

CHAPTER 10

Neighborhoods, Infill, and New Development

Fargo will promote attractive and welcoming neighborhoods by promoting a diverse and affordable housing stock. Fargo will create neighborhoods where residents can age in place, children can walk to school, and essential services are only a short walk away. Fargo will promote infill development, planned growth, and increasing density and vitality in its established neighborhoods.

NEIGHBORHOODS, INFILL, AND NEW DEVELOPMENT

This chapter explores ways to improve the built environment in Fargo to create stronger neighborhoods, increase walkability and health, and provide a better quality of life. Whether development occurs as infill or new development, there are certain patterns and characters of development that have these desired benefits.

The City of Fargo has enjoyed strong economic growth and strong household growth, both of which have helped the area maintain quality neighborhoods. Relatively speaking, housing in Fargo is affordable. Rents in Fargo have not increased, in real dollars, since 1970 and incomes appear to be rising faster than housing costs. However, certain segments of the population do face significant affordability issues. Data shows that extremely low income households face the most extreme cost burdens and overall life challenges.

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FROM MINDMIXER

“... the worst thing to be sacrificed to sprawl is the sense of community.” – Durdon

FROM MINDMIXER

“... the worst thing to be sacrificed to sprawl is the sense of community.” – Durdon

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Initiatives:

01: QUALITY NEW DEVELOPMENT

Support homebuilders and developers that construct high quality, energy efficient buildings, and require new development to meet site design standards that result in well-designed new neighborhoods.

02: DESIGN STANDARDS

Develop design guidelines for infill and new development, include policies on sidewalk cafes, dog friendly areas, and limiting billboards and other visual clutter. Improve quality of new housing and develop neighborhood design standards to promote dense, walkable communities with neighborhood centers.

03: PROMOTE INFILL

Develop policies to promote infill and density within areas that are already developed and are protected by a flood resiliency strategy. Control sprawl and focus on areas outside of the floodplain.

04: HISTORIAL PRESERVATION

Strengthen historical preservation incentives.

05: HOUSING FOR NEW AMERICANS AND LOW INCOME RESIDENTS

Pursue strategies to increase access to housing for new Americans and low income residents.

06: HIGH QUALITY AFFORDABLE HOUSING NEAR NDSU

Develop higher quality affordable housing near North Dakota State University campus.



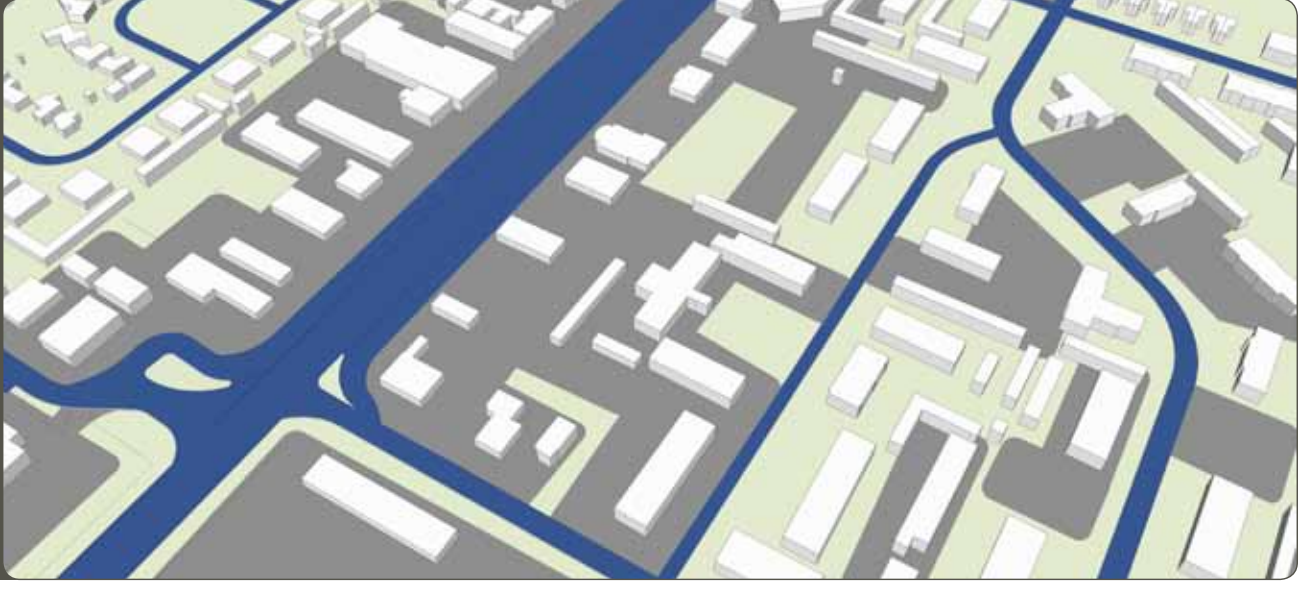
STRATEGIES FOR A NEW PATTERN OF DEVELOPMENT

Much of the existing development is designed primarily for the convenience of the automobile. The existing density diagram of South University shows large block sizes and perimeter parking lots surrounding destinations. These patterns result in low density that is not walkable. The short term and long term density diagrams show how development could occur incrementally in the South University Walkable Mixed Use Center. The major development strategies could be used in any neighborhood or Mixed Use Center.

