

City of Northfield

*City Hall
801 Washington Street
Northfield, MN 55057
northfieldmn.gov*



Meeting Agenda

Tuesday, March 10, 2026

6:00 PM

Work Session; Prior to Council Work Session

Council Chambers

Housing & Redevelopment Authority

**6:00 PM - WORK SESSION AGENDA
CALL TO ORDER AND ROLL CALL**

Chair: Sokup

Members: Beumer, Dahlen, Holmes, Ness, Peterson White, Zweifel

Youth Members: Kauffeld, Swanson

REGULAR AGENDA

1. [26-122](#) Local Housing Trust Fund Discussion

 Attachments: [1 - Ordinance 1034 LOCAL HOUSING TRUST FUND ESTABLISHED](#)
 [2 - DRAFT LHTF Policy](#)
 [3 - Redlined LHTF Policy](#)
 [4 - 2026 LHTF Menu](#)

2. [26-123](#) Manufactured Home Acquisition Program Discussion

 Attachments: [1 - Manufactured Home Acquisition Grant Application](#)
 [2 - Compliance Form 327.32 subd.1](#)

3. [26-124](#) Housing and Redevelopment Authority to review the status of HRA and City owned properties.

4. [26-125](#) Discuss Resolution Proclaiming the month of April 2026 Fair Housing Month.

 Attachments: [2 - FH resolution 2026](#)

5. [26-126](#) Staff Updates on Outstanding HRA Items

 Attachments: [1 - Link to City's Development Page](#)

ADJOURNMENT



Legislation Text

File #: 26-122, Version: 1

Housing and Redevelopment Authority Meeting Date: March 10, 2026

To: Members of the Housing and Redevelopment Authority

From: Melissa Hanson, Housing Coordinator

Local Housing Trust Fund Discussion

Action Requested:

Discuss the adoption of a Local Housing Trust Fund (LHTF) Policy to enable reimbursement from Minnesota Housing Finance Agency (MHFA), update existing Down Payment Assistance and Home Rehabilitation Loan programs, and establish basic program and funding parameters.

Summary Report:

Ordinance No. 1034, adopted by the City Council on April 19, 2022, established a Local Housing Trust Fund and designated the Housing and Redevelopment Authority (HRA) to administer the fund on behalf of the City. The prior HRA established a subcommittee to establish policy and the redlined version is included. In June 2025, the HRA was awarded \$150,000 from the Minnesota Housing Finance Agency (MHFA) to support the LHTF. These funds are provided on a reimbursement basis.

Due to the structure of the MHFA application, the awarded funds are restricted to use for down payment assistance and home rehabilitation loans. As part of due diligence, MHFA requires the HRA to adopt a formal Local Housing Trust Fund policy that clearly defines eligible uses, program structure, and administrative procedures.

Need for Policy Adoption:

Adoption of a Local Housing Trust Fund Policy is necessary for the following reasons:

1. MHFA Reimbursement Compliance

MHFA requires a locally adopted policy outlining program purpose, eligibility, and use of funds before reimbursement requests can be processed. Without an adopted policy, the HRA cannot access the awarded funds.

2. Program Updates and Alignment

The City's existing Down Payment Assistance and Home Rehabilitation Loan programs predate the MHFA award and do not fully align with current funding requirements. The policy will provide direction for updating these programs to ensure compliance with MHFA guidelines while maintaining consistency with local housing goals.

3. Establishing Clear Program Parameters

The policy establishes baseline parameters for the Local Housing Trust Fund, including:

- Eligible activities (down payment assistance and home rehabilitation loans)
- Income eligibility and general affordability targets
- Funding limits and basic loan terms

- Administrative roles and responsibilities
- Use of funds on a reimbursement basis

These parameters provide transparency, consistency, and accountability in the administration of housing funds.

Policy Review and Implementation

The draft Local Housing Trust Fund Policy is being presented for review to ensure it reflects Council and HRA priorities. Upon adoption, staff will proceed with updating program materials, implementing the revised programs, and submitting reimbursement requests to MHFA as eligible expenditures are incurred.

City Plans & Policies Relevance:

Adoption of the Local Housing Trust Fund Policy directly advances priorities identified in the City's adopted Comprehensive and Strategic Plans, which call for flexible local funding tools to support housing stability, expand homeownership, and preserve existing housing stock. The Plans specifically identifies down payment assistance and home rehabilitation financing as key strategies to address affordability gaps, substandard conditions, and the needs of aging homeowners. The proposed policy establishes the mechanism to implement these strategies, align existing programs with funding requirements, and leverage state resources to maximize local impact.

Attachment 1 - Ordinance No. 1034

Attachment 2 - Local Housing Trust Fund policy

Attachment 3 - Redlined Local Housing Trust Fund policy

Attachment 4 - 2026 Local Housing Trust Fund Menu

Alternative Options:

N/A

Financial Impacts:

Adopting a Local Housing Trust Fund Policy is a required and necessary step to access awarded MHFA funds, modernize existing housing programs, and establish a clear framework for administering local housing resources. This action supports the City's broader housing objectives and ensures effective stewardship of state and local funds.

Tentative Timelines:

~~August 31, 2021 – Local Housing Trust Fund (LHTF) presentation to HRA~~

~~November 2, 2021 – LHTF presentation to City Council~~

~~January 18, 2022 – Follow-up LHTF presentation to City Council~~

~~April 2022 – LHTF ordinance number 1034 established by City Council~~

~~October 17, 2023 – LHTF Subcommittee meeting~~

~~January 15, 2024 – LHTF Subcommittee and Property Disposition Subcommittee meeting~~

~~July 24, 2024 – LHTF Subcommittee meeting~~

~~August 21, 2024 – LHTF Subcommittee meeting~~

~~March 19, 2025 – LHTF Matching Funds Grant Application Submitted to MHFA~~

~~June 2, 2025 – MHFA informs HRA that application for matching funds of \$150,000 has been approved~~

~~March 10, 2026 - City Council to review proposed LHTF policy and provide feedback~~

~~April 21, 2026 - City Council to approve LHTF policy~~

ORDINANCE NO.1034

**AN ORDINANCE AMENDING NORTHFIELD CITY CODE, CHAPTER 2 –
ADMINISTRATION, ESTABLISHING A LOCAL HOUSING TRUST FUND**

THE CITY COUNCIL OF THE CITY OF NORTHFIELD DOES ORDAIN THAT:

SECTION 1. Northfield Code, Chapter 2 – Administration, Article I. – Generally, is hereby amended to add a new Division 4. – Local Housing Trust Fund, as follows:

Sec. 2-26—2-49. - Reserved.

DIVISION 4. - LOCAL HOUSING TRUST FUND

Sec. 2-50. – Definitions. The following words, terms and phrases, when used in this division, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

Persons of very low income means families and individuals whose incomes do not exceed 50 percent of area median income, as median income was most recently determined by the United States Department of Housing and Urban development for the Minneapolis-St. Paul-Bloomington, Minnesota-Wisconsin Metropolitan Statistical Area, as adjusted for smaller and larger families.

Persons of low income means families and individuals whose incomes do not exceed 80 percent of the area median income, as median income was most recently determined by the United States Department of Housing and Urban development for the Minneapolis-St. Paul-Bloomington, Minnesota-Wisconsin Metropolitan Statistical Area, as adjusted for smaller and larger families.

Persons of moderate income means families and individuals whose incomes exceed 80 percent, but do not exceed 120 percent, of area median income, as median income was most recently determined by the United States Department of Housing and Urban development for the Minneapolis-St. Paul-Bloomington, Minnesota-Wisconsin Metropolitan Statistical Area, as adjusted for smaller and larger families.

Sec. 2-51. – Establishment.

