan Council's projections that call for future population and household growth. Between 2010 and 2040, the City is expected to add 3,765 households, a 43% percent increase. During this same time period, the population of the community is expected to increase by 6,628, a 30 percent increase. Complete numbers are identified in Table 8.6.

Table 8.6 - Metropolitan Council's Growth Forecast for Hastings			
Forecast Year	Population	Households	Employment
2010	22,172	8,735	8,532
2020	22,800	9,200	8,100
2030	25,500	10,600	9,100
2040	28,300	12,000	9,600

Source: Metropolitan Council July 2020

## Affordable Housing Need Allocation

In addition to projecting future population and household growth, the Metropolitan Council also assembled a set of housing goals under the provisions of the Metropolitan Livable Communities Act. To carry out the provisions of the Act, Hastings is encouraged to use the benchmark indicators as affordable and life-cycle housing goals for the period of time up to 2030 and to make a best effort to move toward these benchmarks. Hastings allocation of affordable need reflects what share of forecasted regional household growth will make less than a set threshold of income and therefore need affordable housing. The Allocation is the determination of each community's share of this regional need and the first step in helping to determine the housing goals and objectives in local comprehensive plans. The Region's Total Need for Affordable Housing for 2021 – 2030 is 37,900 units. Hastings's 2021 – 2030 Allocation of Need is 360 units as detailed in Table 8.7.

Table 8.7 - Affordable Housing Need Allocation	
Income Measurement	Number of Units
At or Below 30% AMI	173
From 31% to 50% AMI	43
From 51% to 80% AMI	144
<b>Total Additional Units Needed by 2030</b>	<b>360</b>

Source: Metropolitan Council 2018



# Affordable Housing in Hastings

The Metropolitan Council has forecast affordable housing needs for all cities and townships in the Metropolitan Area for the period from 2021 to 2030. The City's share of this allocation is 360 affordable housing units.

One of the primary regional goals of the Metropolitan Council is to maintain an adequate

supply of affordable housing. The upper limit of what is considered "affordable" has changed a number of times in recent years due to increases in regional median income and changes in prevailing interest rates. Figures 8.7 and 8.8 help illustrate better what "affordability" means in the Twin Cities Metropolitan Area.

**Figure 8.7**  
Householder Size and Affordability Index for Region

Household Size:	Extremely Low Income (at or below 30% AMI)	Very Low Income (at or below 50% AMI)	Low Income (at or below 80% AMI)
One-person	\$18,200	\$30,350	\$46,100
Two-person	\$20,800	\$34,650	\$52,650
Three-person	\$23,400	\$39,000	\$59,250
Four-person	\$26,000	\$43,300	\$65,800
Five-person	\$28,410	\$46,800	\$71,100
Six-person	\$32,570	\$50,250	\$76,350
Seven-person	\$36,730	\$53,700	\$81,600
Eight-person	\$40,890	\$57,200	\$86,900

Source: U.S. Department of Housing and Urban Development, FY 2015 Income Limits<sup>17</sup>

**Figure 8.8**  
Regional Family of Four Housing Affordability

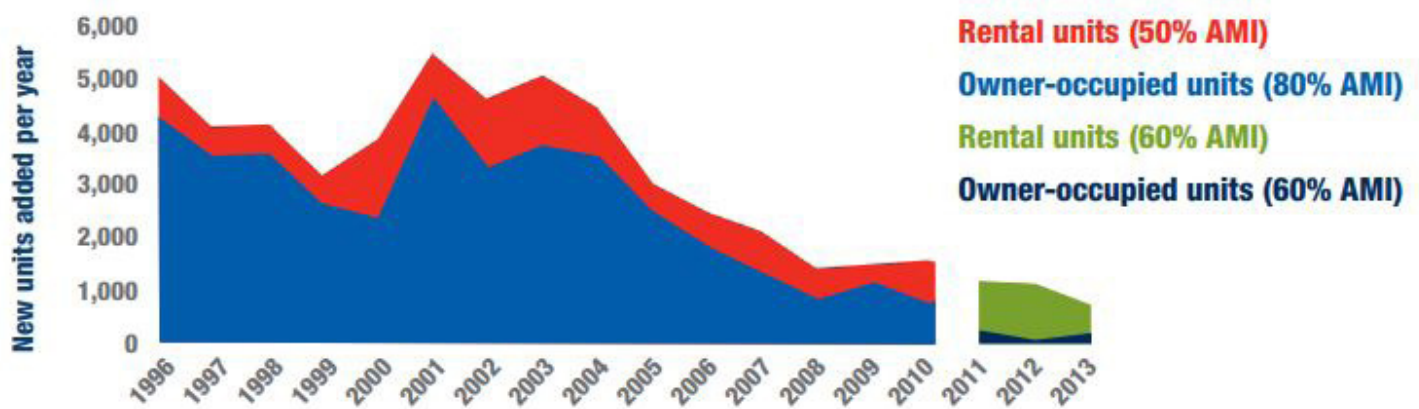
<b>\$24,850</b> annual income for a family of four <b>30%</b> of AMI <ul style="list-style-type: none"> <li>• <b>\$621</b> is an affordable rent</li> <li>• Jobs at this wage include home health aides and funeral attendants</li> </ul>	<b>\$41,450</b> annual income for a family of four <b>50%</b> of AMI <ul style="list-style-type: none"> <li>• <b>\$1,036</b> is an affordable rent</li> <li>• Jobs at this wage include interior designer and bus driver</li> </ul>	<b>\$63,900</b> annual income for a family of four <b>80%</b> of AMI <ul style="list-style-type: none"> <li>• <b>\$1,596</b> is an affordable rent</li> <li>• Jobs at this wage include accountants and police officers</li> </ul>
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Source: U.S. Bureau of Labor Statistics

Furthermore, construction of new affordable housing has been dropping significantly. In 2006, the Metropolitan Council projected that the region should add 51,000 new units of affordable housing between 2011 and 2020 to accommodate the forecasted growth in low- and moderate-income households. (Note that this ignores the need for affordable housing that existed in 2010, that is, the 144,000 households paying more than half of their income on housing—much less the additional 138,000 who are paying between 30% and 50%

of their income on housing. These are the low- and moderate-income households that currently experience housing cost burden.) Over the first three years of the decade the region added 2,993 new affordable units, meeting just over 5% of the decade-long need. At this pace, it will take the region more than four decades to meet only one decade's need for affordable housing. Figure 8.9 identifies the growing need and gap in affordable housing units being built across the Twin Cities Metropolitan Area from 1996 through 2013.