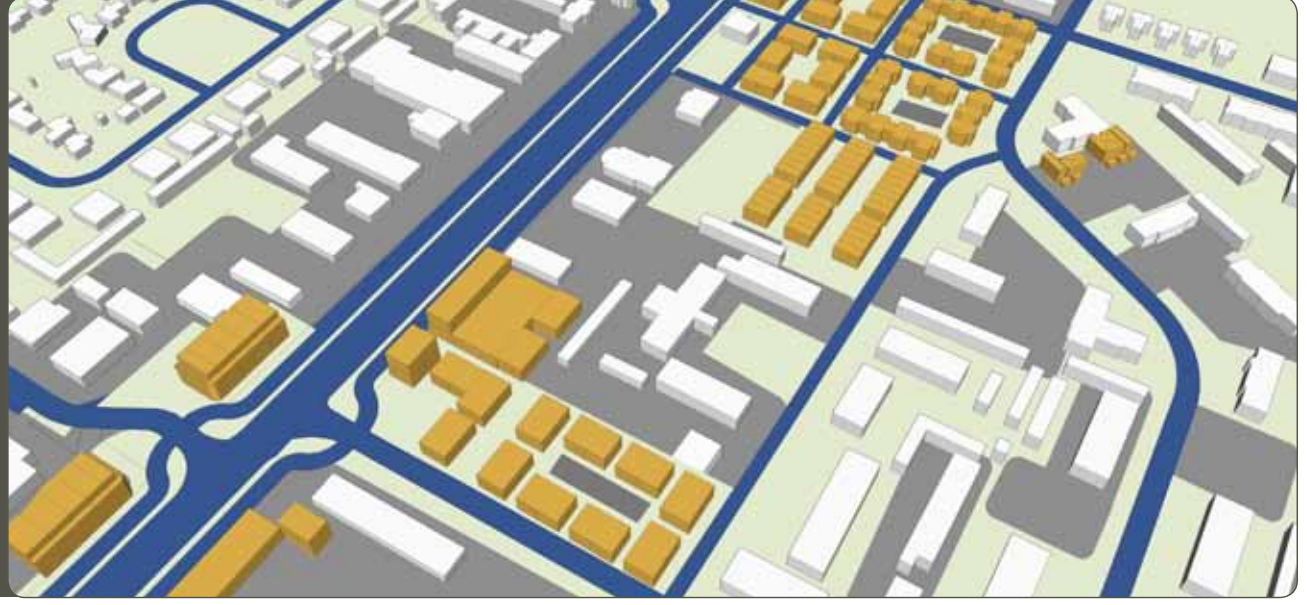
Major strategies:

- create fine-grain blocks that ensure trips are as short as possible for pedestrians and bicyclists
- implement density at a human scale, with diversity of form, a mix of uses, and in a pattern that creates street frontage
- develop parking strategies that don't hinder walking and biking [central lots, tucked under, and internal structures]

EXISTING DENSITY



SHORT TERM DENSITY



LONG TERM DENSITY



IMPACTS OF MIXED USE, WALKABLE DEVELOPMENT

Research has found that in the most centrally located, well-designed neighborhoods, **residents drive as little as half as much as residents of outlying areas.**

Studies have also shown that mixed-use development, especially in concert with other smart growth strategies, provides **significantly higher returns to local governments through property and sales taxes** ³ **while requiring lower per unit infrastructure and public-service costs.** ⁴

Growing Cooler, a study published in 2008 by the Urban Land Institute and partially funded by EPA, examined the research on compact development, vehicle miles traveled, and carbon dioxide emissions to determine how more efficient development patterns could help reduce our impact on the climate. The study concluded that **compact development can reduce vehicle miles traveled by**

20-40%

compared to conventional development patterns. Based on the amount of development that will take place and the percentage of that development that could reasonably be expected to be compact infill, the study estimated that **compact development could reduce CO2 emissions by**

7-10%

in 2050. A subsequent study, Moving Cooler, found that a combination of more compact development and investments in transit and other transportation options could **reduce greenhouse gas emissions from transportation by 9 to 15 percent by 2050.**

Sources:

1 Land Use Impacts on Transport: How Land Use Factors Affect Travel Behavior (PDF) (73 pp, 667 K). Todd Litman and Rowan Steele. 2011.

3 Why Transit-Oriented Development and Why Now? Reconnecting America and the Center for Transit-Oriented Development. 2007.