Pursuant to the authority granted to the city under Minnesota Statutes, Section 462C.16, a Local Housing Trust Fund is established to provide loans and grants to encourage the creation of affordable housing for rental housing and owner-occupied housing, to promote the preservation of existing affordable housing and naturally occurring affordable housing, and to provide rental assistance and homeownership assistance to persons of very low income, low income, and moderate-income.

Sec. 2-52. – Funding sources.

Pursuant to Minnesota Statutes, Section 462C.16, subd. 4, as determined by the city council, the Local Housing Trust Fund may be funded from multiple sources, which may include, but are not limited to the following:

- (a) Budgeted allocation of funds from the city’s Housing and Redevelopment Authority (HRA) levy as approved by the city council.
- (b) Private cash donations from individuals, organizations, and businesses designated for the Local Housing Trust Fund.
- (c) Grants and loans from a federal, state or local government or other private sources.
- (d) Bond proceeds.
- (e) Payments in lieu of participation in current or future affordable housing programs.
- (f) Matching funds from a federal or state Local Housing Trust Fund; or a state program designated to fund a Local Housing Trust Fund.
- (g) Principal and interest from Local Housing Trust Fund loan repayments and all other income from Local Housing Trust Fund activities, including but not limited to investment earnings.
- (h) The sale of real and personal property as approved and as designated by the city council.
- (i) Local government appropriations, development fees and other funds as designated from time to time by the city council.
- (j) Tax Increment Finance (TIF) pooled funds.
- (k) Other sources of funding approved by the city council.

Sec. 2-53. – Use of funds.

Pursuant to Minnesota Statutes, Section 462C.16, subd. 3, funds in the Local Housing Trust Fund may only be used for the following:

- (a) Making grants, loans, and loan guarantees for the development, rehabilitation, or financing of housing.
- (b) Matching other funds from federal, state, or private resources for housing projects.
- (c) Providing down payment assistance, rental assistance and home buyer counseling services to persons of very low, low, and moderate-income.

- (d) Payment of administrative expenses of the Local Housing Trust Fund in the maximum amount of ten percent of the balance of the Local Housing Trust Fund.
- (e) Financing the acquisition, demolition, and disposition of property for housing projects.
- (f) Financing construction of public improvements and utilities to aid proposed residential developments.
- (g) Financing the rehabilitation, remodeling, or new construction of housing.
- (h) Interim financing of public costs for housing projects in anticipation of a permanent financing source (i.e., construction financing, bond sale, etc.)
- (i) Other uses as permitted by law and approved by the city council.

Sec. 2-54. – Administration of Local Housing Trust Fund.

- (a) The Housing and Redevelopment Authority in and for the City of Northfield (the “HRA”) shall administer the Local Housing Trust Fund on behalf of the city.
- (b) Terms and Conditions of Repayment. The HRA shall determine the terms and conditions of repayment of loans and grants from the Local Housing Trust Fund, including but not limited to, the appropriate security and interest, if any, should repayment be required. Interest on loans and grants shall be as established by the HRA from time to time or at the time of approval of a specific project or program.
- (c) Annual Report. The HRA shall report annually to the city on the use of the Local Housing Trust Fund, including the number of loans and grants made, the number and types of residential units assisted, and the number of households provided rental assistance and down payment assistance. The city shall post the report on its Web site.

Sec. 2-55—2-65. - Reserved.

SECTION 2: This Ordinance shall take effect thirty days after its publication. Passed by the City Council of the City of Northfield, Minnesota, this 19th day of April, 2022.

ATTEST:



City Clerk



Mayor

First Reading	April 5, 2022
Second Reading	April 19, 2022
Date of Publication	April 27, 2022
Date Ordinance takes effect	May 27, 2022

VOTE: Y POWNELL Y GRABAU Y NAKASIAN Y NESS
 Y PETERSON WHITE Y REISTER Y ZUCCOLOTTO



10.05 LOCAL HOUSING TRUST FUND
HOUSING & REDEVELOPMENT AUTHORITY
Enabling Legislation: Ordinance No. 1034
Date Adopted: 04/21/2026
Revised:

1. PURPOSE

The City of Northfield has established a Local Housing Trust Fund to provide a source of funds to facilitate the housing needs of extremely low-, low- and moderate-income individuals and families of the City. The Local Housing Trust Fund shall be a permanent endowment and continually renewable source of revenue to provide loans, loan guarantees and grants to non-profit and for profit (as a City partner) housing developers for capital and soft costs necessary for 1) rental assistance and homeownership assistance to extremely low-, low- and moderate-income individuals and families; 2) for the rehabilitation and preservation of existing multi-family residential rental housing including Naturally Occurring Affordable Housing (NOAH); and 3) the creation of new affordable rental and owner-occupied housing.

This policy is intended to set forth the general requirements and guidelines regarding the use of the Local Housing Trust Fund. The Housing and Redevelopment Authority (HRA) may modify the terms at any time.

2. FUNDING THE LOCAL HOUSING TRUST FUND

The primary source of funding for the Local Housing Trust Fund is an annual budgeted allocation of funds from the City's HRA Tax Levy as approved by the City Council. Other sources for funding for the Local Housing Trust Fund may include, but are not limited to the funding sources listed in Sec. 2-52. of ordinance No. 1034 – Establishing a Local Housing Trust Fund.

HRA staff is directed to take all actions necessary to capitalize and maintain the fund balance in the Local Housing Trust Fund to the extent that funds are subject to restrictions as to their use by virtue of the source of such funds. The Local Housing Trust Fund will contain sub accounts to ensure that such restrictions as to the reuse of the funds are met.

3. OBJECTIVES

The objective of the Local Housing Trust Fund is to assist in funding programs and projects that create new affordable rental and homeownership housing opportunities and to rehabilitate and preserve existing affordable housing units in the City of Northfield.

Initiatives will strive to provide balanced and sustainable affordable housing options responsive to the present and future diversified needs in the community for extremely low-, low- and moderate-income households.

The Local Housing Trust Fund will promote community revitalization and reinvestment by creating and preserving viable, safe and well-maintained affordable housing developments and expanding options for affordable homeownership for extremely low-, low- and moderate-income households.

4. USE OF THE LOCAL HOUSING TRUST FUND

As a matter of policy, the Local Housing Trust Fund will only be used to assist proposed projects or programs to develop or preserve affordable housing opportunities for individuals and families at or below 115% Area Median Income.

The following general guidelines will be followed in connection with the use of funds from the Local Housing Trust Fund:

- a) The types of uses of the Local Housing Trust Fund will include, but not be limited to the following: i) the making of loans at interest rates below or at market rates, including no-interest, deferred, and forgivable loans, in order to strengthen the financial feasibility of proposed projects; (ii) the guaranteeing of loans; (iii) the provision of gap financing for affordable housing developments; (iv) the financing of acquisition, demolition, and disposition; (v) the financing of the construction of public improvements and utilities to aid proposed affordable residential developments; (vi) the financing of rehabilitation, remodeling, or new construction of affordable housing; (vii) tenant and project based rental assistance; (viii) administrative costs associated with affordable housing programs (not to

- exceed 10 percent of the fund's balance); and (ix) any other uses as permitted by applicable law and approved by the Council.
- b) The Local Housing Trust Fund may be used to provide interim/temporary financing of public cost for affordable housing projects in anticipation of a permanent financing source (i.e. construction financing, bond sale, etc.)
 - c) To the extent possible the Local Housing Trust Fund will be secured by liens, letters of credit, tax increment, or other forms of reasonable security.
 - d) Consideration regarding the establishment of applicable terms on loans from the Local Housing Trust Fund, including interest rates and deferral provisions, will be established by the City at the time of approval of a specific project or program.

