

**City of Ramsey**  
**Agenda**  
**City Council Work Session**  
**Tuesday June 11, 2013**  
**5:30 pm**  
**Lake Itasca Room 7550 Sunwood Drive NW**

- 1. Call to Order**
- 2. Topics for Discussion**
  1. Authorize County HRA to Perform Economic Development Activities and Requesting/Allocating Funding from Anoka County Housing and Redevelopment Authority toward the Purchase of the Property at 6710 Highway 10 NW
  2. Review Status and Direction of Elmcrest Park's Community Building Planning
  3. FOR DISCUSSION ONLY: Receive Update on Housing Assistance Policy Progress by Ad-Hoc Planning Commission Sub-Committee
- 3. Future Topics for Discussion - *See Attached Calendar***
- 4. Mayor/Council/Staff Input**
- 5. Adjournment**

**CC Work Session****2. 1.****Meeting Date:** 06/11/2013**By:** Jo Thieling, Administrative Services

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**Title:**

Authorize County HRA to Perform Economic Development Activities and Requesting/Allocating Funding from Anoka County Housing and Redevelopment Authority toward the Purchase of the Property at 6710 Highway 10 NW

**Background:**

At the HRA meeting of May 14, 2013, The HRA was advised that the owner of 6710 Highway 10 NW had accepted the HRA's offer of \$361,000 for the purchase of the property and that the purchase agreement had been signed by the seller and HRA Chairperson Backous. The HRA was advised that Anoka County had indicated there are sufficient funds through the Anoka County HRA if the City designates Anoka County as a development arm of Ramsey. Staff has contacted Ms. Karen Skepper of the Anoka County HRA about the funding. Ms. Skepper advised that the request has to be done by a resolution showing support of the City Council. It is anticipated the resolutions necessary will be on the City Council Consent Agenda for June 25. The resolutions will be to request to have economic development activities performed by the Anoka County HRA and approving the specific funding request. Staff was also advised that the next meeting of the County HRA is June 25. Karen Skepper will be at the Work Session to explain the process for requesting County HRA funds as well as to answer any questions Council may have.

**Notification:****Observations/Alternatives:**

According to the County, by practice, the City exercises control over the County HRA/EDA funds. It is the County's practice to place the collected levy into a fund that is then made available for eligible projects selected by that city. Typically, staff makes a request to ACHRA staff and they confirm that the project meets the requirements laid out in state statute. The next step requires the City Council to pass a resolution requesting \$361,000 in funding to purchase the property at 6710 Highway 10 NW. The ACHRA board then approves the request and the money can be accessed. The Council may request additional projects at any time, based upon the available funding.

Once the City opts-in to the economic development portion of the ACHRA, by passing that resolution, the City can use all funding for housing, redevelopment or economic development. There are no caps or limits on how the City decides to allocate their funding pool.

Originally, Ramsey opted into the HRA for the purpose of developing senior housing. The County will also provide technical assistance, will respond to funding requests, and will make periodic presentations as the City requests.

If a City opts in to the economic development activities they are "in" for 5 years. At the 5 year point, the City can opt out by resolution. There is no penalty as no additional dollars are levied.

The levy for the County HRA remains the same whether the City opts-in to the economic development activities or not, but it does expand the type of projects that will benefit the city.

In addition to the annual levy, the resolution opens up the opportunity to utilize the current ACHRA undesignated

Fund balance of \$575,000 for economic development projects in Ramsey.

**Recommendation:**

It is recommended that the Council direct staff to draft the resolutions to authorize the Anoka County HRA to Perform Economic Development Activities and Requesting/Allocating Funding from Anoka County Housing and Redevelopment Authority toward the Purchase of the Property at 6710 Highway 10 NW.

**Funding Source:**

N/A

**Council Action:**

Motion to direct staff to draft the resolutions to a authorize the Anoka County HRA to Perform Economic Development Activities and Requesting/Allocating Funding from Anoka County Housing and Redevelopment Authority toward the Purchase of the Property at 6710 Highway 10 NW.

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**Form Review**

**Inbox**  
Kurt Ulrich

**Reviewed By**  
Kurt Ulrich

**Date**  
06/06/2013 04:01 PM  
Started On: 06/05/2013

Form Started By: Jo Thieling

Final Approval Date: 06/06/2013

## CC Work Session

2. 2.

**Meeting Date:** 06/11/2013

**Submitted For:** Mark Riverblood

**By:** Mark Riverblood, Engineering/Public Works

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### **Title:**

Review Status and Direction of Elmcrest Park's Community Building Planning

### **Background:**

On March 26th, 2013, City Council approved the Architectural Design and Scope of Services for Elmcrest Park's community building, consisting of three phases; 1) explore concepts and a schematic design process to meet the needs of stakeholders and end users, 2) project development to final design and the identification of the building's cost (estimate), and 3) the preparation of construction documents.

As phase one concludes, and the design development aspects of the project are underway, this is the opportune time to 'check in' to ensure City Council sentiment is in alignment with how the building project is evolving based upon stakeholder input.

On the May 9th, regular Park and Recreation Commission meeting, the Commission responded to the programming questions and the input on design received from Anoka Ramsey Athletic Association and others. That discussion outline is attachment 1 (one) with consensus responses in red. Based upon the above deliberation, the proposed building size has increased\* approximately 1,300 square feet from the Miller Park building (Eden Prairie), that was used as a point of beginning to discuss concepts and options. Additionally, the picnic pavilion is proposed to be larger as well (approximately 900 sq ft) based upon input from Northern Lights Soccer on the number of users relating to their program in Ramsey.

\*The building size increase is due in part to the size of the meeting room area proposed, and how this space relates with the other rooms and functions of the structure. Staff also notes that in addition to regular use of the proposed building's meeting space by ARAA, other organizations (like the two scout troops that have 'adopted' Elmcrest), will utilize the meeting room - and presently some groups are turned away (from existing facilities) because the city only has three conference rooms that can accommodate more than 20 people; that being the Park Center building at Central Park, and the two at the Municipal Center. Attachment 2 (two) is a snapshot of reservations for the month of September 2013 as additional background.

### **Observations/Alternatives:**

**Studio 55 Architects' Bruce Bissonnette and Jack Amdal will be attending the work session and will review the recent activity, the next steps, and will have preliminary cost estimates based upon all the input to date.**

As indicated above, the three phases that of the architectural services are; 1) explore concepts and a schematic design process to meet the needs of stakeholders and end users, 2) project development to final design and the identification of the building's cost (estimate), and 3) the preparation of construction documents - with this point in time being somewhere within Phase II.

The 4th phase of architectural services, Construction Administration, would be approved by City Council subsequent to this work session topic (details discussed below) when the design and construction documents are completed and the building cost estimate (or 'Guaranteed Maximum Price') is presented to Council. The earlier

proposal by Studio 55 Architects identifies this figure at a not-to-exceed amount of \$6,000. If time allows at work session, Staff would like to discuss the construction process approach. The following is the narrative from the March City Council case that discusses the later aspects of Phase II and the construction process option and perceived advantages:

***"Design, Plans and Specs, Construction Process Approach***

*A key component of the design for Elmcrest Park's community building is the Schematic Design process (Phase I), where Staff and ARAA, NLS and others carefully review the all the alternatives and concepts for the building, leading up to successful final design. At the end of the Design Development process (Phase II) and the beginning of preparation of Construction Documents (Phase III), Staff would intend on inviting an established and reputable general contractor, specializing in park buildings to review and critique the plans and specifications at the 75% completion stage. This is useful for a number of reasons, including to;*

- 1. Check for constructibility,*
- 2. Identify opportunities to modify construction methods and materials for economy,*
- 3. And as another 'set of eyes' to evaluate functionality and the practicability of what is being proposed for this public building.*

*Following the above exercise and resultant modifications to the design and specifications, the general contractor would then be invited to develop a 'Guaranteed Maximum Price' for the project with he/she as the general contractor. This is known as the Construction Manager at Risk (CMAR) approach to constructing public buildings (versus the more traditional 'Design, Bid, Build' approach).*

*At the time the Guaranteed Maximum Price is available, the community building project for Elmcrest Park would return to City Council with the plans and specs completed, with the option of moving forward under the CMAR process knowing precisely what the park building will cost, and with no change orders, (unless there would be catastrophic failure on both the part of the architect and staff in some unforeseen manner). Or, in the alternative, Council may choose to proceed with traditional Advertising For Bid (though while having an estimate, not knowing what the building will cost).*

*While this case only approves the selection of the architect for Elmcrest's Park building and the associated processes, and not how the city will receive the final bid for the construction, it may be useful to point out one more value, (among several), in the proposed Construction Manager at Risk approach for this project. If Council chooses this method for project delivery, the city would require that the Construction Manager host a pre-bid conference (together with Staff), wherein all qualified Ramsey businesses would be invited to attend and bid as subcontractors for the building's construction. This benefits all concerned by:*

- Maximizing the potential for Ramsey businesses to receive the subcontracts, thereby cycling more money within the local economy.*
- Providing Ramsey businesses the opportunity to donate tax-deductible services, thus making their bids even more competitive, and therefore more likely to be the low bidder (for that trade).*
- Encouraging a lower overall construction cost for Elmcrest Park's community building, by a special, methodical process inviting those contractors to submit bids that can be the most competitive - businesses that are in the community and have lower mobilization and daily transportation costs.*
- Encourage the establishment of more business to business relationships within Ramsey.*
- Increase the likelihood of a truly 'community built' building within the community park."*

**Funding Source:**

The funding source for architectural services is up to \$22,500 (with an additional \$6,000 to be approved at a subsequent date for Construction Administration) - and was approved by City Council on March 26th, 2013.

Additionally, the Anoka Ramsey Athletic Association has committed \$40,000 to the building project that would be donated toward the Park Trust Fund upon City Council's final approval of the community building's construction.

**Council Action:**

Consensus concurrence with architectural design as presented, and the construction method discussed above; or otherwise, based upon discussion.

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### Attachments

Discussion outline with notes

Sept. room reservation snapshot

Draft Commission minutes

Work Plan

Similar buildings

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### Form Review

Inbox	Reviewed By	Date
Grant Riemer	Grant Riemer	06/05/2013 03:38 PM
Kurt Ulrich	Kurt Ulrich	06/06/2013 03:17 PM
Form Started By: Mark Riverblood		Started On: 06/05/2013
Final Approval Date: 06/06/2013		

## Elmcrest Park Community Building – Discussion Topics

Park Board meeting May 9, 2013

Response to questions from the May 9<sup>th</sup> meeting are shown below in RED

### Assumptions

- Durable public structure with covered picnic area similar to Miller Park park buildings located in Eden Prairie.
- The construction budget for the building is in the range of \$375,000.
- The building will have a septic system and city water.
- A new playground will be built adjacent to the new building.
- The building will serve the community.