**Figure 8.9**  
**Regional Affordable Units Tracking**



Note: The Council changed its definition of affordability between 2010 and 2011. From 1996 to 2010, the Council considered owner-occupied units affordable if a household earning 80% of AMI could afford the housing costs and rental housing affordable if a household earning 50% of AMI could afford the rent. After 2011, the Council used a standard threshold of affordability to households earning 60% of AMI.

Source: *Affordable Housing Production Survey, Metropolitan Council*

## New Residential Growth - Net Density and Affordable Housing Projections

Projecting new residential growth and the potential affordability of that growth is a required and important part of Hastings' future land use planning for 2040. The two tables at the bottom of this page explore the potential affordability of projected new residential growth in Hastings from 2021 through 2030 and then from 2031-2040. The Region's Total Need for Affordable Housing for 2021 – 2030 is 37,900 units. Hastings's 2021 – 2030 Allocation of Need is 360 units, as shown to the left.

Affordable Housing Need Allocation	
Income Measurement	Number of Units
At or Below 30% AMI	173
From 31% to 50% AMI	43
From 51% to 80% AMI	144
<b>Total Additional Units Needed by 2030</b>	<b>360</b>

Source: Metropolitan Council 2018

Based on the target density ranges, net developable acres and calculations in the tables below Hastings has developed a future land use plan that provides the potential to exceed the required minimum 360 affordable housing units. Hastings has the potential to attract an estimated 1463 to 3570 affordable housing units through 2030.

### New Residential Average Net Density and Affordable Housing Projections 2021-2030

Residential Future Land Use Category	Density Range		Projected Units (Low/Min & High/Max)		
	MIN/Acre	Max/Acre	Net Developable Acres	Low	High
Low Density 3-6 Units Per Acre	3	6	45	136	272
Medium Density 8-20 Units Per Acre	8	20	159	1275	3188
High Density 20-30 Units Per Acre	20	30	6	68	180
Mixed Use 10-30 Units Per Acre (75% Residential)	10	30	6.75	68	203
<b>Totals - Net Developable Acres and Projected Housing Units</b>			<b>218</b>	<b>1599</b>	<b>3843</b>
<b>Affordable Potential Totals - Net Developable Acres and Projected Housing Units (Min/Acre ≥ 8)</b>			<b>172</b>	<b>1463</b>	<b>3570</b>
<b>Expected Average Density of All New Development</b>				<b>7.3</b>	<b>17.7</b>

### New Residential Average Net Density and Affordable Housing Projections 2021-2030

Residential Future Land Use Category	Density Range		Projected Units (Low/Min & High/Max)		
	MIN/Acre	Max/Acre	Net Developable Acres	Low	High
Low Density 3-6 Units Per Acre	3	6	46	138	276
Medium Density 8-20 Units Per Acre	8	20	160	1280	3200
High Density 20-30 Units Per Acre	20	30	6	120	180
Mixed Use 10-30 Units Per Acre (75% Residential)	10	30	6.75	68	203
<b>Totals - Net Developable Acres and Projected Housing Units</b>			<b>219</b>	<b>1606</b>	<b>3859</b>
<b>Affordable Potential Totals - Net Developable Acres and Projected Housing Units (Min/Acre ≥ 8)</b>			<b>173</b>	<b>1468</b>	<b>3583</b>
<b>Expected Average Density of All New Development</b>				<b>7.3</b>	<b>17.6</b>



# Critical Housing Needs

Having reviewed the benchmarks as established by the Metropolitan Council for the City's participation in the Livable Communities Act, one would suggest that the City of Hastings, in meeting or exceeding its housing goals in affordability and life-cycle housing does not have an extensive shortage of housing. However, in looking at housing vacancies and projecting demographic profiles forward 20 years, a few critical needs appear.

## Affordable Family Housing

The greatest shortage of housing in Hastings (Dakota County and the rest of the Metropolitan Area as well) is in affordable family housing. Affordable family housing generally means housing that is of three or more bedrooms and is affordable to a family of 4 with a household income of 60 percent of the area median income. Based on HUD published Fair Market Rents, Hastings has over 600 units of affordable rental housing, 29 of which can be considered family housing. Family housing units usually demand the highest rents and the household composition usually consists of a single parent household with one income. Many of the apartment buildings in the metro area were built as one and two bedroom units. Today, building apartments is increasingly difficult due to high land costs and high public opposition from adjacent neighborhoods.

## Senior Citizens' Housing

The City of Hastings currently has 229 units of independent living/congregate housing available to its elderly citizens and 74 units of assisted living. However, given the aging baby boomer generation, senior housing will continue to be a critical need into 2040. In the 1980s, 284 seniors were added to Hastings population. This growth in senior population represents a majority of the senior population growth in the area. Hastings growth rate of its senior population, exceeded that of the metro area's indicating that Hastings is a popular/desirable place for senior living. In addition, the City will need to provide a variety of senior housing types including general occupancy with limited services, assisted living units and nursing home care.

# Hastings Housing Improvement Programs

The Twin Cities area (Dakota County and Hastings specifically) is fortunate to have many funding sources available for housing needs that can be leveraged with private dollars and the local and regional tax payers dollars to improve housing conditions, strengthen neighborhood livability and enhance the general quality of life. The following is a brief list of resource agencies and various programs for housing finance assistance some of which the City currently participates in and others that the City should consider implementing to achieve its housing strategies.