4 Sprawl Costs: Economic Impacts of Unchecked Development. Robert Burchell et al. Island Press. 2005.
<http://www.epa.gov/smartgrowth/climatechange.htm>

IMPACTS OF WALKABLE MIXED USE CENTERS IN FARGO

Walkable Mixed Use Centers have quantitative as well as the qualitative benefits of being walkable, well-designed places to live. This pattern of development saves energy through a more efficient built environment and fuel from fewer trips in the automobile. The planning team analyzed a typical walkable mixed use center, and determined that the long range build out scenario saved 3.6 million miles of driving and 43 billion btu of energy in the built environment per year, compared to traditional low density residential and strip commercial development. This is equivalent to \$ 1.5 million that will be saved on gasoline and electricity and will be reinvested into the economy, for this one center. The combined impact of an efficient built environment and saved automobile trips will prevent about 6,100 tons of CO₂ from entering the atmosphere each year. In addition to energy and fuel, the density area saves about 575 acres of open space from development.

In each typical walkable mixed use center:

3.6

million fewer miles driven

575

acres of open space saved

\$1.5

million in energy savings/year

\$27.9

million in Infrastructure costs saved.*

6,100

tons of CO₂ saved

compared to typical low density suburban development.

*Based on average cost of \$48,600 per acre to expand infrastructure in Fargo. Assumes that new development is 10% more efficient and reduces vehicle trips by 30% in walkable mixed use centers than typical low density development.

INITIATIVE 01

QUALITY NEW DEVELOPMENT



RECOMMENDATIONS

- Support homebuilders and developers that construct high quality, energy efficient buildings.
- Require new development meet site design standards that result in well-designed, livable new neighborhoods.
- Investigate the 2012 model energy efficiency code for potential adoption.
- Where appropriate put minimal design guidelines in place to ensure connected and attractive neighborhoods.

DESCRIPTION

While most of the new development in Fargo is something residents can be proud of, a common complaint is that some of the new (particularly residential) development happening is of a quality that is unattractive, disconnected, inefficient, and short-lived. Furthermore, the development pattern hinders community interactions and the creation of walkable neighborhoods. These developments may sell in the short-term, but the long-term prognosis is uncertain at best and a potential liability for the community. To create the Fargo desired by the community in 2030, new development will have to contribute to a building stock that is efficient, durable, connected, and attractive.

While some developers voiced concern about the cost implications of higher quality development, most were supportive of the idea as long as it was universally applied. There is a real opportunity to build on the conversations started through the comprehensive planning process to craft the framework within which future developments all support the vision for Fargo in 2030.



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FROM MINDMIXER

Carefully balance neighborhood covenants and size requirements of new homes to actual demand for homes. -FargoBuilder

FROM MINDMIXER

In new housing developments in Fargo, it seems that many areas are treeless. I feel that planting trees are one of the best and easiest ways to beautify a neighborhood. –Mattfrem

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BENEFITS

Quality new development is an investment in the community for decades or even centuries to come. It is critical that every project be thought about over the course of its entire lifecycle. Fargo is well positioned to promote and build quality new development that connects neighbors, saves money through energy efficiency, is attractive and sustainable, and stands the test of time. Particularly as city funds are employed to help new development get off the ground or cover infrastructure costs, even in the short-term, it is critical that the larger community get lasting value out of the project. When done well new development is a critical economic and social boon, ensuring its success is a necessary focus of the City Government and of every long-term resident.

ENERGY

42%

Buildings consume 42% of all energy in the US.

Compared with conventional buildings, LEED buildings reduce energy use by 24-50%; CO2 emissions by **33-39%**; **water use by 40%**; and **waste by 70%**.

Data from: GSA Public Buildings Service (2008), "Assessing Green Building Performance: A post occupancy evaluation of 12 GSA buildings;" Greg Kats (2003), "The Costs and Financial Benefits of Green Building, a Report to California's Sustainable Building Task Force;" and C. Turner & M. Frankel (2008), "Energy Performance of LEED for New Construction Buildings: Final Report."

A 2009 study by CEOs for Cities found that houses with above-average levels of walkability command a premium of

\$4,000 - \$34,000

over houses with average levels of walkability.

source: <http://www.ceosforcities.org/work/walkingthewalk>

CASE STUDY

Stapleton, Denver CO

Stapleton's inspiration comes from Denver's historic neighborhoods. It extends Denver's historic street pattern as well as its celebrated parks and open spaces. The result is a continuation of Denver's rich urban fabric with trails and greenways linking homes, shops, schools and businesses in one diverse, walkable experience. This is a community that's people-focused rather than car-focused, much like what you find in small towns and urban boroughs throughout the world. Stapleton has become a refreshing alternative to the suburban model ... a place where all kinds of homes and all kinds of people exist synergistically, together. Here, you'll find homes with welcoming front porches. Garages tucked away into alleys. Plus grand parkways, authentic architecture, public art, summer concerts, markets, and other things designed to please the eye and nourish the spirit.