### Programming Questions

#### General

- Should the facility be a year-round use or three-season? **Year round. Soccer association would like to switch from Central Park to Elmcrest for meetings.**
- How many people should the facility accommodate maximum and what is the average daily or weekend use? **Tournaments draw approximately 550 people/day**
- What uses and user types occur – winter (snowmobile trail head), spring, summer, and fall seasons? **Main fields for traveling soccer. The idea of Lacrosse being played here came up.**
- Are special accommodations to be provided for seniors, teens, soccer teams, preschool, spectators, scouts, community education, community recreation, other? **Scouts will use the facility, rentals for birthday parties.**
- What type of shelter should be provided for inclement weather, i.e., rain, wind, storm, snow, tornado, etc.? **Wind and rain**
- Is it open every day and what are the hours of operation? **Yes. Look at time clocks and motion detectors for lighting and programmable door locks.**

#### Basic Building

- Security and vandalism issues, grilles over the windows, lighting **Look at lighting, grilles over the windows is not needed.**
- Picnics & number of tables **8 to 10**
- Shade and rain cover, size. **Want an area that draws people in, a place people want to gather and hang out.**
- Lockable rolling doors and sitting walls at pavilion **Yes**
- Second level for field observation **Yes**
- Wall materials, roof materials, floor materials, exterior surfaces **Concrete block. Look at cost difference between asphalt shingles and metal roofing.**
- Energy conservation, daylighting, natural ventilation, rain water collection, environmental stewardship **Yes, design accordingly**
- Material, image, durability and maintenance considerations
- Public art display area **Look at 2 sided (interior/exterior) display cases.**
- Cornerstone/time capsule and or any other recognition to staff, council, mayor, commissions, community **Yes**

#### Rest Rooms

- Number of fixtures for men (1 wc and 2 urinals) and women (3 wc). Code requires one wc for each.
- Entry from both inside and outside. Yes, lock exterior during winter months
- Changing area or stall or bench
- Locker room No
- Diaper changing Yes
- Family restroom No
- Team dressing rooms No

#### Meeting Space (access from inside and outside)

- How many people shall it accommodate Room for 30/40 people
- Indoor games and/or entertainment use
- Which community groups do you see using it Meeting space and birthday parties
- Meeting or banquet style seating banquet type seating
- Should meeting area be separate (able to close off) from adjacent public spaces No
- Adjacency to kitchen/concession area Yes
- Is lockable storage needed Separate storage is not needed
- Is this area separate from lobby/gathering area Same space
- Craft and other community education Yes, access to mop sink (laundry sink) and garbage storage is necessary

#### Lobby/Gathering Area

- Separate from meeting room No
- Vending machines Not at this time, city will not provide
- Trophy cases Not necessary
- Bulletin boards Yes
- Drinking fountains Inside only, exterior drinking fountain already exists and will remain.
- Access to concession window Yes
- Craft and other community education

#### Concessions

- Open to the exterior Yes
- Open to the interior Yes
- Menu type and serving method Need space for upright refrig. and freezer, provided by others
- Health department considerations, ss counters, 3 compartment sink Plus floor drain and in floor grease trap.
- Equipment city will provide None
- When is it open, who will run it Soccer association
- Secure storage No
- Adjacency to what other areas Gathering area
- Team check-in ticket sales window At adjacent office

### Storage

- Climate controlled Yes, part of interior building space with exposed plumbing walls
- Work bench and work area, maintenance equipment No
- User groups
- Field game equipment Look at temporary storage container in parking lot for size
- Golf cart storage, gas or electric No
- Tables and chairs Yes, for gathering space

### Office

- Outside roll up window for team check-in and ticket sales Yes, small lockable room big enough for 2 people
- Will city provide an attendant, will this be that persons office No
- How many people shall it accommodate 2

### Upper Level (Note: We are looking into code issues related to a second level.)

- Tournament monitoring Yes
- Storage and observation deck Yes
- Meeting space No

### Mechanical, Electrical, Plumbing and IT

- Energy conservation, daylighting, natural ventilation, rain water collection design accordingly
- Heating A/C systems will work out at a later date
- Geo-thermal will work out at a later date
- Gray water collection will work out at a later date
- Energy management controls will work out at a later date
- PA system No
- IT needs Wi-Fi

### Site considerations

- Trash and recyclables Need to provide for
- Cistern for roof rain water collection/irrigation will work out at a later date
- Permeable pavers design accordingly
- Tree trenches/irrigation
- Playground will work out at a later date
- Skating/winter activity uses No
- Benches Built in as part of picnic shelter
- Re-bound wall Yes, remote, away from building

# September 2013

September 2013						
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October 2013						
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Sep 1	2 LABOR DAY! 6:30pm Cub Scouts Pack #362 Den 15 Meeting per Michelle Schmid @ 763 639 4750 (P.C.)	3 8:00am Tennis per Donna Mueller @763 421 8436 (Rivers Bend) 6:30pm Girl Scout Meeting per Denise	4	5 Summer Event Series (Amphitheater) 8:00am Tennis per Donna Mueller @763 6:00pm Girl Scout Troop	6	7 HAPPY DAYS EVENT!!! 8:00am ARAA Football and ARAA Soccer per 12:00pm Wedding Reception Open
8 HAPPY DAYS EVENT 6:30pm Anoka NLS per Tammy Hayft @612 309 9794 (P.C. Bldg)	9	10 8:00am Tennis per Donna Mueller @763 421 8436 (Rivers Bend) 6:30pm Girl Scout Meeting per Liz	11	12 Summer Event Series (Amphitheater) 8:00am Tennis per Donna Mueller @763 421 8436 (Rivers Bend)	13	14 8:00am ARAA Football and ARAA Soccer per Steve Hanson @612 2:00pm Birthday Party per Melissa @763 898
15	16 6:30pm Cub Scouts Pack #362 Den 15 Meeting per Michelle Schmid @763 639 4750 (P.C. Bldg @ C.P.)	17 8:00am Tennis per Donna Mueller @763 421 8436 (Rivers Bend) 6:30pm ARAA Fastpitch Meeting per Pamela	18	19 Summer Event Series (Amphitheater) 8:00am Tennis per Donna Mueller @763 6:00pm Girl Scout Troop	20	21 8:00am ARAA Football and ARAA Soccer per Steve Hanson @612 875 5514 (Central Park (see note))
22	23 6:00pm Girl Scout #12760 per Christy Hager @763 360 5434 and Samantha Haglund @763 923	24 8:00am Tennis per Donna Mueller @763 421 8436 (Rivers Bend) 6:30pm Girl Scout Meeting per Denise	25	26 Summer Event Series (Amphitheater) 8:00am Tennis per Donna Mueller @763 7:00pm Girl Scouts	27	28 8:00am ARAA Football and ARAA Soccer per Steve Hanson @612 875 5514 (Central Park (see note))
29 6:00pm ARAA Meeting per Dorothy Arseneau @763 506 0951 (P.C. Bldg)	30	Oct 1	2	3	4	5

# September 2013

September 2013						
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October 2013						
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>Sep 1</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATE WITH DAN BRAY-BLDG MNTC SUPV	<b>2</b> City Offices Closed in Observation of Labor Day	<b>3</b> 12:00pm Designed 4 Freedom per Tracy Peterson @612 743 3232 (AR Room)	<b>4</b> 11:30am BNI---Front Nine Business Builders Will Robbins @612 710 3143 (AR Room)	<b>5</b> 8:30am Biz to Biz Business Networking per Dory @ 612 501 10:30am Master Networks Business	<b>6</b>	<b>7</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH Ramsey Foundation Pancake Breakfast
<b>8</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATE WITH DAN BRAY-BLDG MNTC SUPV	<b>9</b> 10:00am Business Networking Meeting per Bobbi @ 763 712 6:30pm Girl Scout Service Unit per Jody	<b>10</b> 7:00pm Anoka Dance Team per Lori Streich @ 763 691 5138 (AR Room)	<b>11</b> 11:30am BNI---Front Nine Business Builders Will Robbins @612 710 3143 (AR Room)	<b>12</b> 8:30am Biz to Biz Business Networking per Dory @ 612 501 10:30am Master Networks Business	<b>13</b>	<b>14</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV
<b>15</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATE WITH DAN BRAY-BLDG MNTC SUPV	<b>16</b> 10:00am Business Networking Meeting per Bobbi @ 763 712 1961 (AR Room)	<b>17</b>	<b>18</b> 11:30am BNI---Front Nine Business Builders Will Robbins @612 710 3143 (AR Room)	<b>19</b> 8:30am Biz to Biz Business Networking 10:30am Master Networks Business 6:00pm Harry	<b>20</b>	<b>21</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV
<b>22</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATE WITH DAN BRAY-BLDG MNTC SUPV	<b>23</b> 10:00am Business Networking Meeting per Bobbi @ 763 712 6:00pm Cheerful Chuggers 4-H Club	<b>24</b>	<b>25</b> 11:30am BNI---Front Nine Business Builders Will Robbins @612 710 3143 (AR Room)	<b>26</b> 8:30am Biz to Biz Business Networking per Dory @ 612 501 10:30am Master Networks Business	<b>27</b>	<b>28</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV
<b>29</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATE WITH DAN BRAY-BLDG MNTC SUPV	<b>30</b> 10:00am Business Networking Meeting per Bobbi @ 763 712 1961 (AR Room)	<b>Oct 1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

# September 2013

September 2013						October 2013							
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>Sep 1</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV	<b>2</b> City Offices Closed in Observation of Labor Day	<b>3</b> C.C. W/S which is normally followed by an HRA W/S (LI Room) 7:30am Business Links per Mel and Bruce	<b>4</b> 12:00pm Ramsey Rotary per Kristi Weikel (LI Room)	<b>5</b>	<b>6</b>	<b>7</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH Ramsey Foundation Pancake Breakfast
<b>8</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV	<b>9</b> 6:30pm Cub Scout Pack Meeting per Jim Steffan @763 213 1000 (LI Room (see notes))	<b>10</b> 7:30am Business Links per Mel and Bruce Mel 763 670 3003 5:30pm C.C. Wk/Session (LI Room)	<b>11</b> 12:00pm Ramsey Rotary per Kristi Weikel (LI Room) 4:00pm Headway Co-Parenting Seminar	<b>12</b> 7:30am EDA Meeting (LI Room)	<b>13</b>	<b>14</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV
<b>15</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV	<b>16</b> 7:30am Ramsey Foundation per Mary Jo Olson 612 385 7951 (LI Room)	<b>17</b> 7:30am Business Links per Mel and Bruce 2:00pm 2013 Development Review 5:30pm P.W.	<b>18</b> 12:00pm Ramsey Rotary per Kristi Weikel (LI Room) 7:00pm Northwest R/C Meeting per Joe	<b>19</b> 6:00pm Happy Day's Committee per Patrick (LI Room (NOTE: Patrick needs this room tonight))	<b>20</b>	<b>21</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV
<b>22</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV	<b>23</b> 6:00pm Aerials Booster Club per Debbie Wolf @ C#763 242 6883 (LI Room)	<b>24</b> 7:30am Business Links per Mel and Bruce 8:00am MPBTA Meeting per Katy (LI Room) 5:30pm C.C. Wk/Session	<b>25</b> 12:00pm Ramsey Rotary per Kristi Weikel (LI Room)	<b>26</b> 7:30am Public Works Monthly Meeting per Grant/Dan (LI Room)	<b>27</b>	<b>28</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV
<b>29</b> ALL WEEKEND USE OF THE RMC MUST BE COORDINATED WITH DAN BRAY-BLDG MNTC SUPV	<b>30</b>	<b>Oct 1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

**PARK AND RECREATION COMMISSION  
CITY OF RAMSEY  
ANOKA COUNTY  
STATE OF MINNESOTA**

The Ramsey Park and Recreation Commission conducted a regular meeting on May 9, 2013 at Elmcrest Park, Ramsey, Minnesota.

Commission Members Present:      Chairperson Angela Olsen  
   Commissioner Bridgett Barr  
   Commissioner Richard Chubb  
   Commissioner Andrew Fyten  
   Commissioner David Minke  
   Commissioner Thomas Mobry

Commission Members Absent:      Vice Chair Shane Bennett (Excused)

Also Present:                              Parks & Assistant Public Works Superintendent Mark Riverblood  
   Councilmember Randy Backous  
   Bruce Bissonnette – Studio 55 Architects  
   Jack Amdal – Studio 55 Architects  
   Kotchi Prosper – Northern Lights Soccer Club

**1.      CALL TO ORDER**

Chairperson Olsen called the Park and Recreation Commission meeting to order at 6:30 p.m.