## Program Organization

Various sources of funding for affordable housing will be used as available, such as Community Development Block Grant (CDBG), Metropolitan Council Livable Communities, Dakota County Community Development Agency (CDA), Minnesota Housing Finance Agency (MHFA), Hastings Economic Development and Redevelopment Authority (HEDRA) and repayments of CDBG and HEDRA loans. The conditions of financial assistance will vary, depending on the type of project and the source of funds.

The availability of funds from these sources will also vary, depending on the demand and the amounts received by the City and County.

1. The City and HEDRA will cooperate with CDA for administration of loan programs, with costs reimbursed from program funds.
2. The City Building and Inspections Department will refer persons needing financial assistance with problems raised by enforcement of Hastings' rental housing and appearance codes to the CDA.
3. Building permits and site plans will be required for applicable work.
4. HEDRA will review applications for compliance with local criteria and approve projects using local funds only.
5. Changes to the exterior of designated historic properties must be approved by the Heritage Preservation Commission (HPC).

## **Owner Occupied Loans and Grants**

### **A. Sources of funds**

- » CDA owner-occupied rehabilitation loan program.
- » CDBG funds designated by City Council for this use.
- » MHFA Community Fix-up Fund for housing rehabilitation and housing maintenance

### **B. Purposes**

- » Emergency and mandatory repairs when other financing sources are insufficient
- » Maintenance of existing affordable houses.
- » Improvement of the appearances of residences & the character of neighborhoods.

### **C. Zoning, location, type of housing**

- » Type of existing or proposed housing must conform to the zoning designation.
- » Owner-occupied housing which may include up to two additional units.

### **D. Qualified owners:**

- » The owner-occupants must meet the current income guidelines for low or moderate-income households as determined by CDA.

### **E. Funds are to be used for moderate rehabilitation including:**

- » Correcting basic deficiencies in structure, utilities, access\egress, health, safety and current energy code requirements.
- » Remodeling that improves the functional use of the interior and the appearance of the exterior.
- » Compliance with applicable building, housing and appearance codes and standards.

### **F. Loan conditions**

- » The maximum loan amount and repayment terms for a project depends on which program is the source of funds.
- » Repayment may be deferred until sale for low income households
- » CDA underwriting standards will be used, typically 45 percent debt/income ratio
- » Agreement and note secured by mortgage

#### G. Grant Conditions

- » The owner's investment in the rehabilitation must be five times larger than the grant request.
- » The grant funds must be used to go beyond the basic necessities, such as for improvements in appearances, for better materials, or for exterior improvements which cost more because they are compatible with the historic design of the building.

## Rental Housing Rehab Loan and Grant Regulations

#### A. Sources of funds

- » HEDRA
- » CDBG funds designated by City Council for this use.
- » Dakota County Community Development Agency

#### B. Purposes.

- » Emergency and mandatory repairs when other financing sources are insufficient.
- » Maintenance or creation of affordable rental units in existing buildings
- » Improvement of the quality and attractiveness of rental units
- » Improvement of appearances of residences & the character of neighborhoods

#### C. Zoning, location, type of housing

- » Type of existing or proposed housing must conform to the zoning designation.
- » One or more units/apartments in the building.
- » Apartments above first floor commercial.

#### D. Qualified tenants.

- » Improved rental units must be maintained at affordable rents until the loan is paid.
- » Fifty-one percent of the units have to be rented to low or moderate-income persons/households

#### E. Funds are to be used for moderate rehabilitation including:

- » Correcting basic deficiencies in structure, utilities, access\egress, health, safety and current energy code requirements.
- » Remodeling that improves the functional use of the units and the appearance of the exterior.
- » Compliance with applicable building, housing and appearance codes and standards.
- » Adding units to existing buildings.

#### F. Loan conditions

- » The maximum loan amount will not exceed \$20,000 per unit or \$750,000 per project. The owner must contribute one-third of the costs.
- » The interest rate and term will depend on the source of the loan funds, the type of the project and the financial conditions of the borrower.
- » CDA underwriting standards will be used for loan/value, cash flow and credit worthiness.
- » Loan agreement and note secured by mortgage

## Historic Housing Restoration and Maintenance

### A. Source of funds

- » HEDRA

### B. Purposes

- » Provide supplemental financing to residents in the City of Hastings to assist in costs of building improvements to accomplish one or more of the following:
  - » Preservation of designated historic properties and conservation of neighborhood character.
  - » Emergency and mandatory repairs to historic properties.
  - » Rehabilitation or improvement of historic properties which requires that the design and materials be compatible with the original.
  - » Preservation of designated historic properties and conservation of neighborhood character.

### C. Eligibility Considerations & Requirements (one or more of the following):

- » Type of existing or proposed housing must conform to the zoning designation.
- » The property must be designated by City Council as an Heritage Preservation Site or as contributing to a Heritage Preservation District (includes National Register properties).
- » Changes to the exterior of the property must be approved by the HPC.
- » Household income must be within the limits set by HUD, annually, for low-moderate income in the Metro Area.

### D. Funds may be used for the main building and for historic accessory buildings.

- » Correcting basic deficiencies in structures, utilities, access\egress, health, safety and current energy code requirements.
- » Remodeling that improves the functional use.
- » Compliance with applicable building, housing and appearance codes and standards.
- » Compatible and appropriate maintenance or restoration of the exterior design and materials.

### E. Loan Terms & Conditions

- » Amount loaned for one project may be limited by the availability of funds.
- » Maximum term of 10 years. Interest rate of 0.25% above the prime rate will be assessed on the loan balance at the beginning of loan term. Loan is payment and interest free for the first year. The interest rate will be adjusted to reflect any changes in the prime rate at the beginning of year three, and every two years after until the loan is paid in full.
- » Loan agreement and note secured by mortgage.



## Acquisition and Replacement Housing

### A. Source of funds

- » Community Rehabilitation Program (MHFA) administered by CDA

### B. Purposes

- » Acquisition and demolition of blighted housing beyond feasible rehabilitation.
- » Sale of cleared property for creation of affordable owner-occupied housing.

