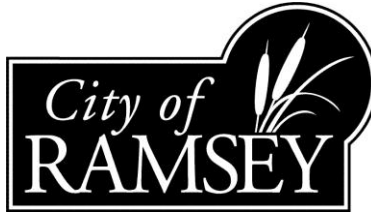


Approved _____



Housing Assistance Policy

Policy Background

The purpose of the policy is to establish metrics when reviewing proposals for housing assistance. The policy will apply to all housing proposals seeking financial assistance from the City or any of its authorities. Types of typical financial assistance include, but are not limited to:

1. Tax Increment Financing (TIF)
2. Third-Part Grant Funding, such as:
 - a. Metropolitan Council Livable Communities Program
 - b. Department of Housing and Urban Development Community Development Block Grants (CDBG)
3. City of Ramsey Housing and Redevelopment Authority (HRA)
4. Anoka County Housing and Redevelopment Authority (ACHRA)

The program is intended to prioritize the City's efforts in securing various forms of funding opportunities related to housing. The program applies to all residential developments within the City limits. The policy itself does not create any additional funding opportunities.

Funding Priorities

The funding priorities of housing assistance may vary from time to time depending upon current economic and housing market trends. Listed below are the specific types of projects that may be considered for housing assistance.

1. New construction of housing units
2. Rehabilitation of existing housing units
3. Preservation of existing affordable rental units
4. Conversion of market rate rental units into affordable rental units
5. Affordable Homeownership
6. Redevelopment projects designated by the City

Eligible Activities / Costs

Housing assistance can be used for the following activities on either rental or homeownership projects:

1. Land acquisition
2. New Construction
3. Rehabilitation
4. Architectural & Engineering
5. Environmental Remediation
6. Site improvements (i.e. streets, sewer, water, lighting, landscaping)
7. Demolition
8. Homeownership Activities

Application Process

The applicant must submit a completed Housing Assistance Application and all required attachments to the City's Community Development Department. City staff will make every effort to review completed applications within a three-week period of time. The Ramsey Housing and Redevelopment Authority will make a recommendation on the Housing Assistance Application to the Ramsey City Council. Applicants will be notified of HRA and City Council meetings and may be asked to attend to present their request for assistance. Any financial assistance to housing programs as part of this program is subject to City Council approval. Moreover, such financial assistance is limited by the availability of City funds.

Implementation Procedures

The program does require the applicant pay upfront permit fees. To be in good standing with the City, applicant and/or landlords must be current on all municipal taxes, special assessments, City utility bills, or EDA loans. Principal forgiveness will cease if the applicant and/or landlords fail to be current on these obligations. Principal forgiveness will cease if the applicant discontinues the business, moves the business, or fails to comply with any and all building, fire, health, or zoning codes or regulations.

Review Process

The City will review each application for housing assistance using a two-step process:

1. Section 1-Minimum Thresholds
2. Step 2-Scoring Metrics

All Applicants must meet the Minimum Thresholds listed in Section 1. These thresholds are taken from the City's 2030 Comprehensive Plan. **[Section 1 is listed as a separate attachment for this draft]**

If the Application meets the City's Minimum Thresholds, the Application will then be scored using the Competitive Scoring Matrix. **[Section 2 is listed as a separate attachment for this draft]**

Part 1: City of Ramsey Housing Assistance Policy- Minimum Thresholds

All applicants must meet one of the following minimum thresholds listed below. These are goals and implementation strategies from the City's Master Housing Plan, adopted as part of the City's 2030 Comprehensive Plan.

Check which threshold best matches your project and describe how your project will meet the implementation strategies:

Goal 1: Provide a variety of housing options for people at all life stages and income levels to encourage existing and future residents to stay in Ramsey throughout their lives and to achieve a balanced housing supply. [Describe how your project will use one of the following implementation strategies to achieve this goal. Word limit = 500 words]

Implementation Strategies

- 1) Work toward developing various senior housing options including independent living, cooperatives, and assisted living facilities, both market rate and affordable.
- 2) Focus on providing choices for empty-nesters, including aging in place and downsizing, to allow the majority of current residents to stay in Ramsey.
- 3) Provide opportunities for young adults to continue to live in Ramsey after leaving their parents' homes by supporting the development of quality rental housing.
- 4) Provide a balanced housing supply, with approximately 90% ownership housing and 10% rental housing, to expand options for workforce housing and housing for young professionals.
- 5) Continue to develop more affordable single family housing such as condominiums and small-lot single family homes.
- 6) Explore opportunities to attract executive level housing to provide a variety of housing choices and opportunities in the City.