Source: <http://www.stapletondenver.com/>



CASE STUDY



Oak Haven Apartments, Waveland, MS

This newly constructed community for seniors ages 52 and over is in Waveland, Mississippi. Oak Haven includes affordable, cottage-style rental homes, a community center and host of amenities, and a full program of on-site resident services. The development includes 80 one and two bedroom, single-story duplex and quad-plex homes that range in size from 583 to 836 square feet, surrounded by a pedestrian friendly development near retail, public transportation and community resources. Oak Haven is located on the north side of Waveland's Spanish Trail, which connects to the area's main economic artery.

The property was built using foam insulated concrete forms which are highly energy efficient, and incredibly wind and water resistant.

source: <http://blog.rewardwalls.com/wavelandhousingdevelopment/>

INITIATIVE 02

DESIGN STANDARDS



RECOMMENDATIONS

- Create design standards that enhance the character of the public realm.
- Create standards for patterns of development that lead to walkable neighborhoods and districts.

DESCRIPTION

Design standards influence both the character of the public realm (e.g., streetlights, street furniture, placement of trees, placement of windows on buildings, materials, and awnings) and the pattern of development (e.g., building setbacks and form). Together, these elements influence how people feel and behave in an urban space. For example, a retail shopping street with buildings built to the sidewalk, street trees, benches, and large picture windows encourages people to walk. A street with blank facades or large setbacks discourages walking. Design standards go beyond improving the appearance of the city; they can improve the health of residents by encouraging walking and even safety by improving visibility.



Fargo will explore strategies for improving design standards for infill and new development. These standards should explore policies on sidewalk cafes, dog friendly areas, and limiting billboards and other visual clutter. The design standards should improve the pattern of development in order to promote dense, walkable neighborhoods and districts.

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FROM MINDMIXER

Lovable building architecture unavoidably slips away when a community is not walkable. Walkability inevitably delivers human-scaled design, which town designers have long recommended as a recipe for place-making. For convenient, sustainable town design. -Ziggy

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BENEFITS

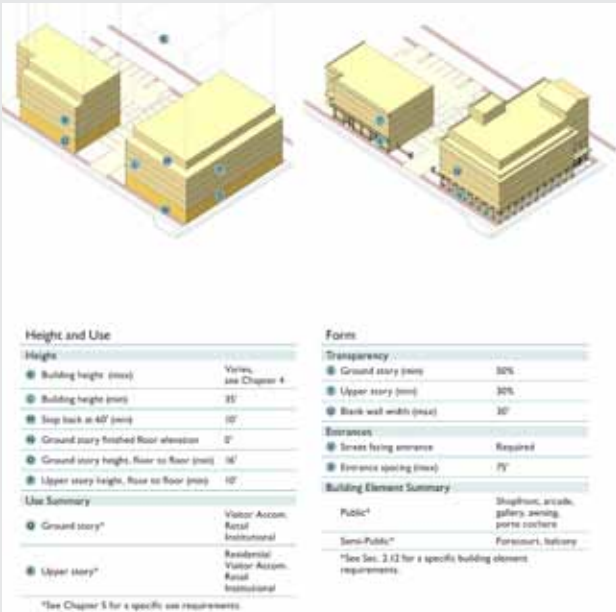
The benefit of design standards include improving the appearance of the city, increasing walking, cycling, and transit by designing urban areas that are conducive to this activity, and improving safety by incorporating the principles of Crime Prevention Through Environmental Design (CPTED).

CASE STUDIES



Greensburg, Kansas Design Guidelines

Greensburg, Kansas had a classic small town Main Street before the 2007 tornado that destroyed most more than 90% of the town. After the storm, the community adopted design guidelines to direct the rebuilding of the town's Main Street. The design guidelines led to a downtown Main Street that recreated much of the function and form of the classic Main Street while allowing modern sustainable building techniques such as green stormwater management, energy efficiency buildings, and more.



Tuscaloosa, Alabama Zoning Code Update

After a 2010 tornado left a path of destruction through Tuscaloosa, Alabama, the community realized it had an opportunity to rebuild better than before. The vision plan called for rebuilding strip malls and disconnected housing developments as a interconnected network of vibrant commercial corridors and village centers. The zoning code update incorporated many elements of form based codes in order to give architects, planners, and developers a blueprint for rebuilding. The development community was very receptive to the process and final product, and this code is now guiding the implementation phase of the rebuilding process.

CASE STUDIES

Simsbury, CT

Simsbury, CT was incorporated in 1670, making it one of Connecticut's oldest communities. Currently, Simsbury is experiencing development pressure, particularly on greenfield sites located on the fringes of the city. The residents were dissatisfied with the quality of new development. The city updated the zoning ordinance to include form based zoning tools.