**2.      CITIZEN INPUT**

None.

**3.      APPROVE AGENDA**

Motion by Commissioner Barr, seconded by Commissioner Fyten to approve the Park and Recreation Commission meeting agenda as presented.

Motion carried. Voting Yes: Chair Olsen, Commissioners Barr, Fyten, Chubb, Minke, Mobry.  
No: None. Absent: Commissioner Bennett.

**4.      APPROVE MINUTES**

**4.01:    Approve Park and Recreation Commission Meeting Minutes dated April 11, 2013**

Motion by Commissioner Fyten, seconded by Commissioner Barr, to approve the following Park and Recreation Commission Regular Meeting Minutes:

1) Park and Recreation Commission Regular Meeting Minutes dated April 11, 2013.

Motion carried. Voting Yes: Chair Olsen, Commissioners Fyten, Barr, Chubb, Minke, Mobry.  
No: None. Absent: Commissioner Bennett.

## **5. COMMISSION BUSINESS**

### **5.01: COLLATE STAKEHOLDER INPUT AND DEVELOP CONCEPT FOR ELMCREST PARK'S COMMUNITY BUILDING.**

Parks & Assistant Public Works Superintendent Riverblood reviewed the Elmcrest Park building (and associated playground) has been in the City's Parks Capital Improvement Plan for many years, and is identified in the 2013 CIP, as an approximately \$500,000 investment in the community park. Of this referenced amount, about \$75,000 is anticipated to be appropriated for the play structure (at a later time in 2013).

Parks & Assistant Public Works Superintendent Riverblood stated the need for a building with restrooms, storage, concessions, shelter and meeting space, is in part evidenced by the expense Northern Lights Soccer (NLS) pays each time a tournament occurs at the park for the rental and set up of tents, generators, etc. The park is used April into October each year by Anoka Ramsey Athletic Association's NLS club and also by the general public and adjoining neighborhoods year-round. The park in any year serves thousands of individuals – all of which will benefit from the community building this project will deliver.

Parks & Assistant Public Works Superintendent Riverblood reviewed in addition to the playground aspect of the 2013 project there are other costs necessary (within the \$500,000 project estimate) to develop a fully functioning park building at Elmcrest and are as follows:

While municipal water is within the park, connecting to this watermain will have a somewhat significant expense as a parking lot with curb and gutter will need to be crossed and replaced. This may be a minimum of \$20,000. Further, a solution will need to be developed for the septic system, as municipal sanitary sewer is miles distant. The system design is yet to be determined, and thus the cost is unknown, but believed to be in the range of \$10,000 – 20,000.

Additional costs will be identified during the building's design phase associated with site improvements like sidewalks, landscaping, irrigation, and restoration. These may be considered to represent \$10,000 - \$15,000. All of the project expenses will be collated and brought back to City Council once the building design and cost estimate is developed.

The final generalized cost category (aside from the park building itself) is architectural services, which was approved in March 2013 by City Council and begins the design phase of this project.

Parks & Assistant Public Works Superintendent Riverblood reviewed the observations/alternatives. He stated the architectural services will consist of three phases that will; 1) explore concepts and a schematic design process to meet the needs of stakeholders and

end users, 2) project development to final design and the identification of the building's cost (estimate), and 3) the preparation of construction documents. The work plan is detailed in the Scope of Services proposal, which was provided to the Commissioners from Studio 55 Architects, LLC as not to exceed a cost of \$22,500. The 4<sup>th</sup> phase of architectural services, Construction Administration, would be approved by the City Council when the design and construction documents are completed and the building cost estimate is presented to Council. The proposal identifies this figure at a not to exceed amount of \$6,000. A key component of the design for Elmcrest Park's community building is the Schematic Design process (Phase I), where Staff and ARAA, NLS and others carefully review all the alternatives and concepts for the building leading up to a successful final design. The purpose of this case is this Phase I activity.

Parks & Assistant Public Works Superintendent Riverblood stated staff recommends that all comment received by the City, together with the Commissioner's observations and expertise in the community be discussed to inform this stage of the concept planning. Studio 55 provided a memo that may be used to organize the discussion. The architect was at the meeting with a plan view concept plan to "mark-up" with dimensions and building features.

Parks & Assistant Public Works Superintendent Riverblood reviewed the funding source for architectural services is up to \$22,500 from the Park Trust Fund, which has a present balance of approximately \$2,442,000. The Anoka Ramsey Athletic Association has committed \$40,000 to the building project that would be donated toward the Park Trust Fund upon City Council's approval of the community building's construction.

Jack Amdal reviewed the memorandum he and Bruce Bissonnette provided for the Commission's review.

## Elmcrest Park Community Building – Discussion Topics

### Assumptions

- Durable public structure with covered picnic area similar to Miller Park buildings located in Eden Prairie.
- The construction budget for the building is in the range of \$375,000.
- The building will have a septic system and City water.
- A new playground will be built adjacent to the new building.
- The building will serve the community.

Parks & Assistant Public Works Superintendent Riverblood suggested after the concept estimates are determined the total may come to more than \$375,000. At the point this is determined, he would like to bring that back to the Council.

### Programming Questions

#### General

- Should the facility be a year-round use or three-season?

Commissioner Barr preferred year round, as it could be used for a variety of other things.

Jack Amdal noted this portion of Ramsey does not have any community buildings.

Commissioner Minke asked for the difference in construction cost for year round building vs. limited season asked what type of utilities would be included.

Bruce Bissonnette stated there may be a savings on utilities but construction cost would not be affected

Kotchi Prosper stated it would be nice to shift some of the emphasis from Central Building and it would be nice to shift some of the winter programs for meetings here. The NL Soccer would use the facility for their board meetings, etc. He would prefer a year round facility.

Chair Olsen stated if the cost is only operational issue then it makes sense for it to be a year round facility. If it is determined it is not needed, the utilities would still be there.

Commissioner Barr stated they play soccer here until October.

- How many people should the facility accommodate maximum and what is the average daily or weekend use?

Bruce Bissonnette noted this relates to the septic system.

Parks & Assistant Public Works Superintendent Riverblood asked for clarification on the question.

Bruce Bissonnette asked how many people does the building needs to accommodate and how many people use the park.

Kotchi Prosper noted there are 36 traveling teams of 18 players.

Parks & Assistant Public Works Superintendent Riverblood indicated there will still be portapotties at the park.

Chair Olsen asked how many bathroom stalls are at Central.

Bruce Bissonnette asked if this park relates to Central, should they have the same facilities.

Parks & Assistant Public Works Superintendent Riverblood explained there are more sports offerings at Central Park. Soccer would be the main sport at Elmcrest as well as some LaCrosse.

Kotchi Prosper added that during State tournament there may be up to 550 people at the park in a given day.

- What uses and user types occur – winter (snowmobile trailhead), spring, summer, and fall seasons?

Jack Amdal asked about the user groups.

Commissioner Barr stated the facility could be rented for parties.

- Are special accommodations to be provided for seniors, teens, soccer teams, preschool, spectators, scouts, community education, community recreation, other?

No comments

- What type of shelter should be provided for inclement weather, i.e. rain, wind, storm, snow, tornado, etc.?

Jack Amdal stated the biggest concern may be tornados.

Commissioner Barr noted at Central Park the building was designed as such not to give much shelter during rain.

Parks & Assistant Public Works Superintendent Riverblood stated a small pavilion is planned at Elmcrest.

Consensus - Rain and wind would be the primary concerns.

- Is it open every day and what are the hours of operation?

Parks & Assistant Public Works Superintendent Riverblood stated it is open every day – dawn to dusk. This would have an impact on security and lighting. The building needs to have sufficient security and lighting. Energy conservation and cost savings ideas can be looked at.

Commissioner Barr suggested automatic timing on the door locks to the bathrooms. Motion sensing lights.

Basic Building

- Security and vandalism issues, grilles over the windows, lighting

Jack Amdal explained that shielding and glazing on the building are options, glass block for security.

Parks & Assistant Public Works Superintendent Riverblood stated there has been little glass breakage issues and the value of having good lighting out weighs the need to replace glass.

Bruce Bissonette stated they have used wire mesh on the windows but if not needed it would be added expense.

Chair Olsen asked if windows breaking are not issue at Central Park it probably will not be an issue here.

- Picnics and number of tables

Bruce Bissonnette stated there would be 8-10 tables under a covered area. Currently at Miller Park, there are 3-4 tables in a 20-foot covered area.

Councilmember Backous asked about a sitting wall around the area.

Chair Olsen stated in her experience, people do not sit near the concession stand after they get their food/beverages.

Commissioner Barr stated she would like to do it right and not have to add on later.

Chair Olsen asked what would more space add to the cost.

Bruce Bissonnette stated that has not yet been determined.

Kotchi Prosper stated we want to keep the people here with a nice facility rather than leaving after their game.

- Shade and rain cover, size

Consensus - Size – is good

- Lockable rolling doors and sitting walls at pavilion

Consensus – Yes

Chair Olsen stated a temporary shelter is important when a storm is coming so people can wait for the storm to pass.

- Second level for field observation

Jack Amdal stated a second level could be a control tower for tournaments, a benefit to this building and location.

Bruce Bissonnette stated there are a couple of building code issues that will be looked at.

- Wall materials, roof materials, floor materials, exterior surfaces

Jack Amdal stated Miller Park has painted block. Metal roof is long lasting.

Parks & Assistant Public Works Superintendent Riverblood stated currently there are metal roof on the shelters. He would like a cost estimate between metal roof and asphalt shingles.

- Energy conservation, daylighting, natural ventilation, rain water collection, environmental stewardship

Jack Amdal explained that diming lights, lower cost operation for the building. There is opportunity for natural light and ventilation. Thermo-syphon.

- Material, image, durability, and maintenance considerations

No comments

- Public art display area

Jack Amdal asked if a display case was desired.

Parks & Assistant Public Works Superintendent Riverblood stated there could be apparel display area in the building and it would be nice to see from outside and inside. Glass separating the inside from the outside.

- Cornerstone/time capsule and or any other recognition to staff, council, mayor, commissions, community

Jack Amdal stated this would be a small thing for future generations.

Parks & Assistant Public Works Superintendent Riverblood stated he would be reviewing this with City Council.

Rest Rooms

- Number of fixtures for men and women. Code requires one WC for each.

Jack Amdal noted an entry from both inside and outside the building. In winter months, it would be just from the inside. More for women than men. He explained Code divides gender 50-50 and asked about an increase for women's fixtures.

Commissioner Barr suggested three for women.

Parks & Assistant Public Works Superintendent Riverblood stated Central Park has three for women and two for men with a couple urinals.

Commissioner Barr asked how many porta-potties will there be.

Parks & Assistant Public Works Superintendent Riverblood stated there are two, one on each end.

Consensus - 3 for women, 1 for men with 2 urinals.

- Entry from both inside and outside

Jack Amdal stated there would be inside access only during the winter.

- Changing area or stall

Chair Olsen noted players usually come dressed.

Councilmember Backous stated it would be nice to have an area for changing. A stall with no toilet.

Kotchi Prosper suggested a bench where they could sit, noting it does not need to be private.

- Locker room

Consensus - not needed

- Diaper changing

Commissioner Barr suggested a fold down changing table from the wall

- Family restroom

Jack Amdal asked about for seniors or handicapped.

Consensus – not needed.

- Team dressing rooms

Consensus - not needed

Meeting Space

- How many people shall it accommodate

Commissioner Barr suggested a room that would fit 30 people.