Goal 2: Revitalize/rehabilitate areas where the housing is aging and in need of repair and where the land is underutilized. [Describe how your project will use one of the following implementation strategies to achieve this goal. Word limit = 500 words]

Implementation Strategies

- 1) Encourage residents to upgrade the functionality and marketability of their aging housing, and put quality additions on as they need more space.
- 2) Provide options for residents to subdivide and/or hook up to municipal services, if they so choose.

- 3) Encourage redevelopment where land is underutilized.

Goal 3: Maintain and improve the housing stock to preserve the character and quality of existing neighborhoods. [Describe how your project will use one of the following implementation strategies to achieve this goal. Word limit = 500 words]

Implementation Strategies

- 1) Encourage the development of homeowner's associations or common interest communities for areas of older multifamily housing and new subdivisions of smaller lot neighborhoods.
- 2) Develop and maintain a close relationship with existing homeowner's associations.
- 3) Investigate the creation of a homeowner rehabilitation program, and increase marketing efforts for existing county and state home renovation programs.
- 4) Enhance code enforcement efforts.
- 5) Educate Ramsey residents about the importance and value of maintaining their homes.
- 6) Partner with Anoka County to ensure that foreclosed homes that are vacant are maintained and secure.
- 7) Ensure that new housing developments provide appropriate density transition with existing established neighborhoods.
- 8) Update and enhance design standards for new developments and encourage housing construction that incorporates quality and diverse architecture.
- 9) Continue to administer the rental licensing program.

Goal 4: Provide a development environment that increases residential health and respects the natural environment. [Describe how your project will use one of the following implementation strategies to achieve this goal. Word limit = 500 words]

Implementation Strategies

- 1) Encourage development that incorporates environmentally sensitive site planning, resource efficient building materials and superior indoor environmental quality practices.
- 2) Evaluate additional sustainability standards, such as Minnesota Green Star Certification or LEED, for the Ramsey Town Center.

- 3) Encourage housing development that incorporates connections to existing pathways and creates natural and safe walkable areas.
- 4) Develop partnerships with utilities, banks and green building experts to develop financial incentives for incorporation of green building technologies.
- 5) Evaluate the cost and benefits of incorporating geothermal heating within new and existing housing developments.

End of Part 1

Part 2 (Ranking Threshold Continued on Separate Attachment)

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Scoring Process

Part 2: City of Ramsey Housing Assistance Policy- Scoring Metrics

All applicants must respond to the scoring metrics listed below. The Project Score will be used to rank priority of projects for multiple requests and review quality of the project that meets the City’s various housing, economic development, and land use goals. **[NOTE: A Glossary of Terms and detailed specifications on scoring categories and metrics will be attached.]**

Using the scoring criteria used for each metric, please fill in the appropriate score under the ‘Developer Claimed’ column:

Scoring Matrix

<u>Scoring Category</u>	Metric	Points Available	Points Awarded
<u>Affordable Housing (rental and ownership)</u>	50% of units and 30% Area Median Income (AMI)	___ Points	
	50% of units at 80% AMI	___ Points (+1 over base)	
<u>Long-Term Affordability</u> Projects that demonstrate the ability to serve tenants for longest period of time. (i.e. keeping rents affordable for extended period of time)	30 years or more	___ Points	
	20 years or more	___ Points (+1 over base)	
<u>Development of Senior Housing</u> Senior independent (owner or rental); or assisted living units:	Market Rate	___ Points	
	Affordable at 80% AMI	___ Points (+1 over base)	
<u>Owner occupied market rate and move up housing</u>	Market rate rental	___ Points	
	Market rate ownership (attached or detached)	___ Points (+1 over base)	