5. PROCESS

In establishing projects and programs to be financed using the Local Housing Trust Fund, the HRA shall to the extent possible:

- a) Establish guidelines and criteria for each project or program to be assisted.
- b) Establish a timeframe for completing the project or program and the repayment terms to the Local Housing Trust Fund, if applicable.
- c) Prepare a financing plan for the project or program for review and approval by the HRA and by other entities as may be required by state law.

City of Northfield, Minnesota	Policy Number:
COMMUNITY DEVELOPMENT (Housing & Redevelopment Authority)	Adopted: CITY COUNCIL ORDINANCE NO. 1034, April 2022
LOCAL HOUSING TRUST FUND	Revised:

The City of Northfield

Local Housing Trust Fund Policy

I. PURPOSE

The City of Northfield has established a Local Housing Trust Fund to provide a source of funds to facilitate the housing needs of extremely low-, low- and moderate-income individuals and families of the City. The Local Housing Trust Fund shall be a permanent endowment and continually renewable source of revenue to provide loans, loan guarantees and grants to non-profit and for profit (as a City partner) housing developers for capital and soft costs necessary for 1) rental assistance and homeownership assistance to extremely low-, low- and moderate-income individuals and families; 2) for the rehabilitation and preservation of existing multi-family residential rental housing including Naturally Occurring Affordable Housing (NOAH); and 3) the creation of new affordable rental and owner-occupied housing.

This policy is intended to set forth the general requirements and guidelines regarding the use of the Local Housing Trust Fund. The Housing and Redevelopment Authority (HRA) may modify the terms at any time.

II. FUNDING THE LOCAL HOUSING TRUST FUND

The primary source of funding for the Local Housing Trust Fund is an annual budgeted allocation of funds from the City's HRA Tax Levy as approved by the city council. Other sources of funding for the Local Housing Trust Fund may include, but are not limited to the funding sources listed in Sec.2-52. of ordinance No. 1034 – Establishing a Local Housing Trust Fund.

HRA staff is directed to take all actions necessary to capitalize and maintain the fund balance in the Local Housing Trust Fund to the extent that funds are subject to restrictions as to their use by virtue of the source of such funds. The Local Housing Trust Fund will contain sub accounts to ensure that such restrictions as to the reuse of the funds are met.

III. OBJECTIVES

The objective of the Local Housing Trust Fund is to assist in funding programs and projects that create new affordable rental and homeownership housing opportunities and to rehabilitate and preserve existing affordable housing units in the City of Northfield. Initiatives will strive to provide balanced and sustainable affordable housing options

City of Northfield, Minnesota	Policy Number:
COMMUNITY DEVELOPMENT (Housing & Redevelopment Authority)	Adopted: CITY COUNCIL ORDINANCE NO. 1034, April 2022
LOCAL HOUSING TRUST FUND	Revised:

responsive to the present and future diversified needs in the community for extremely low-, very low-, low- and moderate-income households.

The Local Housing Trust Fund will promote community revitalization and reinvestment by creating and preserving viable, safe and well-maintained affordable housing developments and expanding options for affordable homeownership for extremely low-, low- and moderate-income households.

IV. USE OF THE LOCAL HOUSING TRUST FUND

As a matter of policy, the Local Housing Trust Fund will only be used to assist proposed projects or programs to develop or preserve affordable housing opportunities for individuals and families at or below 115% Area Median Income.

The following general guidelines will be followed in connection with the use of funds from the Local Housing Trust Fund:

1. The types of uses of the Local Housing Trust Fund will include, but not be limited to the following: (i) the making of loans at interest rates below or at market rates, including no-interest, deferred, and forgivable loans, in order to strengthen the financial feasibility of proposed projects; (ii) the guaranteeing of loans; (iii) the provision of gap financing for affordable housing developments; (iv) the financing of acquisition, demolition, and disposition; (v) the financing of the construction of public improvements and utilities to aid proposed affordable residential developments; (vi) the financing of rehabilitation, remodeling, or new construction of affordable housing; (vii) tenant and project based rental assistance; (viii) administrative costs associated with affordable housing programs (not to exceed 10 percent of the fund’s balance); and (ix) any other uses as permitted by applicable law and approved by the council.
2. The Local Housing Trust Fund may be used to provide interim/temporary financing of public cost for affordable housing projects in anticipation of a permanent financing source (i.e. construction financing, bond sale, etc.)
3. To the extent possible the Local Housing Trust Fund will be secured by liens, letters of credit, tax increment, or other forms of reasonable security.
4. Consideration regarding the establishment of applicable terms on loans from the Local Housing Trust Fund, including interest rates and deferral provisions, will be established by the City at the time of approval of a specific project or program.

City of Northfield, Minnesota	Policy Number:
COMMUNITY DEVELOPMENT (Housing & Redevelopment Authority)	Adopted: CITY COUNCIL ORDINANCE NO. 1034, April 2022
LOCAL HOUSING TRUST FUND	Revised:

V. PROCESS

In establishing projects and programs to be financed using the Local Housing Trust Fund, the HRA shall to the extent possible:

1. Establish guidelines and criteria for each project or program to be assisted.
2. Establish a timeframe for completing the project or program and the repayment terms to the Local Housing Trust Fund, if applicable.
3. Prepare a financing plan for the project or program for review and approval by the HRA and by other entities as may be required by state law.

DRAFT

2026 Annual Local Housing Trust Fund (LHTF) Funding Menu

City of Northfield, Minnesota

This menu establishes annual funding priorities, income targeting, and maximum award levels for the Local Housing Trust Fund. Amounts may be adjusted annually based on available revenues and Council direction.

1. Housing Stabilization & Prevention Programs

Program	Eligible Activities	AMI Target	Max Assistance	Key Conditions
Emergency Rental Assistance (Gap)	Short-term rent arrears, utility stabilization	≤60% AMI	\$50,000 to CAC	One-time assistance; housing stability plan required
Rental Assistance	Housing Stability for youth ages 14-24	≤30% AMI	\$35,000 to NUY	On-going monitoring and mentoring, Wall Flower Host and Host Home

2. Owner-Occupied Rehabilitation & Preservation

Program	Eligible Activities	AMI Target	Max Assistance	Key Conditions
Health & Safety Rehab	Code compliance, roof, electrical, plumbing	≤80% AMI	\$25,000 per unit	Deferred or forgivable loan
Critical Repair Grant	Emergency repairs preventing displacement	≤60% AMI	\$50,000 to TRCA	Immediate habitability threat

3. Homeownership Access & Retention

Program	Eligible Activities	AMI Target	Max Assistance	Key Conditions
Down Payment Assistance	First-time buyer assistance	≤110% AMI	\$25,000 per household	Resale restrictions apply

4. Predevelopment & Strategic Housing Tools

Program	Eligible Activities	AMI Target	Max Assistance	Key Conditions
HRA Predevelopment Activities	Design, site work, predevelopment	≤110% AMI	\$49,000	Predevelopment

5. Annual Allocation Guidance (Recommended)

Category	% of Annual LHTF	\$ of Annual LHTF
Housing Stabilization & Prevention	17-18%	\$85,000
Preservation & Rehabilitation	40–41%	\$203,256
Homeownership Programs	31–32%	\$154,257
Predevelopment & Strategic Tools	Up to 10%	\$49,000

6. Flexibility & Annual Adjustments

- Program caps may be waived for high-impact projects
- AMI targeting may be adjusted to align with MHFA or HUD programs
- Unused funds may roll between categories with HRA approval

This Funding Menu of the City's existing programming operationalizes the City's Local Housing Trust Fund Programming Guide and is intended to be updated annually in conjunction with the budget process.

As of 12/31/2025 the LHTF balance was \$168,597.