INITIATIVE 03

PROMOTE INFILL



RECOMMENDATIONS

- Provide incentives for infill development.
- Ensure development regulations are compatible with infill development.
- Create an Infill Taskforce of individuals and organizations that are involved in development.
- Create design guidelines for infill development.

DESCRIPTION

Fargo will develop policies to promote infill and density within areas that are already developed with supporting infrastructure and are protected by a flood resiliency strategy. Infill development should increase the mix of uses and amenities in an area. The design of infill development should improve the aesthetics of the area and increase walkability.



Fargo has successfully encouraged infill development in the downtown area. The Renaissance Zone and investments by North Dakota State University have been effective in encouraging private development. This initiative encourages infill development in other parts of the city in addition to downtown. For example, The West Acres Shopping area has many opportunities for infill. There is plenty of vacant land and surface parking lots that can support mixed use infill development. As development occurs, there is an opportunity to improve infrastructure to create pedestrian connections between commercial areas and nearby apartments. (See Chapter 10 - Economy, Promote Infill and Connections in the West Acres Commercial Area, pg XX.) See the strategic density areas (Chapter 3 - Catalysts, pg. XX) for the highest priority infill areas.

Other infill opportunities could range from individual houses in existing neighborhoods around downtown to large mixed use developments along transit corridors. As public policy, the City of Fargo encourages

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FROM MINDMIXER

**Diversion as a Growth Boundary.
Identify for Fargo? I think so.
-downtowner**

FROM MINDMIXER

**Quit building on the richest farmland in the world.
Create a better planning and zoning base and
work within our current limits to create better use
of the land. Planning should be looking long term
and creating a better structure and infrastructure.
-carrie m**

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housing revitalization in its older neighborhoods because strong neighborhoods make for a strong community. The City uses a variety of programs, incentives, partnerships and funding sources to help stabilize its older housing stock. Since 2000, programs like the, Neighborhood Revitalization Initiative (NRI), Renaissance Zone, HUD housing rehab and homebuyer assistance projects have partnered in the development of 488 infill projects/new housing units in Fargo's downtown and surrounding neighborhoods. The total amount invested is \$45M. The total value of the properties in 2010 is \$48M; in 2000 the combined value was \$8.6M.

BENEFITS

Infill development leads to a higher quality of life. Infill increases the number of shops, services, and other amenities within walking distance of residents. This density of amenities enables healthy lifestyles such as biking to work or walking to the grocery. Residential infill increases the number of people in the area, which brings more vitality to the streets and increases safety through more "eyes on the street."

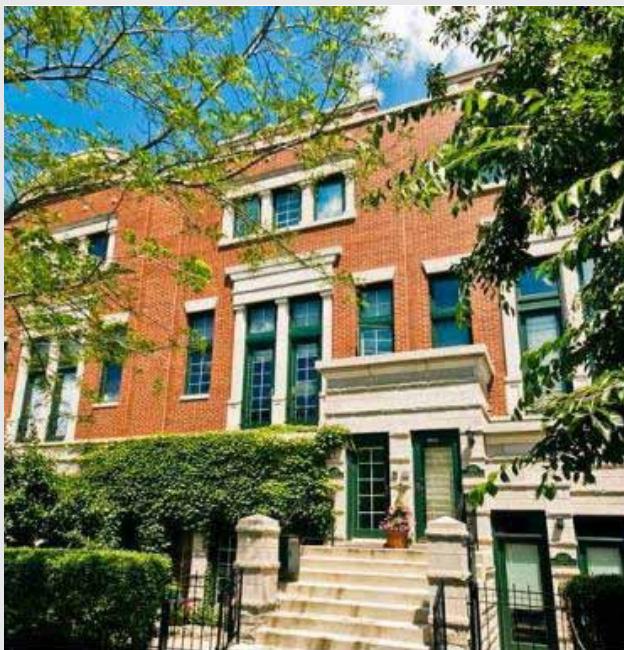
Infill development uses infrastructure more efficiently. Infill development occurs where infrastructure is already in place and does not require the funding and construction of new infrastructure. In some cases, upgrades to the existing infrastructure are required, but infill development requires significantly less infrastructure investment than new "greenfield" development.

CASE STUDY

**The Veltex Building, Boise Idaho**

This new commercial building was constructed in 2002 on the site of a former gas station. It is located just two blocks from the heart of the downtown business district.

Source: boisearchitecture.org/structuredetail.php?id=67

**The Pointe at Lincoln Park, Chicago**

The Pointe at Lincoln Park is a 154 unit infill housing development in Chicago's Lincoln Park neighborhood. Demand was so strong that the building sold out within six months of coming on the market in June of 1997. The Pointe's units range in size and price and appeal to a range of buyers from first time homebuyers to families with children. The floorplans are competitive with suburban homes.