Scoring Process

	Move up (executive housing) housing	___ Points (+2 over base)	
<u>Mixed Income Development</u>	Inclusion of market rate and affordable (at least 30% of total units (SF or attached) at 80% of AMI) within single development	___ Points	
<u>Redevelopment:</u> New housing production as a result of redevelopment:	Resulting housing units (rental or owner occupied) meet affordability thresholds	___ Points	
	Resulting housing units (rental or owner occupied) are market rate	___ Points (+1 over base)	
<u>Proximity to Transit</u>	Within 0.25 miles of Northstar Commuter Rail-Ramsey Station	___ Points	
	Within one-half mile of Northstar Commuter Rail-Ramsey Station	___ Points (+1 over base)	
<u>Proximity to Local Employment</u>	Within two-mile radius of area zoned Employment	___ Points	
<u>Number of Units</u>	1-2 units	___ Points	
	3-5 units	___ Points (+1 over base)	
	6-10 units	___ Points (+2 over base)	
	11-20 units	___ Points (+3 over base)	
	21-40 units	___ Points (+4 over base)	
	41-75 units	___ Points (+5 over base)	
	> 75 units	___ Points (+6 over base)	
<u>Financial Readiness to Proceed</u>	Project Funding secured pending award	___ Points	

Scoring Process

<u>Non-Financial Readiness to Proceed</u>	Land use and zoning approvals	___ Points	
	All necessary infrastructure for the project is complete	___ Points (+1 over base)	
<u>Private Equity Percentage</u>	Leverage private dollars to public 2:1	___ Points	
<u>Federal/Local or Philanthropic Contributions</u> Project funds from federal government, area employer and/or a private philanthropic, religious or charitable organization.	20% of development cost	___ Points	
	4-19% of development cost	___ Points (+1 over base)	
<u>Ratio of Soft Costs to Total Project Costs</u>	0-15%-	___ Points	
	15.1-25%	___ Points (+1 over base)	
<u>Site Control</u>	Fee Title Ownership	___ Points	
	Executed Purchase Agreement	___ Points (+1 over base)	
	Executed Letter of Intent	___ Points (+2 over base)	
<u>Investment to Tax Base Ratio</u>		___ Points	
<u>Architectural Standards (choose all that apply)</u>	Horizontal siding accessory only	___ Points	
	50% brick or stone threshold	___ Points	
	Covered front porch > 50 square feet	___ Points	
	Roof < 25% of front façade	___ Points	
	2+ dormers (gabled ends to not count)	___ Points	
	Use of alley for garage access (HOA maintained)	___ Points	
	Use of side loaded garages	___ Points	
	House forward design	___ Points	

Scoring Process

	Anti-monotony elevation/color plan	___ Points	
	Four sided architecture (attached or detached)	___ Points	
<i>Development Standards (choose all that apply)</i>			
	Sidewalks to each front door	___ Points	
	Sidewalks on both sides of public and private streets	___ Points	
	Stormwater Best Management Practice (above minimum)	___ Points	
	Sidewalk 'bump-outs' or 'chokers'	___ Points	
	Boulevard trees at 35 foot spacing	___ Points	
	Trail connection beyond development	___ Points	
<i>Development Amenities (choose all that apply)</i>			
	Indoor or outdoor community/party room	___ Points	
	Fitness center and/or on site basketball, volleyball, tennis courts, etc.	___ Points	
	On site park/playground space (above any required park dedication)	___ Points	
	On site walking trails	___ Points	
	Community gardens	___ Points	
	Swimming pool	___ Points	
<i>Energy Efficiency Elements (choose all that apply)</i>			
	Energy efficient roofing material or colors	___ Points	
	Buildings oriented on site to optimize passive solar and cooling	___ Points	
	Installation of a green room occupying a minimum of 30% of the total roof area.	___ Points	
	Use of LED lighting fixtures	___ Points	
	Use or resource efficient building materials	___ Points	
	Use of Green Star certified mechanical and appliances	___ Points	
<i>Scoring Note</i>			
	Projects must meet at least 70% of available points. The City reserves the right to reject any and all Applications based on		

Scoring Process

	current policies, market conditions, and available funding.		
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