2026 funding:

\$150,000 MHFA Matching funds – MUST be programmed to DPA or Rehab

\$140,944 HRA tax levy – this is less than 40% due to other budgetary needs

\$31,972 State Affordable Housing Aid

\$491,513 to be budgeted for 2026



Legislation Text

File #: 26-123, Version: 1

Housing and Redevelopment Authority Meeting Date: March 10, 2026

To: Members of the Housing and Redevelopment Authority

From: Melissa Hanson, Housing Coordinator

Manufactured Home Acquisition Program Discussion

Action Requested:

The HRA to review recent manufactured home replacement case studies and discuss future manufactured home support strategies.

Summary Report:

Manufactured Home Acquisition Program: Plan Alignment
Plan Support and Policy Alignment

A manufactured home acquisition program is clearly supported by the City's Strategic and Comprehensive Plans. Collectively, these documents emphasize:

- Preservation of naturally occurring affordable housing;
- Replacement of substandard housing where rehabilitation is not cost-effective;
- Housing stability for low- and moderate-income households; and
- Targeted use of public resources to address documented health and safety concerns.

Manufactured housing-particularly owner-occupied homes-has consistently been identified as a critical component of Northfield's affordable housing stock. An acquisition model aligns with these goals by preventing displacement, improving housing quality, and supporting long-term stability for vulnerable households.

Historical Program Experience (2002-2013)

Between 2002 and 2013, the HRA administered a manufactured home acquisition grant program that assisted nine households in purchasing newer, code-compliant manufactured homes.

Key program parameters included:

- Household income at or below 80% Area Median Income (AMI) for Dakota County;
- The cost to bring the existing manufactured home into code compliance exceeded 25% of the estimated market value; and
- Grant assistance provided as a non-repayable grant.

Attachment 1 - Past Manufactured Home Acquisition Grant Application

Summary of Manufactured Housing Assistance Cases

In 2025, local inspections identified substandard, unsafe conditions in several manufactured homes within a community park. At the same time, regional partners (including Three Rivers Community Action and Rice

County HRA) were examining challenges related to aging manufactured housing stock, including the feasibility of rehabilitation versus full replacement. Within this context, two eligible households were supported through an emergency housing navigation program to address immediate safety concerns while also informing future policy development.

Both households exhibited similar characteristics and very low incomes. Each was offered two options: assisted relocation to alternative housing or assistance in acquiring a safe, code-compliant manufactured home within the park.

Case Summary: Attempted Purchase of an Existing Unit

One household attempted to purchase an early-1990s manufactured home already located in the park. Although an initial inspection was completed and identified corrections were made, the financing process revealed additional challenges, including title complications and significant unanticipated structural defects. Repair estimates greatly exceeded available resources, and the seller was unable to resolve the issues. The household ultimately purchased an older unit outside program standards and without an inspection. As a result, program funding was not utilized, though the effort required substantial staff time. This case illustrates the limited availability of safe, compliant units in the private market and the difficulty of coordinating among lenders, sellers, and purchasers.

Case Summary: Purchase of a New Manufactured Home

The second household pursued the purchase of a new manufactured home, resulting in a successful but highly complex process. Multiple funding sources were assembled, including contributions from the household, park ownership, and the HRA. The project required demolition of the existing unit, temporary relocation support, and extensive coordination among city departments, contractors, and utility providers. Although the home was delivered promptly, utility connection delays postponed occupancy. The cumulative city contribution exceeded \$12,000, and many staff hours were required. This case demonstrates that achieving high-quality housing outcomes in manufactured home communities is possible but resource-intensive.

Policy Implications

These cases highlight several systemic challenges in manufactured housing replacement and rehabilitation, including:

- Limited supply of safe, affordable units in the private market
- Complex financing barriers
- Significant infrastructure and utility coordination requirements for new home installation
- High staff involvement needed for navigation, translation, documentation, and interagency coordination
- Misalignment between program parameters and the realities of available housing stock

Collectively, the cases underscore the need for clearer program frameworks, stronger partnerships, and more robust resources to effectively support manufactured home replacement and to ensure long-term housing quality and stability for vulnerable residents.

Staff Capacity and Implementation Considerations

While these case studies confirm that manufactured home replacement can advance adopted housing goals, they also underscore significant operational challenges.

Key concerns include:

- The HRA has only one staff person, requiring frequent support from the Building and Administrative Departments.
- Each transaction involves individualized problem-solving, coordination with lenders, park management, contractors, utilities, and social service providers.

The 2025 experience demonstrates that manufactured home replacement is not a “light-touch” program. It is highly staff-intensive, episodic, and dependent on external actors and timelines that the City does not control.

City Plans & Policies Relevance:

A manufactured home acquisition model is well-aligned with the housing goals of the adopted Comprehensive and Strategic plans, particularly related to safety, preservation, and housing stability. However, both historical and recent experience indicate that:

- The program’s success is heavily dependent on staff capacity and cross-departmental involvement.
- Without dedicated staffing or a clearly limited scope, the program may not be sustainable at scale.

In summary, there is a strong and well-supported policy rationale for reestablishing a modernized version of the manufactured home acquisition program, however, staff capacity is limited.

Alternative Options:

Below is a partial menu of practical alternatives the HRA could pursue if it chooses not to reestablish or directly administer a manufactured home acquisition program. The options are organized from lowest staff impact to more intensive interventions, with an emphasis on policy alignment, feasibility, and clarity of tradeoffs.

1. Limit the City’s Role to Housing Navigation and Safety Response

(Lowest administrative burden)

Description

Use existing Emergency Housing Navigation and CAC partnerships to respond only when units are determined to be unsafe, rather than operating a standing acquisition program.

How it works

- Building Department identifies unsafe units.
- HRA provides in partnership with CAC:
 - Relocation assistance,
 - Short-term rental navigation, and
 - Limited financial assistance using existing programs.
- No City involvement in home purchase, demolition coordination, or lender engagement.

Pros

- Minimal additional staff time.
- Clear division of roles.
- Flexible, case-by-case response.
- Avoids long, complex transactions.

Cons

- Results in loss of manufactured home units.
- Does not preserve ownership opportunities within parks.
- May increase rental demand elsewhere.

Best used when

- Safety concerns are urgent and staffing is constrained.

2. Establish a Capped, Invitation-Only Pilot Program (Controlled workload, policy-aligned)

Description

Create a small, time-limited pilot (e.g., 1-2 households per year) with strict eligibility and predefined assistance levels.

How it works

- Program activated only when:
 - A unit is formally deemed unsafe, and
 - External funding or partner support is available.
- Fixed grant amount.
- No open application process.

Pros

- Predictable staff workload.
- Maintains alignment with housing plans.
- Allows learning without long-term commitment.

Cons

- Does not meet all potential need.
- Requires clear communication to manage expectations.

Best used when

- The City wants to retain the tool but avoid scale and complexity.

3. Shift Manufactured Home Replacement to Park Owners (Structural solution, reduced City administration)

Description

Work with manufactured home park owners to embed replacement or reinvestment expectations into park management practices.

How it works

- Encourage or require:
 - Park-funded replacement assistance,
 - Reinvestment standards tied to code enforcement, or
 - Long-term affordability agreements for replacement units.
- City role focuses on policy, oversight, and enforcement-not transactions.

Pros

- Reduces City's direct involvement.
- Aligns responsibility with ownership.
- Scalable and sustainable over time.

Cons

- Requires negotiation and political will.
- May not address affordability without safeguards.

Best used when

- Parks are under unified ownership and engaged.

Bottom Line

If the HRA/City chooses not to administer a manufactured home acquisition program, the City still has credible, plan-consistent alternatives. The most realistic near-term options are:

- Housing navigation and safety-based response,
- A tightly capped pilot, or
- Shift Manufactured Home Replacement to park owners.