### C. Zoning, location and preservation

- » Type of proposed replacement housing must conform to the zoning designation.
- » The property must be located in the area bounded by River St., Lake St., 10th St. and the Mississippi River.
- » The demolition of a building designated a Heritage Preservation Site or contributing to a Heritage Preservation District, and the design of replacement housing within a Heritage Preservation District, must be approved by the HPC.

### D. Compatibility.

- » New or relocated housings will be compatible with the surrounding neighborhood in size, height, appearance and materials, setbacks, location of garage and style of major entrance.

### E. Qualified owners.

- » The person/household purchasing the new or replacement housing must be low or moderate income.



# Housing Plan

The housing plan is intended to serve as a foundation for local decision making to guide future residential development and reinvestment.

## Key Housing Issues

Over the past ten years, the City of Hastings has grown but not as high of a rate as 2000 to 2010. The City is expected to see additional residential development over the next 20 years consistent with growth in the overall Twin Cities region. The existing housing supply and new housing constructed between now and 2040 will create a number of issues, all of which were mentioned through the public engagement activities of the 2040 Comprehensive Planning process that will need to be addressed by the community including:

- 1. Maintenance of older housing stock:** The community has a significant number of homes that were built prior to 1940. These units as well as others built more recently are likely to be in need of significant ongoing maintenance in order to maintain a high quality housing stock.
- 2. Preservation of historic character:** As the community continues to mature, and housing preferences continue to change more structures will be renovated, remodeled or altered to meet current lifestyle desires. Significant efforts will need to be made to preserve the historic character of the community.
- 3. Preserving land for higher densities:** At times, it can be hard for communities to preserve land for higher density developments when very little new high density housing is being built. The tendency of many communities is to allow lower density development because it might be something that is currently supported by the market rather than “holding” certain land areas until the market is ready to support high density development.
- 4. Locating affordable housing:** Locating affordable housing is sometimes difficult, particularly when development sites lie adjacent to existing established neighborhoods. Frequently adjacent neighborhood residents object to projects containing affordable housing.
- 5. Diversity and balance of life-cycle housing:** Most communities have a need for additional senior housing or housing to accommodate people with special needs and/or changing lifestyles. As the majority of vacant land is consumed by one type of housing, opportunity to develop alternative forms of housing lessens and becomes more difficult.

# Housing Goals

In order to guide future housing decisions and to establish a basis for a housing plan, the City of Hastings has identified an overall housing goal and a number of supporting policies:

## **Goal 1: Hastings will maintain a balanced supply of housing available for people at all income levels and a full range of housing types that meet varying life-cycle needs of community residents.**

### **Objectives**

- » Review city development codes to find and remove barriers to aging in place for existing and new development.
- » Strive to increase the amount of the City's housing supply that is designed for, affordable for, or designated for multi-generational living.
- » Support zoning standards that ensure a variety of housing types.
- » Allow for the design of neighborhoods that integrate a range of housing types, densities and costs, consistent with the character and vision of the city.
- » Examine housing market conditions in the surrounding communities and carefully track housing stock availability as it relates to regional housing needs.

## **Goal 2: Strengthen community character by encouraging the maintenance and improvement of the existing housing stock and residential properties throughout the community.**

### **Objectives**

- » Develop programs and incentives that encourage property owners to improve the appearance and maintain the appearance of their property.
- » Maintain housing improvement programs to assist property owners with the rehabilitation of their homes.

# Housing Policies

- 1. Housing Choices:** The City will strive to provide a range of housing choices that address the needs of all income and age groups. Hastings will implement this policy by exercising zoning and subdivision practices that allow flexible site design that permits a variety of housing types including, but not limited to, attached and detached single-family, manufactured homes, multi-family housing, and apartments.
- 2. Housing Maintenance:** Hastings will promote the preservation and maintenance of the existing housing stock by encouraging and facilitating rehabilitation and renovation and in some cases removal of blighted properties. The City will mandate compliance with the Minnesota State Building Code and City Code Chapters 157 and 158, both of which regulate structure and property maintenance.
- 3. Housing Preservation and Restoration:** The City will promote the preservation and restoration of historic residential structures and properties within older areas of the community. Preservation of the historical character of older neighborhoods in and around the downtown area is consistent with the goals and objectives of the Historic Preservation Commission and Original Hastings Design Standards.
- 4. Work with Other Agencies:** Hastings will continue to work with the Dakota County Community Development Agency (CDA) and other state, regional and local housing providers and agencies to develop housing programs that meet the needs of community residents.
- 5. Land Supply:** Through land use planning, Hastings will provide an adequate supply of land zoned for all densities of residential development, particularly medium and higher density areas.
- 6. Infill Development:** Hastings will encourage infill development in existing residential areas. Creating new housing on vacant parcels in existing residential areas not only expands the local supply of housing but also makes efficient use of existing infrastructure.
- 7. Compatibility of New Development:** Hastings will continue to evaluate site plans and building plans for multi-family residential development to ensure that new development compliments existing residential development and fits appropriately within the natural environment and historical context of the immediate neighborhood.
- 8. Link Housing and Employment:** Hastings will continue to emphasize convenient linkages between housing and other land uses in the community including employment centers. In order to be a balanced, sustainable community, efforts will be made to link all housing and employment centers by roadways, trails and transit facilities.
- 9. Disburse Affordable Housing:** New affordable housing units will be dispersed throughout the community rather than being concentrated in specific areas.
- 10. Downtown as a Residential Neighborhood:** In addition to its commercial and public functions, the city will continue to emphasize downtown as a residential environment. Downtown provides a range of housing choices that are unavailable in other parts of the community. Higher density housing also strengthens the commercial viability of the core downtown.



# Implementation Strategies

## A Balanced Supply of Housing – The Basis of the Plan

In order to realize the housing goal and policies identified in this plan, the City's housing efforts will need to focus on the following:

- » Providing life-cycle housing that addresses all of the housing needs as individuals move through varying stages of their lives.
- » Attempt to provide some balance to the supply and demand for housing to accommodate reasonable vacancy rates.
- » Emphasize continual maintenance of the existing housing stock.
- » Provide infrastructure necessary to support housing.
- » Accommodate an appropriate mix of land uses throughout the community that supports sustainability.