The design of the Pointe improves the appearance and walkability of the neighborhood. The limestone and brick facades fit in with the surrounding 19th century rowhouses. The buildings front onto the street, giving the area an urban feel.

Source: ULI Urban Infill Housing, Myth and Fact

CASE STUDIES

**Spokane, Washington – Infill Housing Task Force and Infill Housing Zoning Code Update**

Spokane Washington is a city of 209,000 in eastern Washington. Spokane adopted a comprehensive plan update in 2001 that included goals and policies supporting infill. The plan led to several changes in the development code to encourage infill such as smaller lot sizes, zero lot line development, and cottage housing. In 2008 the City created a task force to encourage additional infill. The task force is currently updating the zoning code again to encourage infill housing

INITIATIVE 04

HISTORICAL PRESERVATION



RECOMMENDATIONS

- Promote the use of Federal Historic Tax Credits.
- Support the Renaissance Zone and similar policies that encourage redevelopment in historic areas.
- Support remodeling incentive programs.
- Use historic overlay zoning districts where appropriate.

DESCRIPTION

Historical preservation programs enhance a community's historic building stock. There are several incentive programs existing in Fargo, this initiative is about strengthening these programs and continuing to support the preservation of historical buildings in Fargo.

The following are existing programs that the City and developers can use to preserve historical buildings and districts:

- Federal Historic Tax Credits: The Federal government began the historic tax credit program in 1976. Private investment that rehabilitates a historic property is eligible for a 20% tax credit.
- Fargo Renaissance Zone: The Renaissance Zone incentive was created by North Dakota's Legislature in 1999 as a way to spur development and increase investor confidence in communities around the State. It is an economic development program designed to revitalize communities by encouraging private sector investment in underdeveloped areas with tax incentives to projects that make a significant and comprehensive investment in real property. Fargo's Renaissance Zone has 187 projects with improvements valued at

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FROM MINDMIXER

“The historic street light style installed in some Fargo neighborhoods does much to lend a sense of human scale and design quality to those areas of the city. I suggest the City expand this program to more residential areas, especially the older neighborhoods.” – Paul G

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FROM MINDMIXER

“Fargo has some beautiful historic neighborhoods, with an architectural character of the houses, beautiful woodwork, and mature vegetation that cannot be duplicated today. I would like to suggest that Fargo consider establishing a historic preservation program that would provide incentives for homeowners to list their homes and neighborhoods on the National Register of Historic Places, and provide further incentives to restore their older homes in ways that maintain their historic character.” – Paul G

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\$91,966,196 since 1999. Property and state income tax exemptions are available to property and business owners. State income tax exemptions are available to residential owners (if unit is primary residence).

- **Residential Remodeling program:** Residential properties and apartment buildings at least 25 years old are eligible for an exemption for up to five years of any value added due to certain remodeling projects. The exemption is limited to the value added by the City of Fargo Assessor for improvements made to the property.
- **Historic Overlay Zoning District:** The purpose of a historic overlay is to encourage additional effort in the preservation of historic structures. Any construction work that affects the exterior of a structure and requires a building permit must obtain a Certificate of Appropriateness before a building permit will be issued. Overlays are zoning tools that work with the underlying zoning—they don't replace it.

BENEFITS

These programs not only preserve the built heritage of Fargo, but can also direct resources toward revitalizing older areas of town. The existing historic preservation programs help a range of projects, from homeowners remodeling their historic properties, to large developers making investments in historic downtown buildings.

CASE STUDY



Historic Districts, Fort Collins, CO

Fort Collins has a number of historic districts including, the Old Fort Collins Historic district in the center of downtown and a mid century modern residential landmark district. Historic landmarks in Fort Collins includes the set of well preserved buildings constructed in 1897 called the Avery Block, a World War I era streetcar, and the Northern Hotel, which was recently rehabilitated into senior housing. Fort Collins makes many incentives available in the historic district and elsewhere in the city including tax credits, design assistance, zero interest loan program for historic rehabilitation.

INITIATIVE 05

HOUSING FOR NEW AMERICANS AND LOW INCOME RESIDENTS



RECOMMENDATIONS

- Support existing housing affordability programs.
- Monitor and evaluate housing affordability in Fargo.

DESCRIPTION

Increasing equity in Fargo and helping New Americans and low income residents find adequate housing is a key element of this plan. Fargo has great services, such as a high quality education system that give families opportunity to succeed. However, finding stable housing with access to services is a challenge for some Fargo residents.

Fortunately, Fargo has a good stock of affordable houses. Rents in Fargo have not increased, in real dollars since 1970 and incomes appear to be rising faster than housing costs. However, certain segments of the population do face significant affordability issues. Most rental households earning less than 30 percent of area median income face a severe cost burden. For homeownership to remain within reach for households earning less than 120 percent of area median income, additional new construction of affordable owner occupied housing is needed.