Each menu option preserves alignment with adopted plans.

Financial Impacts:

The original City/HRA Manufactured Home Acquisition Program envisioned providing grants of up to \$10,000 to support the purchase of a newer, code-compliant manufactured home or to assist with a down payment on a traditional single-family home. In both scenarios, the program also covered the cost of removing the existing manufactured home. Current demolition expenses range from \$8,000 to \$12,000, depending on the age and size of the structure. As a result, the total cost to replace each manufactured home under this program is estimated at approximately \$18,000 to \$22,000 per unit.

This program aligns with the goals and eligibility requirements of the Local Housing Trust Fund (LHTF). The current LHTF balance is \$491,513, with \$150,000 already allocated to down payment assistance and home rehabilitation.

Tentative Timelines:

N/A

MANUFACTURED HOME ACQUISITION GRANT PROGRAM

Application

A program of the City of Northfield
Funded through the
Community Development Block Grant Program



**CITY OF NORTHFIELD
MANUFACTURED HOME ACQUISITION PROGRAM**

1. Program Goals

The City of Northfield has two manufactured home parks: Viking Terrace and Florella's Manufactured Home Park. Many of the manufactured homes in both parks are in need of repair in order to bring them into compliance with local, state and federal codes. However, many manufactured homeowners may lack the resources needed to perform these repairs. In many cases, the condition of the manufactured home is such that the best option is to remove the existing unit and replace it with a code compliant unit.

The goal of this Program is to provide safe, decent housing for low- and moderate-income households by disposing of the substandard manufactured home unit and providing the Household with a grant of up to \$10,000 to either purchase a new(er) code compliant manufactured home or for use towards a down payment or eligible closing costs on a traditional home.

In order to determine the eligibility of a particular manufactured home for this Program, an inspection of the unit will be conducted by a staff person from the City of Northfield Building Department. The inspection will determine if the unit is code compliant. If a unit is not code compliant and the estimated cost of bringing the unit into compliance is more than 25% of the estimated value of the unit, the unit will be considered eligible for the Program. Upon Program approval the manufactured home will be demolished and removed by a contractor designated by City staff. Upon closing or at time of purchase, up to \$10,000 will be granted to the applicant to use towards the purchase of a newer code compliant manufactured home or to be used as a down payment or for eligible closing costs on a traditional home.

2. Program Administration:

A. Eligibility Requirements:

Applicant(s) for the City of Northfield Manufactured Home Acquisition Program must meet the following criteria:

- (1) Gross family income must not exceed 80% of the Dakota County median income level adjusted according to family size. See Exhibit A for a listing of median income requirements for this Program. These income guidelines are updated annually by HUD.

- (2) Manufactured homes assisted through this Program must be owner-occupied. This means the applicant must own and occupy the unit as his/her primary place of residence. Manufactured home park owners are not eligible for this Program.
- (3) Applicant(s) must not own an interest in any residential property other than the property subject to this Program, including residential property being used for rental purposes.

B. Application Process:

- (1) Application forms are available at City Hall in the Housing and Redevelopment Office or online at <http://www.ci.northfield.mn.us/housing/housingprograms>. Completed applications must be returned to the City of Northfield Housing Department, Attn: Program Administrator. Completed applications shall be reviewed and evaluated for approval in the order in which they are received. Applicant(s) are required to review and consent to all terms and conditions stated herein or otherwise delivered to the applicant(s) in writing.
- (2) If the applicant meets the specified income guidelines, the Program Administrator will arrange for staff from the City of Northfield Building Department to complete an inspection of the existing manufactured home in order to determine the cost of repairs needed for code compliance. The estimated cost of repairs required to bring the unit into code compliance must be 25% or more of the total estimated value of the manufactured home to qualify for the Program. City staff will consult with local vendors and lenders in determining the cost of repairs and the value of the existing manufactured home.
- (3) If the cost of repairs is determined to be 25% or more of the total value of the manufactured home, the applicant will be notified by the Program Administrator of his/her eligibility to proceed with the Program.
- (4) If a manufactured home is inspected and found to have code violations, but is determined ineligible for the Program, the owner of such unit shall still be responsible for correcting code violations at his/her own expense. In circumstances where this occurs, applicants may be eligible for the Manufactured Home Rehabilitation Program. Please contact the City of Northfield Program Administrator for further information on this program.

- (5) Applicant(s) and all other adult persons residing in the manufactured home are required to provide income verification. This includes copies of the previous year's income tax return, and pay stubs from the last 12 weeks of employment.
- (6) Applicant(s) and all other adult persons residing in the manufactured home may be required to submit, if applicable, copies of marriage licenses, driver's licenses, birth certificates, proof of citizenship, divorce decrees or separation decrees.
- (7) No Program fees are required of applicants.
- (8) The Program Administrator shall review all applications and supporting documentation for compliance with the requirements of the Program. A commitment letter will be sent to the applicant(s) if eligibility is met and funds are available for assistance. A notice will be sent if eligibility is not met or if funds are no longer available for assistance. Effort will be made to notify the applicant(s) within five (5) working days of submission to the Program Administrator of the completed full application.
- (9) Commitment letters will expire 90 days from the date of issuance unless, prior to said expiration date, an executed purchase agreement or a building permit and a letter of commitment for primary financing has been received by the Program Administrator. The City shall place any re-application on the list of other applications in the order of receipt.
- (10) Upon approval of a full application, applicant(s) will be contacted by the salvage contractor designated by the City of Northfield in order to coordinate and establish a date of demolition/salvage of the existing manufactured home.
- (11) Program grant funds will be delivered to the primary financing institution on the day of closing and will be made payable both to the Applicant and the financing institution.

C. Financial Assistance and Terms:

- (1) The maximum assistance under the Program shall not exceed \$10,000 for downpayment/closing costs, and \$3,000 for demolition of the existing manufactured home.
- (2) First-time homebuyers who opt to use the amount awarded towards the down payment or closing costs on the purchase of a traditional

home are not eligible to receive down payment assistance through the Northfield Housing Assistance Program (NHAP).

- (3) For those applicants who wish to use the amount awarded towards the down payment or closing costs on the purchase of a traditional home, but are not yet ready to purchase a home, the City will hold the approved funds. The funds will be available to the applicant for up to 90 days, or within 45 days of a signed purchase agreement. If, after this time period the applicant has not used the funds or has not signed a purchase agreement acceptable to the City, the funds will be returned to the pool for use by other applicants.
- (4) Funds paid under this Program are in the nature of a grant, and no repayment is required unless the funds are used towards the purchase of a single-family home rather than a new(er) manufactured home.

D. Repayment:

- (1) If a traditional home is being purchased, the applicant shall execute a promissory note and a mortgage against the real property, which mortgage shall be subordinate only to the mortgage lien of the primary financing for the purchase, and which mortgage shall be recorded in the Office of the County Recorder.
- (2) If the traditional home is sold, transferred or otherwise conveyed, or in the event of any default under the terms of any security agreement or mortgage in favor of the City or under any prior security agreement or mortgage, then any principal balance owing to the City at that time shall be immediately due and payable and shall be repaid in full.
- (3) Funds recaptured under this program will be placed back into the Manufactured Home Acquisition Program and not into the Northfield Housing Assistance Program.