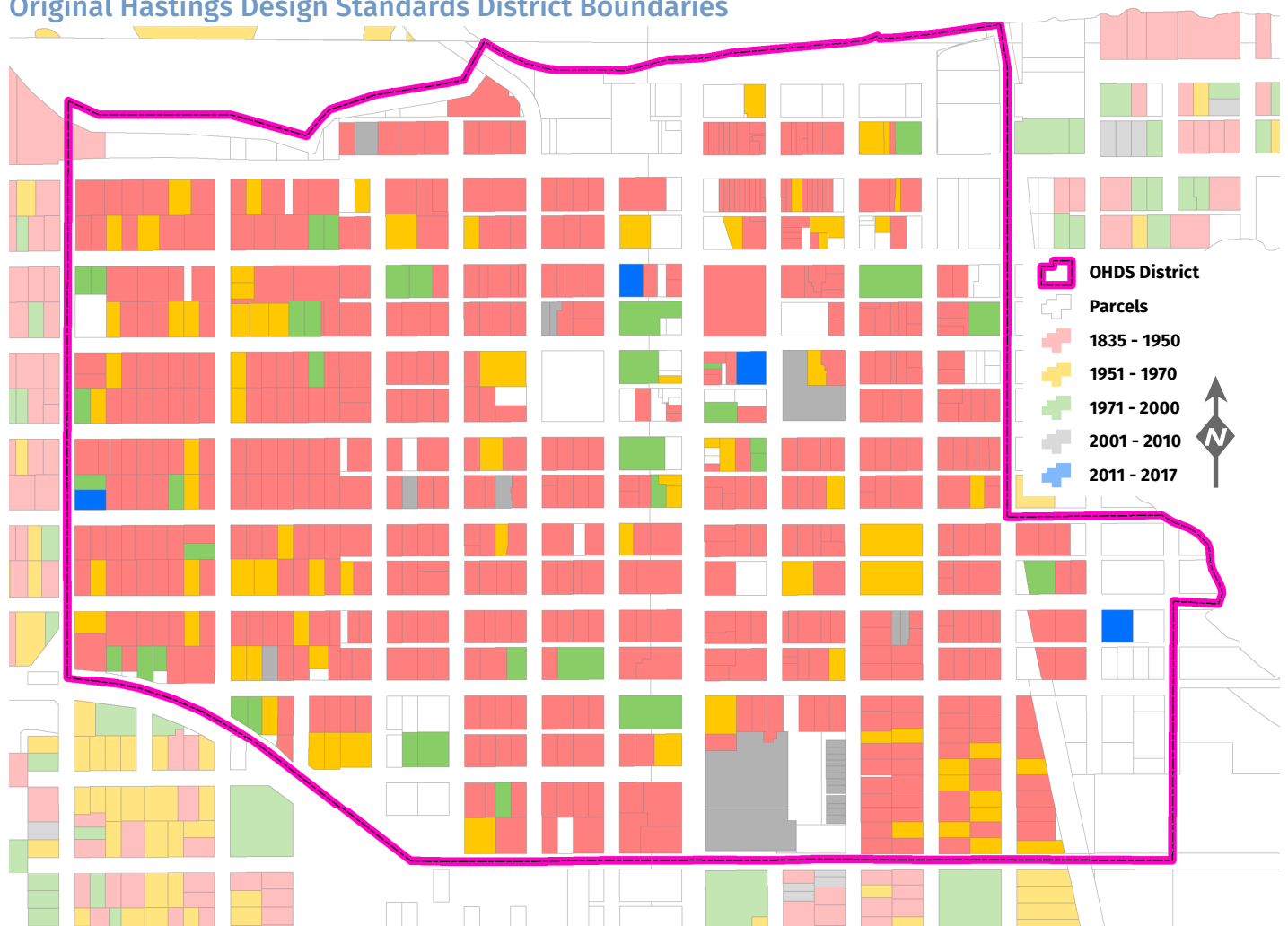
## Original Hastings Design Standards (OHDS)

The intent of the Original Hastings Design Standards (OHDS) is to preserve and enhance traditional neighborhood design by reflecting the general characteristics of buildings dating from 1845 to 1940, the predominate era for building construction within the OHDS District. OHDS regulations ensure traditional neighborhood design by incorporating design features such as alleys, carriage houses, front porches, period sensitive housing design, sidewalks, and traditional street lighting. Design standards create and enhance the character of older neighborhoods by establishing regulations to guide property development and rehabilitation consistent with the unique historic character of the neighborhood.

The OHDS are derived from the Design Guidelines for Original Hastings, adopted in 2003 by the City Council as part of the Heart of Hastings Master Plan. Figure 8.10 shows the boundaries of the OHDS district as well as ranges of dates in which the structures within the district were built. Please note that areas not zoned R-2 are excluded from the OHDS.



**Figure 8.10**  
**Original Hastings Design Standards District Boundaries**



## **Infill and Redevelopment Areas**

These small areas have the zoning, location, and ownership compatible with new residential development within the built-up area already served by infrastructure. Near downtown, the sites are appropriate for housing within walking distance of downtown and a future transit hub. New development should be compatible with the surrounding neighborhoods. Sites may be difficult to develop but are attractive settings suitable for new and imaginative housing designs.