Parks & Assistant Public Works Superintendent Riverblood stated the legal capacity at Central park is 74.

Kotchi Prosper stated Central Park has a good-sized room.

Commissioner Barr felt Central Park had the perfect size.

Councilmember Backous suggested referee training could be held here or at City Hall.

Consensus – A room that would fit 30-40.

Kotchi Prosper felt more outside overhang space would be better.

- Indoor games and/or entertainment use

No comments

- Which community groups do you see using it

No comments

- Meeting or banquet style seating

Consensus - movable tables.

- Should meeting area be separate (able to close off) from adjacent public spaces

No comments

- Adjacency to kitchen/concession area

Commissioner Barr noted the need for a kitchen/prep area and access from inside and outside for prep area. She felt a door from inside was necessary and suggested a window type with a roll-up door, creating a link between concession and meeting space.

- Is lockable storage needed

Kotchi Prosper stated storage space is needed for the fields.

Parks & Assistant Public Works Superintendent Riverblood agreed there needs to be storage area for tables/chairs within the building.

- Is this area separate from lobby/gathering area

No comments

- Craft and other community education

Parks & Assistant Public Works Superintendent Riverblood felt a sink is needed outside of the kitchen and could be part of the mop closet.

Bruce Bissonnette noted there will be a mechanical room with a mop sink.

Parks & Assistant Public Works Superintendent Riverblood suggested a mop closet with cleaning supplies since the mechanical room is locked.

Lobby/Gathering Area

- Separate from meeting room

Commissioner Barr noted outdoors is the lobby.

Bruce Bissonnette stated circulation space is needed.

Chair Olsen suggested it be all in one space.

- Vending machines

Jack Amdal asked if water, sodas, candy, chips are needed.

Parks & Assistant Public Works Superintendent Riverblood stated the NLS could use it as a revenue.

Jack Amdal stated it would be inside and locked when not needed.

Consensus – not needed.

- Trophy cases

Consensus - not needed.

- Bulletin boards

Good idea – or white board. Can be added after the fact.

- Drinking fountains

Jack Amdal explained this is Code inside. Inside only

- Access to concession window

No comments

- Craft and other community education

No comments

Concessions

- Open to the exterior

Consensus – yes

- Open to the interior

Consensus – yes

- Menu type and serving method

Kotchi Prosper suggested a grill outside, one refrigerator, one freezer, few racks for food, and sinks.

- Health department considerations, stainless steel counters, 3 compartment sink

Jack Amdal recommended adding a floor drain for cleaning and indicated they will need to have a grease trap for the septic system.

- Equipment City will provide

Parks & Assistant Public Works Superintendent Riverblood stated the building needs to be functional when project is done. The appliances will be found and upgraded as possible in the future. There is no need for 220 volts AC.

- When is it open, who will run it

Kotchi Prosper stated it would be open only for weekend tournaments and they may look at other times to have it open. The City has never had the option before and generally it would be open 5 p.m. – 9:30 p.m.

- Secure storage

Jack Amdal asked if others will use the concession area, if it will be inventoried, or on an honor system. He stated if it becomes an issue, they may need to remove items from the concession area.

- Adjacency to what other areas

Consensus - Inside and outside. Plumbing.

- Team check-in ticket sales window

Office spot or in concession area. Tent outside or exterior office window. Tournament Director office on first floor with windows from inside and outside.

Consensus - There needs to be an office. Office could become storage area for some things. Office upstairs and downstairs. Office should accommodate 2 people. No park attendant.

Storage

- Climate controlled

Consensus - No – garage type cold storage.

- Work bench and work area, maintenance equipment

Consensus – not needed.

- User groups

No comments

- Field game equipment

Kotchi Prosper stated the current storage pod is good size.

- Golf cart storage, gas or electric

Councilmember Backous noted golf carts may be stored in the water tower.

- Tables and chairs

No comments

Office

- Outside roll up window for team check-in and ticket sales

No comments

- Will City provide an attendant, will this be that persons office

Consensus - no City attendant.

- How many people shall it accommodate

No comments

Upper Level (Note Code issues related to a second level are being researched)

- Tournament monitoring
- Storage and observation deck
- Meeting space

Mechanical, Electrical, Plumbing and IT

- Energy conservation, daylighting, natural ventilation, rain water collection

Jack Amdal noted rainwater collection can be used for irrigation for immediate area and grey water from the sinks can go to the cistern. It is environmentally friendly, but there is a cost.

Consensus - Will be addressed at a later date.

- Heating A/C systems
- Geo-thermal
- Gray water collection
- Energy management controls
- PA system

Consensus - not necessary. Use air horn if necessary for storms. PA systems can be borrowed from City.

- IT needs

Parks & Assistant Public Works Superintendent Riverblood stated staff will bring costs for cell service/Wi-Fi to the City Council.

Site considerations

- Trash and recyclables

Part of tournament

- Cistern for roof rain water collection/irrigation
- Permeable pavers

Will be discussed later

- Tree trenches/irrigation
- Playground
- Skating/winter activity uses
- Benches
- Re-bound wall

Kotchi Prosper supported adjacent to the building, noting it could be more removed from the building.

Jack Amdal and Bruce Bissonnette showed a project drawing to the Commission. The drawing presented is a third bigger than Miller Park with a 20-foot x 30-foot covered shelter area 8-10 tables. They do not want to short-change the size of the concession stand and suggested a half door between concession stand and inside gathering area and double doors on the storage room from the outside. They showed a plan of the building location in the park, noting the picnic area is sheltered from the wind by the building.

Commissioner Barr stated you should be able to see the playground without being obstructed by the building.

Parks & Assistant Public Works Superintendent Riverblood stated the Commission needs to look at solutions for trash enclosure for dumpsters.

**6. COMMISSION/STAFF INPUT**

None

**7. ADJOURNMENT**

Motion by Commissioner Chubb, seconded by Commissioner Minke, to adjourn the meeting.

Motion carried. Voting Yes: Chair Olsen, Commissioners Chubb, Minke, Barr, Fyten, and Mobry. No: None. Absent: Commissioner Bennett.

The Park and Recreation Commission meeting adjourned at 7:50 p.m.

Respectfully submitted,

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Mark Riverblood  
Parks & Assistant Public Works Superintendent

Drafted by Debbie Wolfe  
*TimeSaver Off Site Secretarial, Inc.*

# Work Plan/Scope of Services

## PHASE I

### **Initial Work Phase/Program**

- Review existing program/budget
- Update program issues with City Staff
- Meet and receive input from user groups
- Review code and city planning requirements
- Develop written program/design objectives incorporating input and project concerns
- Finalize schedule

### **Schematic Design**

- Prepare concept plans and design alternatives
- Prepare rough cost analysis related to concept alternatives
- Review with City Staff to finalize design concepts, including reconciliation of septic system design (by City Staff) with sustainability specifics and cost objectives
- Prepare schematic plans, elevations, and computer generated 3D diagrammatic illustrations.
- Design and system narrative to establish approach for design development
- Establish preliminary cost estimates
- Present to City Staff and others as appropriate

### **City of Ramsey responsibility:**

Provide geotechnical information, environmental impact information, program information and availability for meetings and interaction with the design team.

## PHASE II

### **Design Development**

- Update design concept as approved and modified and review with City Staff
- Prepare design development plans with proposed structural, mechanical and electrical systems illustrated in CADD form explaining design and appearance character and image
- Prepare outline specifications of materials and systems
- Prepare final preliminary cost estimate
- Prepare annual energy consumption estimate
- Review with City Staff at appropriate intervals to keep abreast of project, incorporating input as part of team.
- Present to City for approval to proceed with construction documents

### **City of Ramsey responsibility:**

Meetings and interaction with the design team for review and approval of design concepts and Council approval to proceed with construction documents.

## **PHASE III**

### **Construction Documents**

- Review with City Staff. Finalize design concerns and modifications
- Prepare final construction and bid documents in CADD form
- Review options for contract methods with City
- Prepare construction specifications
- Prepare final cost estimate
- Present to City for approval to bid

### **City of Ramsey responsibility:**

Meetings and interaction with the design team and input regarding conditions of the contract and bidding and procurement information and City approval to issue for bidding and permitting.

## **PHASE IV**

### **Bidding and Construction Administration**

- Attend pre-bid conference
- Review bidding questions and issue clarifications to bidders
- Review bids with City and make recommendations on award
- Attend preconstruction conference and progress meetings at project site
- Review and approve shop drawings and material selections; incorporating input from City Staff as appropriate
- Provide job site observation and reports at intervals appropriate to project construction phase and progress
- Review and approve monthly payment request
- Provide final inspection with Owner and issue punch list
- Review completion of punch list and sign off of contractors
- Approve final pay request and issue certificate of completion
- Review warranties and perform walk through with City prior to one year occupancy

### **City of Ramsey responsibility:**

Approval of bid packages. Provide public notice information. Provide location for receipt of and opening of bids. Meetings and interaction with the design team. Review and approval of finish schedule for colors, materials and systems. Participate in final inspection and acceptance of project.

## **Unique Qualifications**

### **Depth of Experience with Community Based Projects**

Del Erickson has over 45 years experience working with community organizations which include cities, counties, state, schools, youth associations, YMCA's and the Girl Scouts. His experience provides clients with considerable, relevant experience that will be applied to this unique project as a recreational facility of importance to the community.

### **Small Firm with Active Principal Involvement**

We are a lean firm, whose principals are involved throughout the process. Our hands-on approach maintains continuity of client and design objectives through final project completion. We have a reputation for efficient, cost effective services that provide full value at competitive fees.

### **Sustainable Practices**

We have pioneered many sustainable practices in our designs since the 1980's and continually incorporate appropriate and cost effective solutions in our work. While we encourage the use of as many sustainable building components as possible, we also realize that in every project an underlying issue is building cost, both first and operational, therefore life cycle analysis, value engineering, and reuse and recycling are thoroughly studied as is user friendly lighting control systems and HVAC systems that is easily adjustable to meet the varying occupant load and time of day usage. Our firm and major consultants have LEED certified personnel providing appropriate sustainable design.

### **Durable Public Buildings**

We recognize that public building can have extra challenges in maintenance and durability. Materials and finishes need to be durable yet aesthetically interesting. We know the importance of durability of materials, that are accessible to the public and users as well as mechanical and electrical systems that require minimum maintenance and have long life.