E. Closing/Funding Procedure:

The City will provide to the applicant a letter of approval of the loan and a statement of the amount of assistance to be provided, and will disburse funds as follows:

- (1) If the applicant is purchasing a code compliant manufactured home:

- a. Prior to purchase, the City Building Department will inspect the replacement unit to verify that it is code compliant. If, due to the location of the unit, the City Building Department is unable to inspect the unit, the applicant shall provide certification from the appropriate authorities that the unit is code compliant. If at any time before closing it is determined that the replacement unit is not code compliant, the applicant must bring the unit into compliance at his/her expense prior to the City releasing funds to the financing institution.
 - b. Prior to closing, the financing institution shall provide to the City a copy of the purchase agreement and the commitment for primary financing.
 - c. Grant proceeds will be transferred to the financing institution and made co-payable to the grant recipient and the financing institution.
 - d. The financing institution shall be responsible for disbursing grant proceeds and applying them to the purchase of the code compliant manufactured home.
 - e. The financing institution shall be responsible for obtaining a properly executed grant of secured interest, affidavits of income and any other forms required by the City.
- (2) If the applicant is purchasing a traditional home:
- a. Prior to closing, the financing institution shall provide to the City a copy of the purchase agreement and the commitment for primary financing.
 - b. Grant proceeds will be transferred to the financing institution and made co-payable to the grant recipient and the financing institution.
 - c. The financing institution shall be responsible for disbursing grant proceeds and applying them to eligible closing costs and/or down payment, as directed by the City.
 - d. The financing institution shall be responsible for obtaining a properly executed promissory note, mortgage, affidavits of income and other forms required by the City. The financing institution shall file the original of the mortgage in the office of the County Recorder and shall return a copy of the fully executed mortgage and originals of the promissory note and all other forms to the Program

Administrator. The original of the recorded mortgage shall be delivered to the Program Administrator. Copies of all documents will be provided to the grant recipient.

- e. It shall be understood by the financing institution that the mortgage in favor of the City shall be subordinate to the purchase money mortgage of the financing institution. No clause allowing additional amounts to be added to the lien of the first mortgage in the future shall be incorporated into the first mortgage.

ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS AND GUIDELINES DESCRIBED HEREIN:

Applicant/ grant recipient

Date

Co-Applicant/ grant recipient

Date

If you have any questions regarding these guidelines, please contact:

City of Northfield, Attn: Program Administrator
801 Washington Street
Northfield, MN 55057
Phone: (507) 645-3047 Fax: (507) 645-3055
www.ci.northfield.mn.us

**COMMUNITY DEVELOPMENT BLOCK GRANT INCOME LIMITS
CITY OF NORTHFIELD**

Effective: Effective December 11, 2012

Family Size	80% of AMI Income Limits
1	\$45,100
2	\$51,550
3	\$58,000
4	\$64,400
5	\$69,600
6	\$74,750
7	\$79,900
8	\$85,050

- Gross Annual Household Income: 80% or less of the Median Income (family size) for Dakota County.

**CITY OF NORTHFIELD
MANUFACTURED HOME ACQUISITION PROGRAM
TENNESSEN WARNING**

Minnesota law requires that you be informed of your rights as they pertain to the Private information collected from you. Private data is that information which is available to you, but not to the public. The personal information we collect about you is private.

Furnishing your social security number and gender is not required, but other information collected from you or from other agencies or individuals authorized by you is required and is used to determine your eligibility for a City of Northfield Manufactured Home Acquisition Program. If you will not supply the required information, the City of Northfield ("City") will not be able to determine your eligibility for the Loan.

The dissemination and use of the private data we collect is limited to that necessary for the administration and management of the Manufactured Home Acquisition Program. Persons or agencies with whom this information may be shared include:

1. City personnel administering the Housing Assistance Program.
2. The City attorney and support staff in the City attorney's office.
3. Federal, state, local and contracted private auditors.
4. Rice or Dakota County personnel administering the Community Development Block Grant program.
5. Personnel at the financial institution from which you obtain your primary loan.
6. Those individuals or agencies to which you give your express written permission.
7. Law enforcement personnel in the case of suspected fraud.

Unless otherwise authorized by state statute or federal law, other government agencies utilizing the reported private data must also treat the information as private.

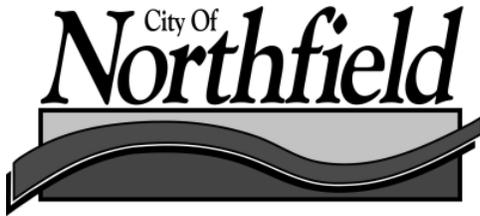
You may wish to exercise your rights contained in the Minnesota Government Data Practices Act. These rights include:

1. The right to see and obtain copies of the data maintained about you;
2. The right to be told the contents and meaning of the data; and
3. The right to contest the accuracy and completeness of the data.

To exercise these rights, contact the City of Northfield City Clerk at 801 Washington, Northfield, MN 55057; (507) 645-8833.

I have read and understand the above information regarding my rights as a subject of government data.

Loan Applicant	Date	Co-Applicant	Date
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Documentation Requirements

Thank you for requesting an application for the Northfield Manufactured Home Acquisition Program. To speed the processing of your application, please submit the following:

1. Complete the attached application form.
2. Submit the last 12 weeks of paystubs for all applicants for all jobs worked, beginning with the most recent paycheck and going back 12 weeks.
3. Submit a Verification of Employment Statement from all employers for all applicants.
4. Submit statements or stubs for all other income sources for the last 12 weeks for all applicants/residents
5. Submit the most recent Federal & State Income Tax forms as filed, complete with all schedules, attachments and W-2's for all applicants for all jobs worked.
6. Verification of marital status - marriage certificate, decree of divorce/separation, etc. (if required)
7. Proof of Ownership of Current Manufactured Home

Applications CANNOT be processed without this information. If you have any questions or concerns, please contact the Program Administrator for the City of Northfield at 507-645-3047.

City of Northfield
Community Development Block Grant Programs
Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of grants related to a dwelling in order to monitor the Grantor's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Grantor may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you choose not to furnish this information, under Federal regulations, this Grantor is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Grantor must review the above material to assure that the disclosures satisfy all requirements to which the Grantor is subject under applicable state law for the particular type of grant applied for.)

DOES YOUR FAMILY HAVE A *FEMALE* HEAD OF HOUSEHOLD? Yes No

What is the primary language of the Household: English Spanish Russian
Somali Vietnamese Hmong Other: _____

Race of Buyer: White Asian Asian & White Black/African American
Black/African American & White Native Hawaiian/Pacific Islander
American Indian/Alaskan Native American Indian/Alaskan Native & White
Other

Ethnicity of Buyer: Hispanic Not Hispanic

U.S. Citizen: Yes No

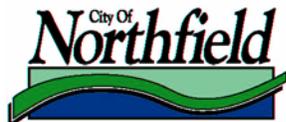
CO-BORROWER:

Gender: Male Female

Race of Buyer: White Asian Asian & White Black/African American
Black/African American & White Native Hawaiian/Pacific Islander
American Indian/Alaskan Native American Indian/Alaskan Native & White
Other

Ethnicity: Hispanic Not Hispanic

U.S. Citizen: Yes No



City of Northfield

801 Washington Street, Northfield, Minnesota 55057

Phone: (507) 645-3047 FAX (507) 645-3055

NORTHFIELD MANUFACTURED HOME ACQUISITION PROGRAM

A. HOUSEHOLD INFORMATION

Date of Application			
Name of Applicant		Name of Co-Applicant	
Social Security Number		Social Security Number	
Address			
City, State, Zip			
Home Phone Number	Work Phone Number (For whom?)	Cell Phone Number (Phone belongs to?)	
Email Address			
Marital Status ◇ - Married ◇ - Separated ◇ - Unmarried (The category 'Unmarried' includes single, divorced, and widowed persons)			

HOUSEHOLD COMPOSITION

****LIST EVERYONE LIVING IN YOUR HOUSE****

Family/Household Member Name	Relationship	Age*	Gender*
	Applicant		
	Co-Applicant		

* For persons other than Applicant or Co-Applicant

B. INCOME

List all income sources from all persons residing in your house. Examples include: Employment, Welfare, Social Security or SSI, Pensions, Disability, Armed Forces Reserves, Unemployment Compensation, Alimony or Child Support, Rental Income, etc.