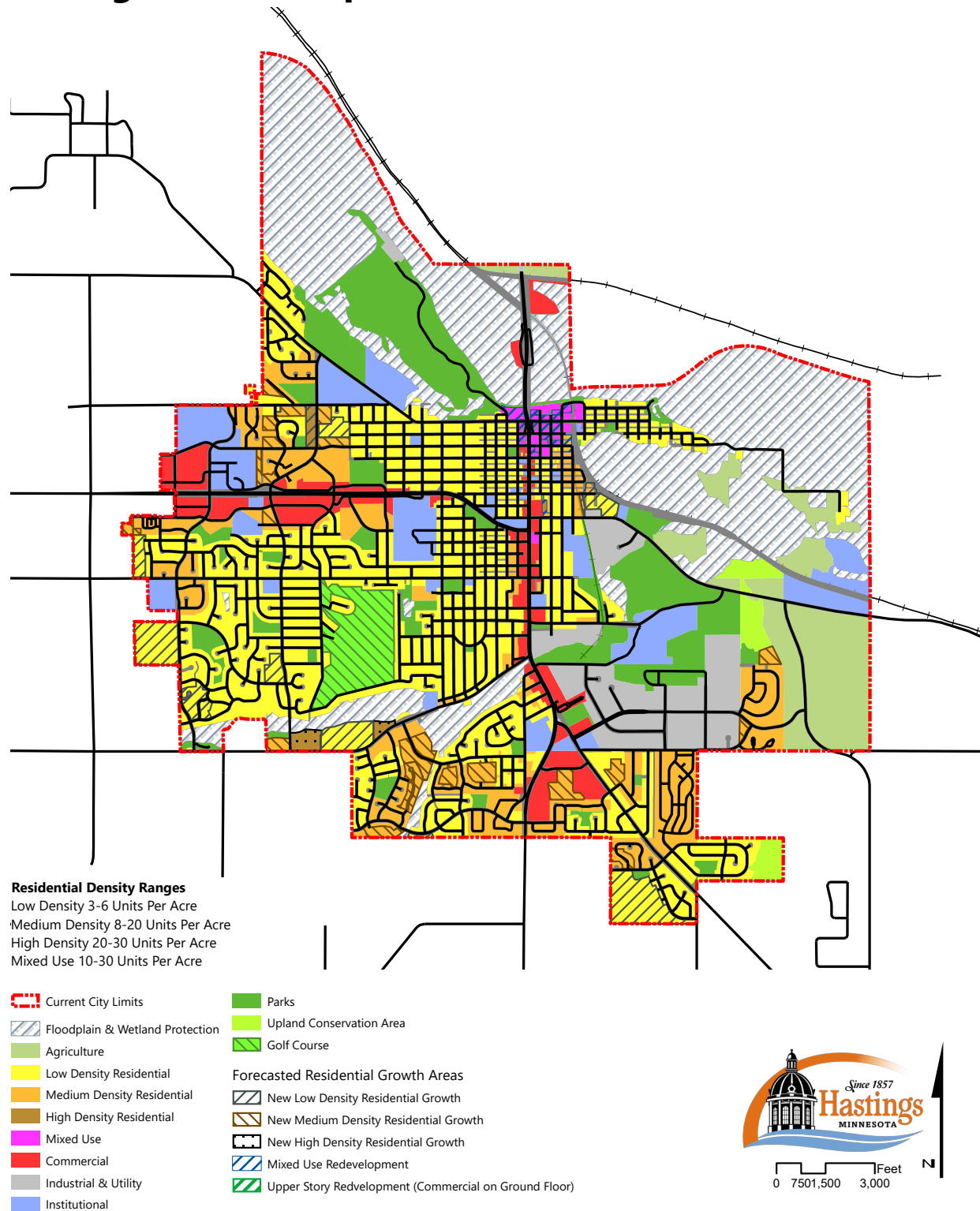
## **Future Housing Areas**

The Land Use Map identifies areas as appropriate for the expansion and linkage of efficient and cost-effective city services. Future housing development should be focused in these areas. Figure 8.11 shows areas of existing and potential residential development around the City of Hastings, including infill development areas. It is anticipated that about 75% of new mixed use development in downtown Hastings will be high density residential with density of about 30 units per acre. Some commercial property is expected as well. There are roughly 8 acres along the riverfront in Downtown Hastings that will likely redevelop in the next 20 years and would include about 180 high-density housing units and small commercial based on recent projects and funding partners would be considered affordable units.

Figure 8.11  
Future Land Use Map Showing Residential Growth

## FUTURE LAND USE MAP

### Hastings 2040 Comprehensive Plan





## Life Cycle Housing

The City of Hastings must play a role in providing housing in the community. While the private market is the largest provider of housing, and for the most part has successfully served the community with its housing needs, the private market is usually unwilling or unable to fulfill all housing market needs such as building affordable or subsidized housing units for low to moderate income households. This is primarily a result of high land costs, labor costs and material costs preventing the private developer from realizing adequate gains on investment. In these instances, communities must intervene into the private market to stimulate development of unmet housing needs. A prime example of this is with the CDA (which in many cases acts as the developer) and its efforts to build affordable family housing and senior housing units.

### **The following are strategies for life-cycle housing in Hastings:**

1. Aggressively pursue redevelopment projects near the downtown area to provide future opportunities for higher density housing within close proximity to the core downtown.
2. Review and evaluate zoning code revisions that permit accessory apartments, mother-in-law apartments, granny flats or other alternative housing forms.
3. Consider developing a “plan book” that would provide technical assistance or remodeling ideas intended for outdated homes. Many homes in Hastings were built in the 1960s and 1970s and consist predominantly of the rambler and the split level style of home. Often these homes lack the desired qualities and designs of modern homes but, with a little creativity could be remodeled to more modern floor plans. Ideas could be provided for remodeling kitchens, bathrooms, adding front porches or creating a great room. By providing ideas and technical assistance, some of these homes could be upgraded to fulfill a life-cycle need and provide diversity to the City’s Housing stock.
4. Evaluate land use guidance and zoning designation of existing vacant land areas within the City to determine if opportunity exists for preserving lands for high and medium density residential development.
5. Work with private landowners and developers who propose redevelopment projects near the downtown area that mix uses and provide alternative housing options such as housing over commercial.
6. Continue working with the CDA to develop affordable housing (particularly for families and seniors).
7. Form partnerships with other non-profit agencies such as Habitat for Humanity to develop owner occupied affordable housing units.
8. Monitor federal and state legislation particularly as it relates to changes in Section 8 Housing Programs and other HUD programs that provide low income housing for persons on fixed incomes such as elderly or disabled persons.
9. Periodically review US Census to determine if changes in demographic composition reveal other unmet housing needs.