There are many municipal, state, and federal programs that are helping to address this issue in Fargo. This initiative emphasizes continuing the wise use of existing programs, the monitoring, evaluation and improvement of these programs, and innovation in designing new program to increase access to affordable housing.



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FROM MINDMIXER

**Well-integrated communities
(on all levels) are healthier
communities. – Marta**

FROM MINDMIXER

**Promote diversity and strengthen programs
between the city of Fargo/Moorhead, LSS, and
FHA. –fmmetroplex**

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BENEFITS

Ensuring access to affordable housing increases equity in Fargo. It ensures everyone has the opportunity to live and work. It lowers the burden on social services by promoting self sufficiency, boosts the economy by attracting a steady workforce, and contributes to Fargo's future by ensuring families have access to education and services that will help them prosper.

EXISTING PROGRAMS

- Neighborhood Revitalization Initiative. In 2001, The City of Fargo designed a housing program, the Neighborhood Revitalization Initiative (NRI), to encourage the revitalization of targeted neighborhoods by investing in the existing housing stock.
- HUD Revitalization Area. The City of Fargo submitted an application to HUD to designate a Revitalization Area in the heart of the City, within the Neighborhood Revitalization Initiative area. The following programs are part of the HUD revitalization area initiative:
 - Teacher Next Door and Officer Next Door – Teachers and police officers are able to purchase HUD homes in the Revitalization Area at 50% of fair market value
 - Non Profit Purchase – Qualified non-profit organizations can purchase HUD homes in Revitalization Area at a 30% discount
 - Dollar Homes – Allows the city or non-profits to buy, for one dollar, any HUD-foreclosed property that has been in the inventory for at least six months
- Low Income Housing Tax Credits. Low Income Housing Tax Credits are targeted to households that earn a maximum of 60% of area median income but are frequently targeted to even lower income households. They can be used in mixed income developments but credits are only earned on costs associated with development of affordable units.
- HOME Partnership and Community Development Block Grant (CDBG). The City of Fargo receives approximately \$600,000 annually in Community Development Block Grant funds and \$500,000 in HOME Partnership funds for projects benefiting housing needs for low and moderate income households.
- Neighborhood Stabilization Program (NSP). The City of Fargo was approved to receive \$5.3 million in Neighborhood Stabilization Program (NSP) grant funds from the 2008 Housing and Economic Recovery Act NSP Projects and Partners:
 - 10 Single-family Homes – Purchase/Rehab (4 units), Fargo Public School's Construction Technology Classes (4 units - Infill/New Construction) and Lake Agassiz Habitat for Humanity (2 units - Infill/New Construction)
 - 2 Townhouse Developments – Beyond Shelter, Inc. (4 units - Infill/New Construction) and Lake Agassiz Habitat for Humanity (4 units - Infill/New Construction)
 - Senior Rental Housing Developments – Beyond Shelter, Inc. (80 units at Crossroads and 80 units and Urban Plains - Infill/New Construction)
 - Total Number of New and Affordable Housing Units: 178

EXISTING PROGRAMS (CONT.)

- **Fannie Mae – Community Express.** From 2003 to 2010, Fannie Mae offered Community Express to support public entities with development of single-family, multi-family, and mixed-use housing. The low interest, short term financing (24 months) Fannie Mae line of credit is backed by the City's general obligation authority, and was used for construction and bridge financing. Since the 2003 introduction of the product, Fargo closed more than \$17 million in Community Express loans, totaling more than \$37 million in assets on 315 new (246) or renovated (69) affordable housing units.
- **Scattered Site Tax Increment Financing (TIF).** The Purpose of Fargo's Scattered Site TIF is to address the need to eliminate and transform blighted residential properties in Fargo's NRI area. TIF pays for some of the costs of acquisition and clearance associated with the redevelopment of properties in the NRI area. State law gives communities the authority to establish Tax Increment Finance Districts. In ND, state laws say:
- **Renaissance Zone.** The Renaissance Zone incentive was created by North Dakota's Legislature in 1999 as a way to spur development and increase investor confidence in communities around the State. It is an economic development program designed to revitalize communities by encouraging private sector investment in underdeveloped areas with tax incentives to projects that make a significant and comprehensive investment in real property. Fargo's Renaissance Zone has 187 projects with improvements valued at \$91,966,196 since 1999. Property and state income tax exemptions are available to property and business owners. State income tax exemptions are available to residential owners (if unit is primary residence).
- **Other Property Tax Exemptions.** The City of Fargo has a number of property tax exemptions that may be available for qualifying residential properties. Some of the incentives are relief for disabled or elderly individuals on fixed incomes, others are for incentives to construct or preserve residential homes.
 - **New Residences –** The first owner who resides in a newly constructed single family, duplex, townhome, or condominium property may be eligible for an exemption on part of their valuation for up to 2 tax years following the year construction began. Eligible properties receive an exemption on the building value up to \$150,000.
 - **Elderly & Disabled –** The homestead credit exemption is available for eligible senior citizens or disabled homeowners on a limited income. The amount of exemption is dependent on the annual income amount.
 - **Individuals who are blind –** Individuals who are blind and own a home are eligible for an exemption of up to \$160,000 of the building value.
 - **People in Wheelchairs and Disabled Veterans –** Individuals permanently confined to a wheelchair are eligible for an exemption of up to \$100,000 on the building portion of their property taxes and. The exemption is \$120,000 if the individual is a paraplegic disabled veteran.
- **Homeless Programs.** Fargo's 10 year plan to end long-term homelessness "Going Home" implies that people have a place where they belong, where they feel safe and secure, and hopefully can find respite from the stresses of the day. For the health of our community and for the people living in it, the City believes that everyone should be able to say that they are "Going Home". There are 38 specific actions identified in Fargo's 10 Year Plan as necessary to end long term homelessness in our community. In the first 5 years, a number of items have been initiated to make the plan a reality.