Employment:

Family/Household Member	Employer	Position	# of Years Employed	Rate of Pay

Other Income:

Family/Household Member	Source	Amount	How Often? (weekly, monthly, etc.)

C. ASSETS

<u>Checking Account</u> Bank:	<u>Savings Account</u> Bank:	<u>Other Account</u> Bank:	<u>Other Account</u> Bank:
Balance:	Balance:	Balance:	Balance:
Residential Property owned by applicant: please list complete address(es)			
Residential Property owned by applicant and used for rental: please list complete address(es)			

D. REQUESTED ASSISTANCE

_____ I am planning to purchase a code-compliant replacement manufactured home

_____ I am planning to purchase a single-family home, townhome or condominium

CERTIFICATION AND SIGNATURES:

I/We certify that we have read and understand the Manufactured Home Acquisition and Demolition Guidelines attached to this application.

I/We certify that all information provided for the purpose of qualifying for the City of Northfield Manufactured Home Acquisition and Demolition Program is true and complete to the best of my/our knowledge. I/We understand that false statements or information may be punishable under state law and will result in termination of financial assistance and demand for repayment of all grant funds received. I/We understand that the City will retain this application whether or not it is approved and that, if approved, this application will be incorporated into the relevant documents necessary to receive financial assistance.

I/We authorize the City of Northfield and its authorized agents to conduct an inquiry to verify any or all information contained in this application. This information will be used for the sole purpose of determining eligibility for the City of Northfield's Manufactured Home Acquisition and Demolition Program. I/We release the City of Northfield and its authorized agents from any and all liability resulting from any inquiries related to verification of this information.

Applicant Signature

Date

Co-Applicant Signature

Date

To return this application or to receive answers to your questions, please contact:

Program Administrator
City of Northfield
Housing Department
801 Washington Street
Northfield, MN 55057

Phone: (507) 645-3047
Fax: (507) 645-3055

Notice of Compliance Form as required in Minnesota Statutes, section 327.32, subdivision 1

This notice must be completed and signed by the purchaser(s) and the seller(s) of the used manufactured home described in the purchase agreement and on the bottom of this notice before the parties transfer ownership of a used manufactured home constructed after June 14, 1976.

Electric ranges and clothes dryers must have required four-conductor cords and plugs. For the purpose of complying with the requirements of section 327B.06, a licensed retailer or limited retailer shall retain at least one copy of the form required under this subdivision.

Complies Correction required
Initialed by Responsible Party: Buyer Seller

Solid fuel-burning fireplaces or stoves must be listed for use in manufactured homes, Code of Federal Regulations, title 24, section 3280.709 (g), and installed correctly in accordance with their listing or standards (i.e., chimney, doors, hearth, combustion, or intake, etc., Code of Federal Regulations, title 24, section 3280.709 (g)).

Complies Correction required
Initialed by Responsible Party: Buyer Seller

Gas water heaters and furnaces must be listed for manufactured home use, Code of Federal Regulations, title 24, section 3280.709 (a) and (d)(1) and (2), and installed correctly, in accordance with their listing or standards.

Complies Correction required
Initialed by Responsible Party: Buyer Seller

Smoke alarms are required to be installed and operational in accordance with Code of Federal Regulations, title 24, section 3280.208.

Complies Correction required
Initialed by Responsible Party: Buyer Seller

Carbon monoxide alarms or CO detectors that are approved and operational are required to be installed within ten feet of each room lawfully used for sleeping purposes.

Complies Correction required
Initialed by Responsible Party: Buyer Seller

Egress windows are required in every bedroom with at least one operable window with a net clear opening of 20 inches wide and 24 inches high, five square feet in area, with the bottom of windows opening no more than 36 inches above the floor. Locks, latches, operating handles, tabs, or other operational devices shall not be located more than 54 inches above the finished floor.

Complies Correction required
Initialed by Responsible Party: Buyer Seller

The furnace compartment of the home is required to have interior finish with a flame spread rating not exceeding 25, as specified in the 1976 United States Department of Housing and Urban Development Code governing manufactured housing construction.

Complies

Correction required

Initialed by Responsible Party: Buyer

Seller

The water heater enclosure in this home is required to have interior finish with a flame spread rating not exceeding 25, as specified in the 1976 United States Department of Housing and Urban Development Code governing manufactured housing construction.

Complies

Correction required

Initialed by Responsible Party: Buyer

Seller

The home complies with the snow load and heat zone requirements for the state of Minnesota as indicated by the data plate.

Complies

Correction required

Initialed by Responsible Party: Buyer

Seller

The parties to this agreement have initialed all required sections and agree by their signature to complete any necessary corrections prior to the sale or transfer of ownership of the home described below as listed in the purchase agreement.

The state of Minnesota or a local building official has the authority to inspect the home in the manner described in Minnesota Statutes, section 327.33, prior to or after the sale to ensure compliance was properly executed as provided under the Manufactured Home Building Code.

Signature of Purchaser(s) of Home

.....date.....

.....date.....

Print name as appears on purchase agreement

Print name as appears on purchase agreement

Signature of Seller(s) of Home

.....date.....

.....date.....

Print name and license number, if applicable

Print name and license number, if applicable

(Street address of home at time of sale)

(City/State/Zip)

Name of manufacturer of home

Model and year

Serial number



Legislation Text

File #: 26-124, Version: 1

Housing and Redevelopment Authority Meeting Date:

To: Members of the Housing and Redevelopment Authority

From: Melissa Hanson, Housing Coordinator

Housing and Redevelopment Authority to review the status of HRA and City owned properties.

Action Requested:

The HRA to review the status of HRA and City owned properties

Summary Report:

The City's 2025-2028 Strategic Plan and Northfield 2045 Comprehensive Plan both prioritize the use of publicly owned land-including City and HRA holdings-for housing production, infill development, equitable investment, and sustainability. Redevelopment of these parcels is essential to achieving adopted City goals.

Key Properties

- Southbridge (~7.27 acres)
 - Major redevelopment opportunity
 - Supports mixed-income housing and neighborhood-serving uses
 - Consistent with Transform/Strengthen designations
 - Survey, Phase I Environmental and GeoTech complete
- Meadows Park (~4.5 acres)
 - Suitable for mixed-income and amenity rich development
 - Aligns with housing production and infill policies
 - Survey, Phase I Environmental and GeoTech complete
- 706/716 2nd Street
 - Walkable location adjacent to Way Park
 - Suitable for multi-family or missing middle infill housing
 - Survey is complete
- 308 Cherry Street
 - Strong candidate for missing middle infill
 - Supports affordable housing targets
 - Survey complete
- 315 Linden Drive
 - Located in an reinvestment area
 - Supports small-scale affordable or workforce housing infill
 - Survey complete
- 2330 Elianna Drive
 - Currently listed on the MLS at \$305,000

City Plans & Policies Relevance:

Redevelopment of HRA and City-owned parcels directly advances the City’s housing, equity, sustainability, and fiscal priorities. These properties are essential to meeting housing production goals, supporting infill and equitable investment, and strengthening long-term community resilience.

Staff recommends continued advancement of redevelopment planning for these sites in alignment with adopted City goals.

Alternative Options:

N/A

Financial Impacts:

N/A

Tentative Timelines:

N/A



Legislation Text

File #: 26-125, **Version:** 1

Meeting Date: March 10, 2026

To: Housing and Redevelopment Authority
Ben Martig, City Administrator

From: Melissa Hanson, Housing Coordinator

Discuss Resolution Proclaiming the month of April 2026 Fair Housing Month.