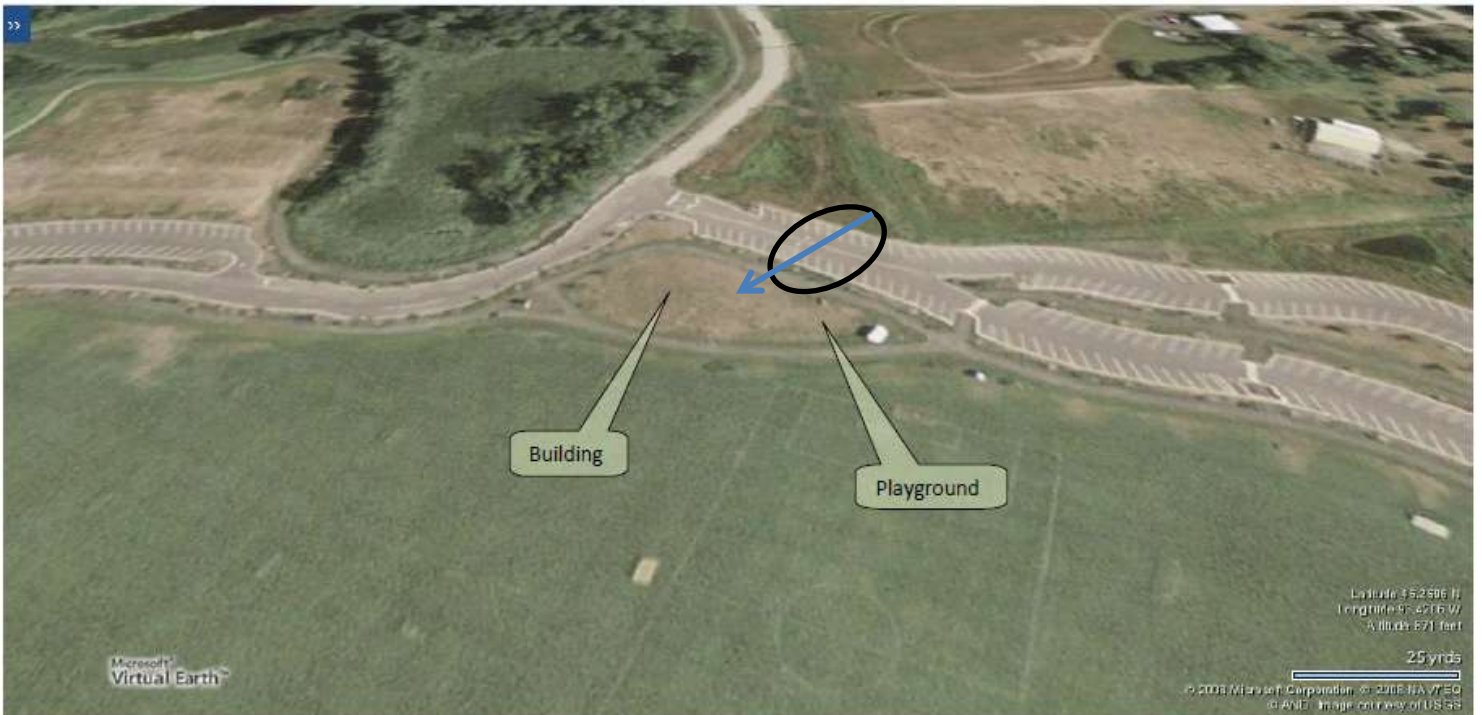
### **On Budget on Time**

As a firm we value your time, and your budget. With our knowledge of current construction costs and trends in the region we start the process from the very beginning of making sure an organized and fiscally responsible approach is taken that will yield ultimate value for your project. Our cost estimating has been within 5% of final cost and we have never had a project not proceed because we could not design within budget.

### **Availability**

We are prepared to start immediately and devote necessary resources and personnel to serve the community of Ramsey and the needs of this project.





Elmcrest Park Building and Playground Location



**CC Work Session**

2. 3.

**Meeting Date:** 06/11/2013**By:** Tim Gladhill, Community Development

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**Title:**

FOR DISCUSSION ONLY: Receive Update on Housing Assistance Policy Progress by Ad-Hoc Planning Commission Sub-Committee

**Background:**

The purpose of this Topic Report is to update the City Council on the status of the progress on the Housing Assistance Policy work by the Planning Commission (ad-hoc sub-committee). No formal action or feedback is being requested, other than to review the Interim Policy Statement.

In 2013, the City Council directed Staff to form an ad-hoc sub-committee of the Planning Commission for formulate a Housing Assistance Policy. The purpose of the policy is to establish a framework in which to review requests for financial assistance (or other form of assistance) for housing projects. These requests could include, but are not limited to City financing options, third-party financing options, and grant opportunities available to the City. Given the number of requests the City has been receiving related to housing projects and the forecasted housing growth of the community, the City Council felt that a policy was necessary in order to ensure an equitable and fiscally responsible application to housing assistance.

The Planning Commission did establish an ad-hoc subcommittee and has met on two (2) occasions. A majority of this initial work was providing and reviewing necessary demographic and market conditions to frame the development of the remainder of the policy. The sub-committee has reviewed the following:

1. Current Housing Plan, Goals, and Implementation Strategies
2. Current housing and population demographics (Census data)
3. Current housing and population forecasts (2030 Comprehensive Plan)
4. Current employment demographics
5. Current employment forecasts

The sub-committee also has completed the following deliverables:

1. Framework of Policy
2. Interim Policy Statement
3. Housing Product Priority List

**Notification:**

No notification is required at this time.

**Observations/Alternatives:**Interim Policy Statement

The sub-committee first established an Interim Policy Statement to help guide requests that potentially may come to the City before final adoption of the Housing Assistance Policy. The sub-committee utilized much of the feedback from the City Council Work Session that directed Staff to begin final preparation of the Policy. The proposed Interim Policy Statement is as follows:

It is hereby the Interim Policy of the City of Ramsey that assistance to housing projects will be considered for the following criteria:

1. Tax Increment Financing (TIF) will not be considered except for rehabilitation projects or redevelopment projects. In addition, any housing project that meets the criteria of the preceding statement must provide a

- quantifiable increase to the taxable market value of the community (amount to be determined).
2. The City will consider use of third-party funding such as grants or third-party fund balances
  3. The project must demonstrate that it will achieve at least one (1) goal of the City's Housing Plan (Chapter 7 of the Comprehensive Plan). Successful achievement of the Housing Goal must be illustrated by the successful completion of at least one (1) implementation strategy of the identified Housing Goal.
  4. The project must demonstrate its credit-worthiness. The Developer must submit a project pro-forma and a summarized Sources and Uses table.

### Framework

The sub-committee agreed to a framework of the policy as follows (similar to the framework presented to the City Council in Work Session):

1. Housing Product Priorities
2. Minimum Thresholds
3. Scoring Matrix

### Housing Product Priorities

An initial request of the sub-committee was to establish housing product priorities. For this Topic Report this evening, the intent is to provide a broad overview. A final report will provide a full, detailed analysis on how the sub-committee arrived at these recommendations. It is important to note that this priority list is an evolving document that would need to be reviewed and updated on a regular basis and was based on current demographic data (see attachment to this case). With every housing development that is completed, the assumptions that went into formulating this list change, and the list needs to be amended. When the City accomplishes a single housing goal, the priority likely shifts, at least in part, to a different priority.

It should further be noted that the list includes priorities of housing types that City assistance should be focused. This is not a list that would indicate how to guide our future land use map or a reflection as to the number of units per housing type forecasted. The focus was on those housing types that met the City's housing goals, but presented the highest need for assistance to achieve a particular goal. For example, the sub-committee did not rank general, market-rate single-family high on the priority list, as standard market conditions appear to be sufficient to make this style successful. The sub-committee focused on those developments, which could include single-family, that brought other aspects such as high degree of architecture, a high amount of amenities, etc. The Priority List is as follows:

1. Senior Independent
2. Affordable/Workforce
3. Redevelopment
4. Energy Efficient
5. Rehabilitation of Existing
6. Amenity Rental
7. 3+ Unit Rental
8. Accessory Dwelling Unit
9. Executive Single-Family
10. Senior Skilled Nursing
11. Assisted Living/Memory Care
12. Condominium
13. Single-Family Detached
14. Single-Family Attached
15. Apartment (general [note: apartments with other amenities would score higher-see above])

### Minimum Thresholds

As previously discussed in City Council Work Session, the sub-committee agreed to utilize the existing Housing

Goals and Implementation Strategies of the Comprehensive Plan as Minimum Thresholds. However, the next deliverable for the sub-committee is to update these goals and strategies. It is recommended that each development requesting housing assistance identify at least one existing goal/implementation strategy as Step #1. A development requesting assistance would need to be able to prove successful achievement of an implementation strategy in order to move to the formal review.

### Scoring Matrix

The sub-committee has agreed that a scoring process should be part of the policy, but has not yet developed this scoring matrix. This step would help assist in reviewing the quality of the proposal, especially in the event of multiple or similar requests. This would take the Minimum Threshold a step further to ensure quality implementation.

### **Recommendation:**

This item is for update only. There is no recommendation necessary at this time.

### **Funding Source:**

Preparation of this update is being handled as part of normal staff duties.

### **Council Action:**

This item is for discussion only. There is no action or direction necessary.

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### **Attachments**

PROPOSED Interim Policy Statement

PROPOSED Housing Priorities

FOR BACKGROUND ONLY - Agenda #1

FOR BACKGROUND ONLY - Agenda #2

FOR BACKGROUND ONLY - Demographic Data Supplied to Sub-Committee

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### **Form Review**

**Inbox**

Kurt Ulrich

**Reviewed By**

Kurt Ulrich

**Date**

06/06/2013 03:20 PM

Form Started By: Tim Gladhill

Started On: 06/06/2013 05:20 AM

Final Approval Date: 06/06/2013

## Planning Commission Housing Assistance Policy Sub-Committee

### Interim Policy Statement

On March 26, 2013 the City of Ramsey began drafting a Housing Assistance Policy to help guide the City in analyzing requests for City Assistance for housing projects. While the policy is completed through the assistance of an ad-hoc sub-committee of the Planning Commission, the City hereby issues the following Interim Policy Statement to guide current and future requests until such time the formal Housing Assistance Policy is adopted. The final policy is anticipated to be completed in mid-year 2013.

It is hereby the Interim Policy of the City of Ramsey that assistance to housing projects will be considered for the following criteria:

1. Tax Increment Financing (TIF) will not be considered except for rehabilitation projects or redevelopment projects. In addition, any housing project that meets the criteria of the preceding statement must provide an increase of   % of taxable market value to the community.
2. The City will consider the use of third-party funding such as grants or third-party fund balances.
3. The project must demonstrate that it will achieve at least one goal of the City's Housing Plan (Chapter 7 of the Comprehensive Plan). Successful achievement of the Housing Goal must be illustrated by the successful completion of at least one (1) implementation strategy of the identified Housing Goal.
4. The project must demonstrate its credit-worthiness. The Developer must submit a project pro-forma and a summarized Sources and Uses table.

## Housing Assistance Priorities

The following is a list developed by the Ad-Hoc Sub-Committee of the Planning Commission related to the 2013 Housing Assistance Policy, and is subject to City Council approval. This is a list of priorities that the City believes would qualify for or is in the highest need of assistance, if available. This is not a reflection of the amount of individual types of housing products that the City believes will develop overall.

This list is based off current market conditions, demographics, and financial need for assistance. This list will evolve over time, and will be revisited at least annually. With each project completed, the priority for assistance will change. For example, if a Senior Independent development is completed, and the market analysis indicates market absorption, the focus could shift to a priority currently lower on the list.

1. Senior Independent
2. Affordable/Workforce
3. Redevelopment
4. Energy Efficient
5. Rehabilitation of Existing
6. Amenity Rental
7. 3+ Unit Rental
8. Accessory Dwelling Unit
9. Executive Single-Family
10. Senior Skilled Nursing
11. Assisted Living/Memory Care
12. Condominium

Those Making the List, but lower priority for assistance (Base Market can Bare). These types can still qualify if addressing one of the items above.

1. Single-Family Detached
2. Single-Family Attached
3. Apartment (general, but see high amenity [#6 above])

# Planning Commission Housing Assistance Policy Sub-Committee

## Agenda for Meeting #1

May 2, 2013 @ 5:30 p.m. Mississippi River Room

### Members

Randy Bauer

Joseph Field

Matthew Maul

### Staff

Tim Gladhill, Development Services Manager

Tina Goodroad, Consulting Planner

### Sub-Committee Purpose Statement

The Planning Commission has established an ad-hoc sub-committee to complete a draft Housing Assistance Policy directed by the City Council. The Policy will be considered for adoption by the City Council upon completion of the draft.