## Balancing Supply and Demand

All over the metropolitan area, communities are facing the problem of high housing costs due to an imbalance of housing demand and supply. Hastings is facing similar trends. As a developed community, however, Hastings is not bound by urban communities at its border but has the opportunity to annex vacant land areas from adjacent townships in order to accommodate additional housing units. The following strategies seek to balance the housing supply and demand issue in Hastings:

1. Evaluate inefficient or conflicting land uses within the developed areas of Hastings for redevelopment opportunities and infill development opportunities.
2. Pursue annexation of vacant land areas to accommodate additional housing unit demand. These areas of annexation should be determined through extensive study evaluating such criteria as continuity with existing development, continuity with existing and planned roadway systems, agricultural productivity, affected township plans and environmental sensitivity. Thorough evaluation should also be made to determine the land areas soil capabilities and ability to receive urban services (sewer and water).
3. Designate existing vacant land areas in the community (where appropriate) for medium and high density housing. Developing at greater densities allows for a greater number of units that can be accommodated by existing land inventories. This approach utilizes less land in the long run and is a more efficient land use pattern. Future possible annexation areas along Highway 55 near west of General Sieben Drive present good opportunities for establishing high and medium density residential areas as these site are within close proximity to shopping, government services, and major roadways.

## Housing Maintenance

As the community continues to age, housing maintenance will be increasingly important. While the pride of home ownership and the strength of Hastings' neighborhoods go a long ways in maintaining an aging housing stock, many households are unable to afford costly improvements and maintenance needs of an older housing stock. In addition, many of the homes that are older are affordable to first time home buyers. Many first time home buyers deplete their savings in order to afford down payments and closing costs and are thus unable to afford common maintenance items. Deferred maintenance is also frequently a problem with non-owner occupied housing units. The City must be cognizant of its aging housing stock and must utilize a two pronged approach towards housing maintenance that includes both regulatory controls (ordinances such as Chapter 156 and Chapter 157 of the city code) and incentives (such as grants and low interest loans). The following are the City's housing strategies relative to housing maintenance:

1. Continue utilizing existing housing improvement programs through the CDA.
2. Explore new innovative approaches to providing incentives to homeowners and rental property owners to rehab and renovate older housing structures while maintaining historic character. Historic preservation efforts through the HPC should be continued. Restoration of historic structures that have been altered should also be encouraged through providing grants and low interest loans.
3. Continue enforcing City Code Chapters 156 and 157.
4. Work with apartment owners and managers through a coalition or group meeting format with affiliation to the Minnesota Multi-family Housing Association.
5. Consider conducting an annual housing fair that provides opportunities for homeowners to learn about the various housing programs the City has and to provide opportunities for residents to learn about housing businesses that may serve their rehab or maintenance

needs.

6. Periodically perform a windshield survey of residential areas to document housing conditions and record them in the City Geographic Information System (GIS). By mapping housing conditions with the GIS, patterns of decline or deterioration are more visible enabling the City to better focus its rehab dollars on areas of greatest need.

## Rent Assistance

Rent assistance for low- and moderate-income households is available in Hastings through the Dakota County Community Development Agency (CDA).

The CDA manages the Housing Choice Voucher Program (Section 8), which allows individuals to rent qualifying homes for rentals amount based on income. Program participants choose a rental unit from the private rental market and the property owner must be willing to accept voucher-assisted tenants. Under this program, participants pay a minimum of 30% of their monthly adjusted income toward rent. The remainder of the rent amount is covered by rental assistance through the Housing Choice Voucher Program.

In addition, the Dakota County CDA offers a Family Townhome Program that provides low- and moderate-income families with affordable rental housing along with scattered site public housing.

## Adequate Infrastructure

Critical to the strength of residential housing stock is the quality and adequacy of public infrastructure including roadways, sewer, water, and other public utilities such as telephone, fiber optic, cable, electricity and gas. Improvements to a community's infrastructure system often ignite improvements in the neighborhoods that receive the improvements. Development of adequate infrastructure in new residential areas and maintenance and upgrades to infrastructure in

existing neighborhoods is critical to maintaining a quality housing stock in Hastings. The following are the City's strategies for infrastructure:

1. Implement an annual street, sidewalk and utility maintenance program to ensure properly functioning infrastructure in existing developed areas.
2. Work with local technology companies in providing new technology such as fiber optic cable and high volume telephone lines to residential areas.

## Sustainability

Historically residential neighborhoods developed around a downtown or commercial node, such as downtown Hastings. As technology advanced, residential neighborhoods developed as isolated or independent neighborhoods, reliant upon the automobile to go shopping, take kids to school, go to work, and other living essentials. As communities grow and residents look for more simplified lifestyles, pedestrian friendly environments that do not rely on the automobile will become more essential parts of community life. Residential neighborhoods should be planned with convenient connections and linkages to major employment areas, shopping areas, parks and open space. The following are the City's strategies for maintaining sustainability:

1. Explore mixed-use development projects for infill redevelopment near the downtown area.
2. Ensure pedestrian connections to high pedestrian volume areas such as schools or shopping centers from future residential developments.
3. Explore feasibility of establishing neighborhood commercial nodes when redevelopment occurs.

## Resiliency

Along with considerations for building sustainable neighborhood housing resilience is an important goal for the City of Hastings and the Metropolitan Area. Focusing on building in resiliency for Hastings means helping to build the foundation for a prosperous, equitable, livable, and sustainable future for Hastings. For building in resiliency into local planning, Hastings is encouraged to:

1. Implement compact development patterns and create more connected places to reduce auto-dependency and related generation of greenhouse gases.
2. Identify local measures that would result in reductions in water use, energy consumption, emission of greenhouse gases;
3. Identify local mitigation and adaptation strategies and infrastructure resiliency plans to protect against potential negative impacts to local economies, local resources, and infrastructure that result from more frequent or severe weather events.
4. Participate in programs that evaluate and share city sustainability practices, such as GreenStep Cities and the Regional Indicators Initiative.
5. Consider development or use community solar gardens.