Action Requested:

Staff Recommends the HRA review a Resolution Proclaiming the Month of April 2026 as Fair Housing Month in Northfield.

Summary Report:

The City of Northfield adopted a Fair Housing Statement in 2023. The Fair Housing Statement is meant to be a living document. An annual proclamation acknowledges the importance of Fair Housing and Diversity, Equity and Inclusion to our community. An annual proclamation also acknowledges that there are still barriers to equal housing and our community actively works to break those barriers down. An annual proclamation also fulfills the City's obligation to Affirmatively Further Fair Housing as a recipient of Federal Funds through the Community Development Block Grant (CDBG).

The Housing and Redevelopment Authority has moved support for the attached Resolution Proclaiming the Month of April 2026 as Fair Housing Month in Northfield.

Attachment 1 - Northfield's Fair Housing Statement

Attachment 2 - Draft Fair Housing Proclamation Resolution

History:

On April 11, 1968, President Lyndon Johnson signed the Civil Rights Act of 1968, which was meant as a follow-up to the Civil Rights Act of 1964. The 1968 Act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968).

The federal Fair Housing Act prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex (including gender, gender identity, sexual orientation, and sexual harassment)
- Familial Status (marital status)

- Disability

The Minnesota Human Rights Act, or MHRA, is the state’s civil rights statute. Analogous to the federal Fair Housing Act, it has protections against discrimination in public and private housing, as well as lending and public accommodations. However, the MHRA adds additional protections for residents of Minnesota in a number of important ways. First, it adds the following additional protected classes:

- Status with Regard to Public Assistance
- Creed

It also extends the reach of the law to housing providers of properties not covered by the Fair Housing Act, such as owner-occupied fourplexes and, in some cases, those who rent out rooms in their home.

Over the course of 54 years, the law has made a difference in the lives of countless families and communities. However, the truth of the matter is that we have not fully achieved the goals of the Fair Housing Act.

Many of our neighborhoods remain as segregated today as they were in the middle of the 20th century, and the racial wealth gap is wider now than it was when the Fair Housing act was passed. It is our shared duty to work together to ensure that every person has equitable access to all of the opportunities our community provides and that no one faces barriers to getting a good education, having quality health care, eating healthy food, or finding stable employment that allows their family to thrive solely because of where they live.

As a community, we are committed to doing all we can to end unlawful housing discrimination and advance equity for all underserved populations, fulfilling the full promise of the Fair Housing Act.

Alternative Options:

N/A

Financial Impacts:

N/A

Tentative Timelines:

The City Council will adopt the Resolution Proclaiming the month of April 2026 as Fair Housing Month in Northfield at the next regular City Council meeting on March 17, 2026.

CITY OF NORTHFIELD, MN
CITY COUNCIL RESOLUTION 2026-XXX
FAIR HOUSING MONTH PROCLAMATION

- WHEREAS, The Fair Housing Act, enacted on April 11, 1968, enshrined into federal law the goal of eliminating racial segregation and ending housing discrimination in the United States; and
- WHEREAS, The Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, familial status, national origin, and disability, and commits recipients of federal funding to affirmatively further fair housing in their communities; and
- WHEREAS, The Minnesota Human Rights Act, enacted in 1973, adds additional protections for residents of Minnesota, and prohibits discrimination in housing based on status with regard to public assistance and creed; and
- WHEREAS, The City of Northfield is committed to the mission and intent of Congress to provide fair and equal housing opportunities for all; and
- WHEREAS, Our social fabric, the economy, health, and environment are strengthened in diverse, inclusive communities; and
- WHEREAS, While there has been some progress in Fair Housing in our community, discrimination persists, and many communities remain segregated; and
- WHEREAS, Acts of housing discrimination and barriers to equal housing opportunity are repugnant to a common sense of decency and fairness.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL THAT:
The month of April, 2026 is Fair Housing Month in The City of Northfield as an inclusive community committed to fair housing, and to promoting appropriate activities by private and public entities to provide and advocate for equal housing opportunities for all residents and prospective residents of the City of Northfield.

PASSED by the City Council of the City of Northfield on this 17 day of March, 2026.

ATTEST

City Clerk

Mayor

VOTE: ___ ZWEIFEL ___ HOLMES ___ SOKUP ___ NESS
 ___ PETERSON WHITE ___ BEUMER ___ DAHLEN



Legislation Text

File #: 26-126, **Version:** 1

HRA Meeting Date: March 10, 2026

To: Members of the Housing and Redevelopment Authority

From: Melissa Hanson, Housing Coordinator

Staff Updates on Outstanding HRA Items

Action Requested:

No action requested. There are several outstanding items related to Community Development and the HRA. A summary update on each item is provided below. Staff will also provide a verbal update during the meeting, and the Board may discuss any item individually as desired.

Summary Report:

City Redevelopment Projects, EDA, HRA, Planning Applications & Related Updates

See hyperlink in the attachment of this agenda item.

- Cleanup update

Staff from Housing, Engineering, and Streets Department have coordinated on planning for upcoming community cleanup activities. Prior to the establishment of the Citywide Cleanup in 2021, the HRA operated and funded a labor-intensive Fall Cleanup pilot at Viking Terrace and later at Riverside to address ongoing issues with improper disposal of large household items in rights-of-way. Staff have also recently met with the owners of Viking Terrace and Riverside to discuss site needs and ensure alignment with this year's cleanup approach.

- Development updates

The Archer, located at 212 Division Street South, previously received conditional City Redevelopment Tax Increment Financing (TIF) assistance for a mixed use residential and commercial building. Rebound Partners announced last November that the current redevelopment plans in downtown Northfield are not financially viable at that time. Staff is in ongoing discussions with Rebound on the development. Concurrently, staff is actively initiating enforcement requirements for site aesthetic and safety improvements to the site while development plans are being revisited. More information will be shared when available.

Heritage Lofts, located at 2125 Declaration Street (adjacent to the Mosaic apartments), has submitted a site plan review application proposing approximately 138 units. The development is in an active Housing TIF District certified by City Council in 2022. Staff are working with the developer to meet the affordability and sustainable building policy requirements in consideration of a potential TIF agreement. More information will be shared when available.

Harvest Hills is a 70+ unit proposed phased residential development located just west of the middle

school. Phase I includes 38 units, and the developer has submitted a TIF request for consideration. The proposed use of TIF would support eight (8) units of housing affordable to households at 50% AMI for Phase 1. The project is not currently within an active TIF District. Staff will continue reviewing project details and will provide updates as the development advances.

Cedar Meadows is a proposed residential development located directly east of the Northfield Hospital. A development agreement for Phase I is now in place. Phase I includes a mix of 45 market rate single family homes and townhomes, as well as a 45-unit, age restricted (55+) senior cooperative.

Affordable Housing Impact

The projected number of affordable units generated through the use of TIF across these projects is estimated between 36 and 64 units.

- Community Land Trust (CLT)
The Rice County Community Land Trust (RCCLT) recently approved and adopted Articles of Incorporation and Bylaws. Laura Bock, Faribault Foundation Executive Director and Nort Johnson, President/CEO of Faribault Area Chamber of Commerce and Tourism, will present on the RCCLT at the April 21, 2026 meeting. CLT's are a well-established program model and a tool to encourage single family homeownership for households in the 50-120% of AMI range. In short, they separate the value of the land from the purchase price of the home, to make the home purchase more affordable. A nonprofit or government agency retains ownership of the land. A CLT called "Cannon River Community Land Trust" was established in the Northfield area in the early 2000's and failed in the housing crash in 2008. Staff are preserving lessons learned from this history.

Alternative Options:

N/A

Financial Impacts:

N/A

Tentative Timelines:

N/A