### Background

The City Council has directed City Staff to prepare a Housing Assistance Policy to proactively guide review of requests for assistance related to housing developments. The Policy is intended to provide a framework for review to ensure that proposals meet the City's goals and implementation strategies related housing and makes good use of the limited resources available to the City. These resources include, but are not limited to, grants, levies, tax increment financing (TIF), etc.

### Review of Current Plans, Policies, Goals, and Implementation Strategies

Staff will present the current version of the Housing Action Plan adopted in 2007. This plan also serves as the Housing Chapter of the Comprehensive Plan.

### Establishment of an Interim Policy Statement

As the City has been approached by multiple housing developers with requests for assistance, Staff would like to discuss the merits of an Interim Policy Statement as a baseline for review of these current projects. This Interim Policy Statement could specify programs, proposals, or funding types that the City is not willing to consider at this time.

### Establishment of Policy Framework

Staff will review a potential framework for the Policy. Generally speaking, it is suggested that the framework include a two-step process:

1. Minimum Thresholds
2. Ranking Thresholds

Minimum thresholds would be categories that all proposals would need to meet. It is suggested that the Goals and Implementation Strategies from the Housing Action Plan serve as the baseline for discussion

for the minimum thresholds. As time has progressed and variables have changed, this is an appropriate time to review the effectiveness of these goals and strategies. This process can help guide the next update to the Housing Action Plan. Staff recommends that proposals must indicate how their development will help achieve one of the agreed upon implementation strategies referenced above.

Ranking thresholds would be used to review quality of proposals as well as assist in prioritizing multiple requests. These thresholds could include a number of technical variables. These thresholds will be discussed in Meeting #2 of the Sub-Committee.

#### Establishment of Minimum Thresholds

The Sub-Committee is requested to establish a draft Minimum Threshold Criteria. These thresholds are discussed in the Policy Framework Section above.

#### Deliverables

1. Interim Policy Statement
2. Housing Assistance Policy Framework
3. Minimum Thresholds

## **7. HOUSING PLAN**

### **A. Introduction**

History - The City of Ramsey has historically developed in a typical suburban fashion. In the 1970s, Ramsey's land was developed primarily as ramblers and split level housing on large, rural lots, with the exception of auto related commercial uses and some heavy industry.

Growth - Since 1985, Ramsey has had municipal sewer and water services available to the south-eastern part of the city. The relatively recent availability of these services, in addition to a continually growing and thriving metropolitan area, has sparked the interest of developers and metro area residents and workers. The City has begun a transition period of growth that is sometimes difficult to address. Developers are buying large tracts of land, requesting to connect to the available municipal sewer and water systems, and developing this land at higher densities than previously developed. This new urban development is oftentimes occurring directly adjacent to existing rural residential neighborhoods, which remain on individual septic systems.

Need to Establish a Plan – Due to increasing growth and changing development patterns from rural to suburban, the City and its residents need to determine how they want to develop in the future. A plan will help to provide for orderly, well-designed, and varied housing development that provides opportunities for all types of families and people of differing income ranges. In addition, the policy makers need to identify short and long term areas of growth and redevelopment that may require public facilitation and financial resources.

Purpose of the Plan - The Master Housing Plan (The "Plan") is intended to provide direction for future housing development in Ramsey as well as provide a vision for the City's neighborhoods as the community evolves and grows.

The plan includes a review of the existing housing stock, housing trends, and housing demand within the City as well as provides a variety of goals and objectives of the City and its Housing & Redevelopment Authority. The goals and objectives were identified through a series of discussions with stakeholders in the community as part of the Comprehensive Plan update process. This included feedback from housing partners and business leaders as well as Ramsey residents.

Not only does this housing plan state the realities and goals of the City, but it serves as a handbook of policy solutions to the challenges that Ramsey and similar communities face when deciding the future direction of the housing and population. Furthermore, it incorporates sources of funding available by local, state, and federal government agencies and other sources to achieve the stated goals of the community. This plan not only frames the housing issues and ideals, it answers the question of how to achieve these ideals.

**B. Housing Supply**

It is important to assess the current housing stock in order to determine how Ramsey residents’ housing needs are being met currently and into the future. Analyzing the existing housing supply informs decision-makers about what exists, the condition of housing, and what segments of the housing stock are already well-represented and which are under-represented. This section will describe the structure, tenure, quality, and affordability of the housing stock in Ramsey. These attributes will paint a picture of existing conditions, and, combined with housing demand information, will assist decision-makers in creating housing policies and programs.

**Structure**

As the table below illustrates, Ramsey consists of primarily single family, detached housing. However, over the past several years Ramsey has seen an increase in the development of townhomes and multifamily housing. Between 2000-2007, 60% of the new development was multifamily type housing such as townhomes. Table 1 indicates the mix of housing types by structure within Ramsey.

**Table 7-1: Occupied Housing Units**

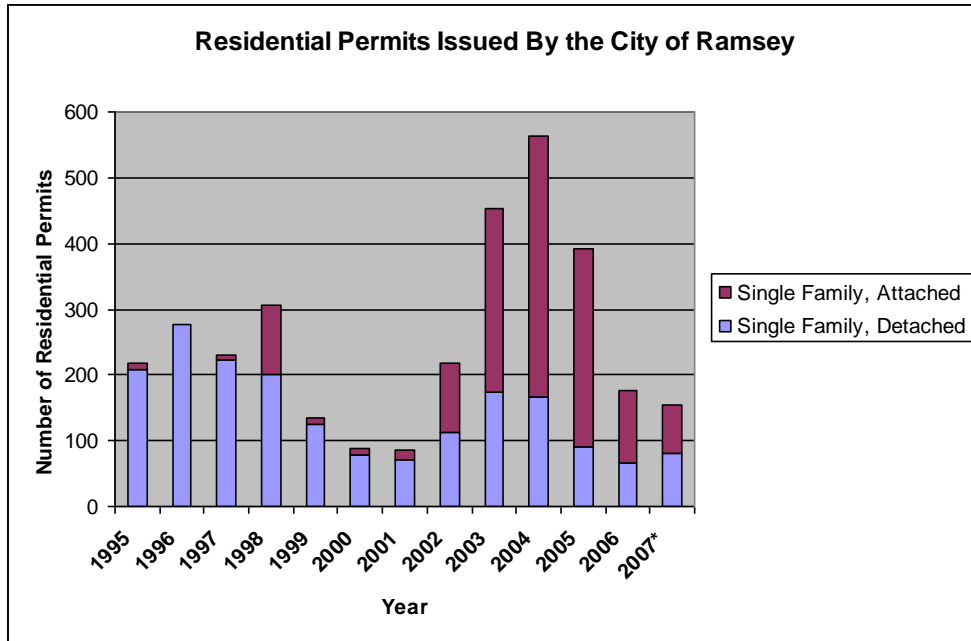
<b>Type of Unit</b>	<b>Number</b>	<b>Percentage</b>
Single Family, Detached	6,341	81%
Townhomes, Duplexes, Twinhomes	1,310	17%
Mobile Home Units	30	<1%
Apartment Units	114	1%
<b>Total</b>	<b>7,795</b>	<b>100%</b>

*Source: Anoka County GIS Data, November 2007*

In addition to existing housing units, there are many more units that have been approved by the City but are yet to be constructed. As of June 2007, there are 453 platted single-family lots that are currently unimproved. There are also 618 platted townhome lots that are unimproved. When constructed, the City will have a total of over 8,500 housing units, 19% of which will be townhomes.

In recent years, the City has been approving a larger variety of housing styles than in the past. The City of Ramsey has approved a larger number of townhomes since 2001, compared to earlier years. Single-family attached townhouses and rowhouses are gaining popularity in the market, and Figure 1 illustrates the shift in housing type between 2001-2004. While this recent increase in townhome development has contributed to the diversity of housing, Ramsey still consists of primarily single-family, detached homes. Permits for detached homes remain relatively steady over time, despite increases in other forms of housing.

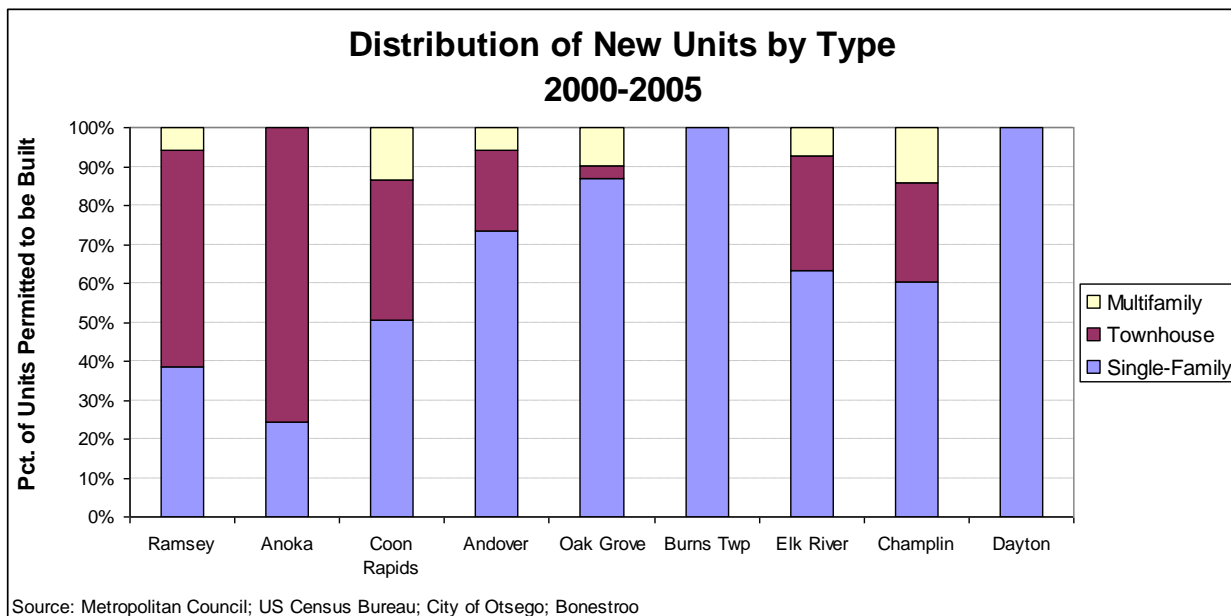
**Figure 1: Permits Issued, by Type**



Source: City of Ramsey, November 2007

Compared to other cities in the area for type of new units built between 2000-2005, Ramsey has the 2<sup>nd</sup> largest percentage of townhomes constructed.

**Figure 2: Permits Issued in Surrounding Cities, by Type**



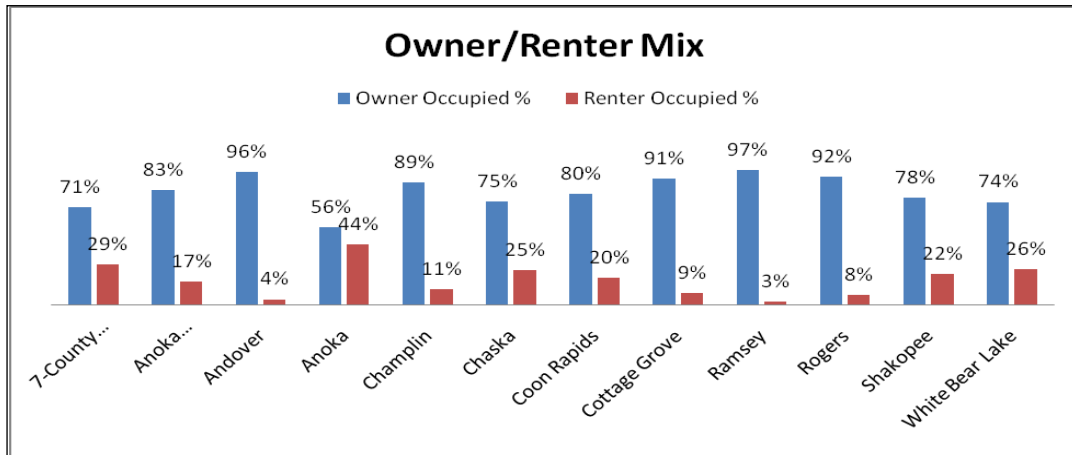
Source: Metropolitan Council; US Census Bureau; City of Otsego; Bonestroo

**Tenure**

As of 2007, there were approximately 300 rental units within Ramsey, or about 4% of the total number of housing units. In 2003, the City enacted a rental licensing requirement to ensure the quality of rental units and improve the ability of the City to track rental housing. This program tracks known units of rental housing within the City and conducts inspections every two years as a part of the licensure process. Of the 300 units, approximately one-third are located within apartment-style buildings. The remaining units are dispersed throughout townhome and single-family developments within the city.