CASE STUDY



First Ward Place, Charlotte, NC

Bank of America Community Development Corporation and the Charlotte Housing Authority redeveloped a former public housing complex in Charlotte North Carolina. The project used new urbanist design principles to help the development regain a neighborhood feel and blend with its surroundings. The development contains a combination of public housing, low income housing, and market rate units. It was financed partially through a HOPE VI grant and low income housing tax credits.

Sources: http://www.uli.org/ResearchAndPublications/Reports/~media/Documents/ResearchAndPublications/Reports/Affordable%20Housing/Catalyst_AffordableHousing.ashx

<http://www.cha-nc.org/documents/First%20Ward%20Place%20-%20web.jpg>



Valley Square Commons, Golden Valley, MN

Valley Square Commons in Golden Valley Minnesota was developed by the affordable housing development CommonBond Communities. The development includes market rate and affordable housing and is built at a scale that matches the surrounding communities. CommonBond understood the market for affordable and rental housing units and built a development that was quickly rented.

Sources: http://www.uli.org/ResearchAndPublications/Reports/~media/Documents/ResearchAndPublications/Reports/Affordable%20Housing/Catalyst_AffordableHousing.ashx

http://commonbond2.pegasus.webaloo.com/property_images/39/1.jpg

INITIATIVE 06

HIGH QUALITY AFFORDABLE HOUSING NEAR NDSU



RECOMMENDATIONS

- Proactively investigate and support public/private partnership development projects in the area that support the vision of Fargo 2030.
- Investigate ordinances that promote upkeep, limit neglect from absentee landlords, and minimize overloading single family homes.
- Work with student populations to identify ways they can participate in the upkeep of the neighborhood.

DESCRIPTION

A common request from students was for more affordable housing options near the university. Providing and maintaining these high-quality affordable housing options presents a unique challenge. Absentee landlords, transient student populations, and the overcrowding of single family homes can all lead to neglected properties and parking problems. It is crucial to understand that universities are also tremendous community resources and vital to both day to day energy in the community and to long-term development. The challenges that arise around housing students can largely be dealt with through policy intervention. To be effective however, it is equally important to put into place the legal mechanisms as it is to promote community investment among student populations. Model regulations that require upkeep (plus the enforcement necessary) in combination with smart consideration of parking challenges is helpful, but there is real potential in Fargo to also be working more closely with a conscientious student population to teach community investment and build pride in Fargo's neighborhoods.

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FROM MINDMIXER

“Fargo needs to do something about the numerous landlord owned homes. These are falling into disrepair, are not safe and are ugly for otherwise very nice neighborhoods. Eventually these homes will no longer provide cash flow for the landlords and will fall into blighted conditions.” – Sam N

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In addition to maintaining existing stock, some of the best new developments in the country are happening around universities. In Fargo consider some of the great new construction and remodeling that have been brought about by the University (the student housing downtown on 1st Ave. and the new mixed use project on University Dr.). As the university continues to grow they are a logical partner and the engine behind a need for a development pattern and quality that benefits Fargo.

BENEFITS

The integration of high quality but affordable projects that support the University into the fabric of the community strengthens both entities. The student population contributes significantly to the vibrancy and success of Fargo. By proactively enforcing upkeep while simultaneously working with the University and students to build community investment, neighborhoods will benefit and students will also become more invested in Fargo, potentially for the long-term. The engagement of public and private investors in new projects that provide alternative housing near the university while complementing growing momentum near the university and its downtown facilities will greatly augment Fargo's rededication to the core.

CASE STUDY



Jackson, MS

This mixed-income student and workforce project was built as an affordable, communal, and convenient option for students near campus and has become an important affordable housing option for both students and Jackson's workforce.

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FROM MINDMIXER

Partner with NDSU and extension to create a series of urban gardens and heritage landscaping. We could create a series of online maps for visitors to explore these islands and disseminate information for people who want to join this effort to create a distributed greenway. – Drew FM

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