## Available Resources

Housing Goal/ Need	Available Tool	Opportunity	Potential Partners
Opportunities for Multi-Generational Community Living.	Expedited Pre-application Process	The City will consider creating a pre-application process to identify ways to minimize unnecessary delay for projects that meet housing, land use, and density goals prior to formal application process	
	Fair Housing Policy	The City will continue to abide by Fair Housing Policy.	
	Livable Communities Demonstration Account (LCDA)	The City will continue to support LCDA grants for development proposals that connect housing to jobs, retail centers, and public transportation with a variety of housing types, and meet the 60% percent AMI requirement.	
	Participation in Housing Related Organizations	The City can and will consider participating in housing related organizations to meet overall community land use, housing and density goals.	Local and State Gov Agencies, Residents
	Planned Unit Developments (PUDs)	The City will consider PUDs to meet land use, housing and density goals that may not otherwise be permitted with traditional zoning requirements	Developers, Property Owners
	Site Assembly	The City can and will attempt to strategically acquire any foreclosed properties that are guided for high densities and represent a reasonable location to expect housing development.	
	Start-Up Loan Program	The City will, with appropriate partners assist first time home buyers with financing a home purchase and down payment assistance through dedicated loan program	Minnesota Housing, Dakota County CDA
	Home Improvement Loans	Assist homeowners in financing home maintenance projects to accommodate a physical disability. The City will work to provide information on potential resources to the best of its ability.	
	AUD Ordinance	The City will continue to review support the City's existing ordinance permitting construction of AUD units in residential zones to ensure multi- generational living in Hastings. .	
	Tax Abatement	The City will consider tax abatement for developments including rental units suitable for large families.	
	Consolidated RFP To MN Housing	This application provides funders the flexibility to assemble creative finance packages that best fit certain projects during the review and section process. The City will consider this for new housing funding.	
	Home Buyer Education	The City will consider partnering with the CDA and other agencies to offer resources to home buyers pre and post purchase.	
	Community Land Trust	The City will consider to establish a partnership with the Community Land Trust to establish and maintain affordable housing by maintaining a legal connection to a property without selling it. This will help the CLT to specify terms on which the property may be resold to ensure ongoing affordability.	
	Tax Increment Financing	The City will continue to utilize TIF to support redevelopment proposals to meet overall community land use, housing and density goals.	

Housing Goal/ Need	Available Tool	Opportunity	Potential Partners
<b>Maintenance of Existing Housing Units</b>	Home Improvement Loans	Assist homeowners in financing home maintenance projects to accommodate a physical disability. The City will work to provide information on potential resources to the best of its ability.	The State of Minnesota, Housing Finance Agency
	Subsurface Sewage Treatment System Repair Grant/Loan	This is provided to communities with noncomplying septic systems and straight pipes. This is helpful for homeowners who might not be able to pay for septic system replacement or upgrade. The City will provided resources for homeowners.	Minnesota Pollution Control Agency
	Property Tax Policies	The City will monitor and can alter their property tax policies to benefit those with low to moderate income and will benefit from lower property taxes.	
	Foreclosure Prevention	The City will not provide a foreclosure counselor but will provide resources for assistance and information on foreclosure counselors through the Minnesota Housing Authority. This is a free service.	State Government
	Step-Up Loan Program	This will not be considered this is administered through the State with approved lenders for those who own a home and want to re-finance at an affordable rate.	Minnesota Housing Finance Agency
	Rental License Inspection Program	The City will consider the use of this with creation and administration of rental license ordinances that would require licenser and inspection of all residential property that is rented.	
	Preservation of Low Income Housing Tax Credits	The City will seriously consider preservation of these properties to ensure that they are not phased out by creating a plan to prevent this and how they will replace these units if phased out.	
	CDBG	The City will more seriously consider provide assistance in applications for CDBG for Homeowners for affordable housing and create economic opportunities, primarily for persons of low and moderate income.	HUD, State Government
	Preservation of Manufactured Homes	The City will monitor and will ensure that the zoning code allows for manufactured housing. The City will also consider designation of sites for development to prevent landowners from selling for spec development.	
	Housing Improvement Areas	The City will consider financing housing improvements from feeds imposed on properties within that same area.	
<b>Development of New Affordable Housing for Households with Incomes at or Below 80% AMI</b>	Housing Trust Fund	The City will continue to support Dakota County's Housing Trust Fund Programs. These programs allow provide rental assistance options in the City of Hastings.	Dakota County Community Development
	HOME Program	The City in partnership with a non profit will consider to go after these grants to fund building, buying and rehabilitating affordable rental and owner housing.	State of Minnesota, Local Non Profits
	Housing Bonds	The City will consider participation in Housing Bonds, and use the proceeds to finance low-cost mortgages for lower-income first-time home buyers or the production of apartments at rents affordable to lower-income families.	
	Tax Abatement	The City will consider tax abatement for developments including rental units suitable for large families.	
	NOAH Impact Fund	The City will consider utilizing this tool to help finance the acquisition and preservation of naturally occurring affordable rental housing. This tool can assist with the preservation of affordable housing in the community.	

## Official Controls

The City of Hastings accepts the Metro Council forecast for a estimated population of 28,300 people 2040. The 2040 Land Use Plan is structured to accommodate this projected growth. The Metro Council projects 12,000 households in 2040. This will be accomplished through a range of housing densities. The City has six zoning districts that accommodate different housing densities show in Table 8.9. To accommodate growth while promoting the development of affordable housing units adjustments are recommended to the R-3 and R-4 minimum lot area as detailed in Chapter 4.

Table 8.8 - Current Minimum Lot Area by Zoning Districts						
District	R-1	R-2	R-3	R-4	Residential Mixed Use	R-6
Lot Area Minimum	9,000 Square Feet	7,000-One Home 9,700-Two Homes	5,000	2,500	15 Dwelling Units /Acre	2,500

Source: City of Hastings Zoning Ordinance

In addition, Planned Residential Developments are designed to encourage open space and clustering of housing units.

The 2040 Land Use Plan also has a range of densities. However, development decisions regarding specific tracts and parcels will be initiated through the workings of the development market and driven primarily by private investors. Planned Residential Developments will be encouraged, along with affordable and life-cycle housing.