Comparing the owner/renter mix of housing with other communities using 2000 census data, Ramsey’s housing is primarily owner-occupied (97%) with very few rental units. This is a substantially higher percentage than Anoka County which has 83% owner occupied units and 17% rental housing overall. Ramsey has a smaller percentage of rental housing than all except seven incorporated cities in the metropolitan area, according to the 2000 Census. However, many cities in the northwest metro have similar ownership-to-rental ratios. Andover, Lino Lakes, and Ham Lake have very little rental housing but compared to other similar cities, Ramsey has the smallest percentage of rental units. Currently, a 63 unit apartment building is being constructed called Terrace Hill. In the past several years there has been an increase in developer interest for sites to construct apartments and this trend is likely to continue particularly with the downturn in the housing market for ownership units. With only 4% of the total housing stock as rental, Ramsey is a strong market for new apartment living.

**Figure 3: Owner/Renter Mix in Surrounding Communities**



Source: 2000 Census

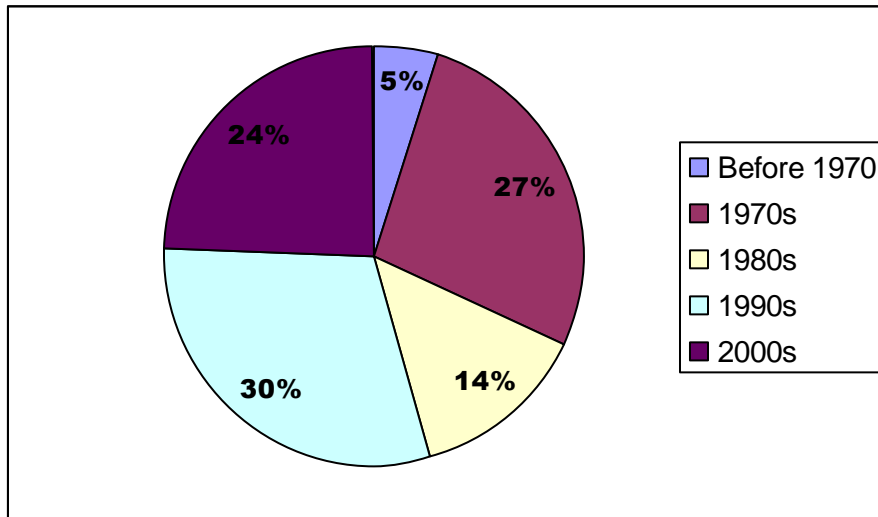
**Why is Rental Housing Important?**

Adequate opportunities for safe, decent and affordable rental housing are a key component of a balanced housing supply. There are many reasons why an individual and/or family choose to rent rather than own. Those choices may be short term due to financial issues (unable to afford a mortgage, need to save for a down payment, clear up credit issues), family issues (divorce, separation, job relocation) or social issues (disability, in-between home ownership, not secure in job, unsure on location preference). Also, many people choose a life of renting rather than owning due to income, transitional careers, traveling and aging. For all these reasons, a community should consider the benefits of providing a wide range of living choices which includes rental housing.

**Housing Quality:**

Quality is a crucial characteristic of the housing stock that oftentimes determines the marketability and affordability of a home. However, there are few measures of housing quality available for analysis within Ramsey. One factor that plays a role in the overall quality of housing is age. The following chart indicates the proportion of houses built in each decade since the 1970s.

**Figure 4: Age of Housing Stock, By Decade**

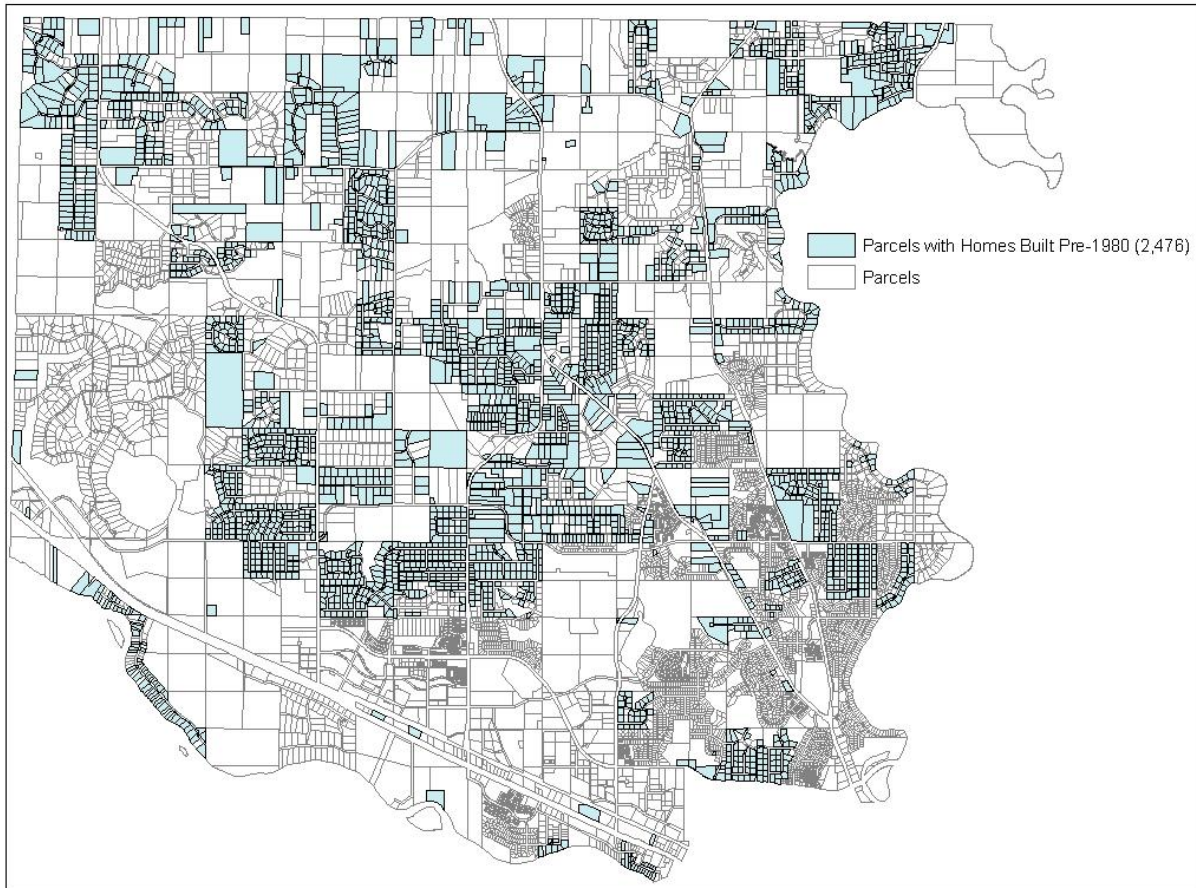


*Source: Anoka County Property Tax Data, November 2007*

About one-third of the housing in Ramsey was built in the 1970s or before. This suggests that some areas of the city are aging. The housing that was built before 1970 is scattered throughout the City, and lies on land that is unplatted or is part of the registered land survey conducted by Anoka County. Figure 5 provides a spatial representation of the older housing stock in Ramsey. Prior to 1970, there were no substantial subdivisions within the City limits. Between 1970 and 1980, many large-lot neighborhoods were developed, and the houses in these areas rely on septic systems and private wells.

Homes over 30 years of age require some level of maintenance and repair as well as modernization to remain positively valued. One of the most significant issues associated with neighborhood decline is the deferred maintenance of homes and street appeal or lack of modernization of the older housing stock.

**Figure 5: Aging Housing in Ramsey**



In addition to aging single family homes, the small percentage of rental housing in the City is aging. Keeping the rental housing stock maintained and fresh is just as important to the community as the single family housing stock.

**Table 2: Age of Rental Complexes in Ramsey**

Complex Name	Year Built	Number of Units
Rivers Bend	1991	32
Savannah Oaks	1998	50
Sunwood Rental Town Homes	2002	32

Source: City of Ramsey, 2007

**Housing Cost: Ownership**

One of the most important factors in analyzing the housing stock is its affordability. Up until recently, housing prices were increasing rapidly, and it was difficult to determine the true market value of housing. The County Assessor’s Office is the best source of current information available to cities to determine

housing values. Table 3 outlines the estimated market value of housing in Ramsey. The table breaks down this data according to different categories of affordability.

**Table 3: Affordability of Ownership Housing in Ramsey**

<b>Affordability Level</b>	<b>Approximate Affordable Market Value*</b>	<b>Number of Houses at this Estimated Market Value**</b>	<b>Percentage of Ramsey Homes at This Level</b>
Affordable at 30% of AMI**	Under \$70,000	<b>22</b>	<b>.03%</b>
Affordable at 60% of AMI	\$70,001 to \$152,000	<b>250</b>	<b>3.3%</b>
Affordable at 80% of AMI	\$152,001 to \$206,800	<b>2,177</b>	<b>28.4%</b>
Affordable at 100% of AMI	\$206,801 to \$250,000	<b>2,740</b>	<b>35.8%</b>
Affordable at Over 100% of AMI Only	Over \$250,000	<b>2,464</b>	<b>32.2%</b>

*Source: Anoka County Property Tax Data, November 2007*

\* These affordable home prices are approximate, based on a household spending 30% of their income on mortgage and obtaining a mortgage interest rate of 6.5%, with no down payment.

\*\*The median total housing value for 2007 is \$216,050 with the average total housing value at \$249,813.

\*\*AMI is “area median income” and represents the median household income in the seven county metropolitan area. This is approximately \$78,500 in 2007.

About 28% of the market-rate, ownership housing stock in Ramsey is affordable to households earning 80% of Area Median Income (AMI), a common standard used in assessing the affordability of housing. However, there are considerably fewer homes (approximately 4%) available for lower income households in the 60% and 30% of AMI categories, as Table 2 indicates. Future (2011-2020) metropolitan area targets for affordable housing will focus on the lower income households making at or below the 60% AMI rather than 80% AMI.

**Housing Cost: Rental**

Although there are relatively few rental options in Ramsey, the majority of the rental housing is market-rate affordable. Table 4 represents the rental prices for Ramsey’s units. According to the Metropolitan Council’s “affordable rent” definition, 115 (52% of the total) of the rental units in Ramsey are affordable to a family earning 50% of the area median income.

**Table 4: Rent Prices in Ramsey**

	<b>Number of Units</b>	<b>Rent Levels</b>
<b>Market-rate Senior</b>	50	\$700-1,000
<b>General Occupancy-Subsidized</b>	33	\$700-1,000
<b>Market-rate apartments</b>	32	\$600-850
<b>Market-rate townhomes</b>	98	\$1,000-\$1,500
<b>Market-rate Single Family</b>	10	\$1,500
<b>Total Rental Units</b>	<b>223</b>	

*Source: Maxfield Study, January 2006 & City of Ramsey 2005*

**Housing Foreclosures**

Home foreclosures can have an impact on a neighborhood and community with deferred maintenance and vacant homes.

In 2006, Anoka County recorded 844 properties in foreclosure. Ramsey has a fairly small percentage of the County's foreclosed property 7% or 63 homes. However in the first half of 2007, the number of foreclosures in the county is above the total for 2006 at 863, with Ramsey having 66 properties (7.6% of the total).

What does this mean to Ramsey? It is possible that some housing values may decline and some homes may go unoccupied and not be maintained properly for a period of time, potentially putting additional burden on code enforcement staff and increasing the potential for neighborhood housing decline. These potential newly vacant homes could be an opportunity for affordable housing purchases. Conversely, the vacant homes may also attract investment buyers who in turn rent the homes for a short period until the market resurges. In a slow market, investment buyers tend to purchase homes of lower value (\$200,000 or less) and rent without additional investment in maintenance and/or cosmetic improvements.

### **Land Supply**

Available land for development will have a large impact on housing supply and demand within Ramsey. "Available Land" can be defined in a variety of ways. By examining the larger parcels in Ramsey, we can determine the areas that may be under development pressure. Also, by examining building permit and subdivision trends, we can estimate how many more housing units will be built in the next few years.

In 2006, there were over 4,000 acres of parcels that are at least 10 acres in size and zoned residential. This provides a significant opportunity for residential development in the future. Of the 4,000 acres of large parcels currently in Ramsey, over 800 acres (20%) were subdivided OR began the subdivision process in 2005 and 50 acres (1.3%) in 2006. Recently, there has been a general slowdown of requests for subdivisions. In addition, many of the recent development inquiries include land for new rental housing.

In 2005, the City of Ramsey approved approximately 500 new residential lots through the subdivision process and in 2006 there was approval for 100 units. There are an additional 1,200 units that are in some stage of the approval process. This is an unprecedented amount of growth for the City, and compares to cities like Woodbury and Maple Grove in the amount of new residential lots.

Based upon household growth projections provided by the Metropolitan Council through 2030, Ramsey would need an additional 998 acres available for new housing which is 32% of the total acres available for subdivision. However, the 998 acres assumed that 67% is for low-density development and 33% is for median to high density development with the majority of the development occurring between 2010 -2020. This translates into a total of 6,085 units of which 2,000 would be low density single family units and 4,085 would be medium to high density multifamily housing units.

### **Metropolitan Council Livable Communities Act: Affordability Goals**

In January of 2006, the Metropolitan Council released goals for the production of new affordable housing in the metropolitan region for the years 2011-2020. The goals focus on households earning at or below 60% of the AMI to more effectively target lower income households with limited financial resources. In 2007 dollars, a household of four with an income at or below 60% AMI earns up to \$47,100 and can afford to purchase a home at or less than \$152,000 or pay fair market rent up to \$1,177. This will be very difficult to achieve for ownership housing in developing suburbs such as Ramsey.

The Metropolitan Council has established a need for 1,140 new affordable housing units to be developed in Ramsey between 2011 – 2020 based upon existing growth projections. New affordable units are defined as

ownership or rental housing affordable to households earning at or below 60% AMI. According to the estimated growth needs for housing units between 2010-2030 as noted above, the City of Ramsey should strive to provide 28% of the 4,085 medium to high density multifamily housing units as affordable to meet the Metropolitan Council identified goals by 2020. According to the Metropolitan Council, the Update provides for an affordable housing need share of 669 units.

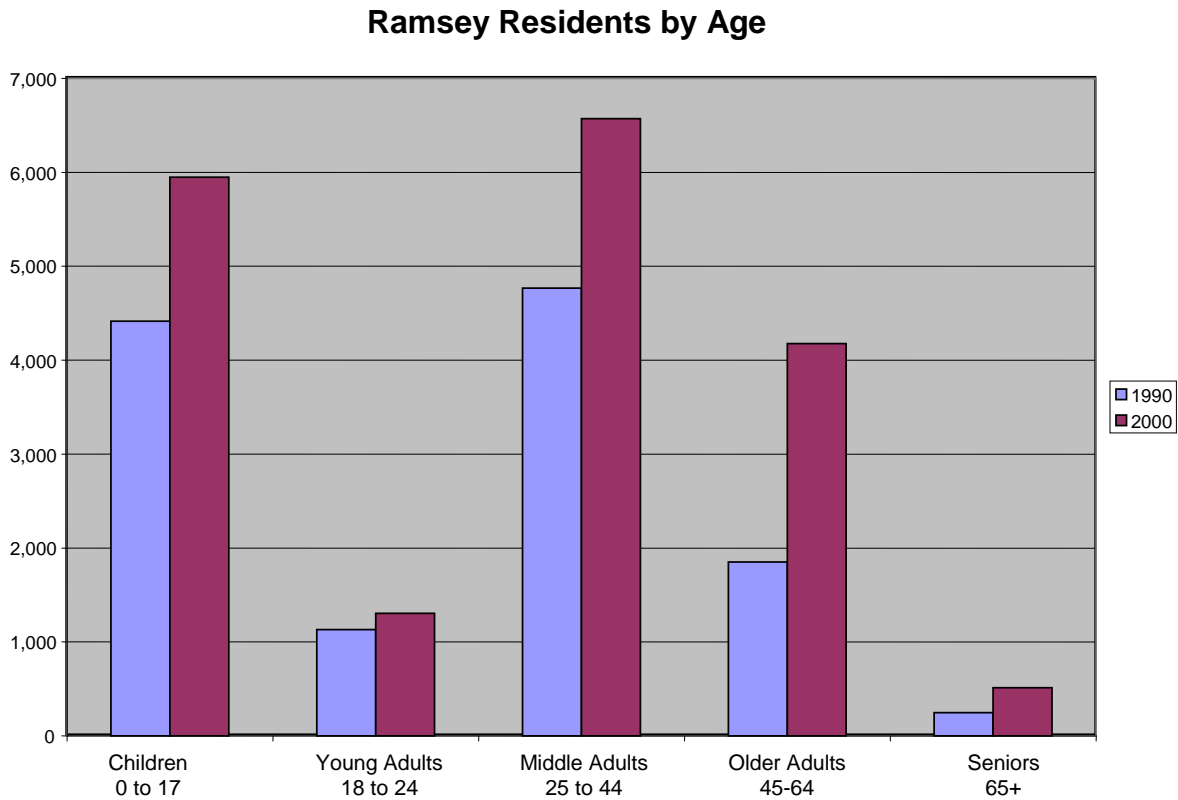
Considering that ownership housing would require a purchase price at or less than \$152,000 and rental properties would need to charge rent at or below \$1,177 for a family of four in 2007, Ramsey will need to consider a wide variety of housing options to achieve the Metropolitan Council's forecasted need. Those options will likely be additional rental housing and/or ownership multifamily or small lot housing that is developed in partnership with non-profit housing groups such as Habitat for Humanity and community land trusts.

### C. Housing Demand

#### Age

The age structure of the population of Ramsey and surrounding areas will have an important impact on housing type, style, and price points that current and future residents will demand. It is important to examine the age distribution of current Ramsey residents because they will also affect demand for certain types of housing as their age and family composition changes. Figure 6 below shows the age of Ramsey residents, aggregated to examine “life cycle” categories. This chart shows that all age groups have gained population from 1990 to 2000. The categories of Children, Middle Adults, and Older Adults have shown the largest increases. The Senior and Young Adult categories increased only incrementally. The chart indicates that the largest categories had the highest percentage gains. The Older Adult category more than doubled in population from 1990 to 2000. This trend will continue as the Baby Boomers move into the 45 to 64 age category over the next 20 years.

**Figure 6: Ramsey Residents within Life Cycles (Number)**



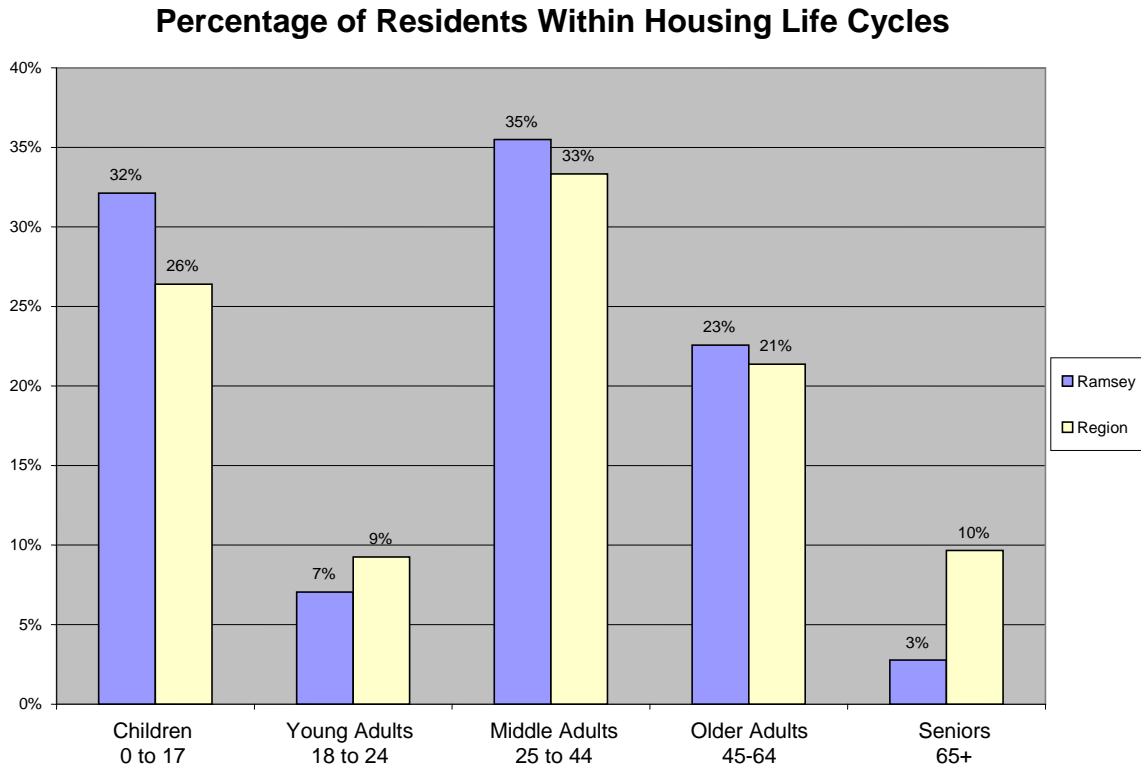
Source: 2000 US Census Data (aggregated)

This trend is typical of the metropolitan area, and will have a significant impact on the type of housing that will be in Ramsey in the future. Empty-nesters and pre-retirees often seek to downsize their living space and seek lower maintenance housing options. The demand for association-maintained and one-level living will only increase over the next twenty years in Ramsey as these age groups desire different housing styles. However, it is also important to remember that some empty-nesters and seniors will desire to stay in their existing home, and over time may require assistance to do so. Ramsey will need to continue diversifying its

housing stock in order to stay competitive in attracting new residents to the City, and retaining existing residents as they move into different life cycles.

Figure 7 indicates the differences between Ramsey and the overall metropolitan area. Ramsey has a substantially smaller percentage of seniors than the region as a whole, which could be attributed to the lack of housing options. This will change though as Middle Adults and Older Adults transition into older age categories – meaning that demand for lower-maintenance, more accessible housing will increase in the city.

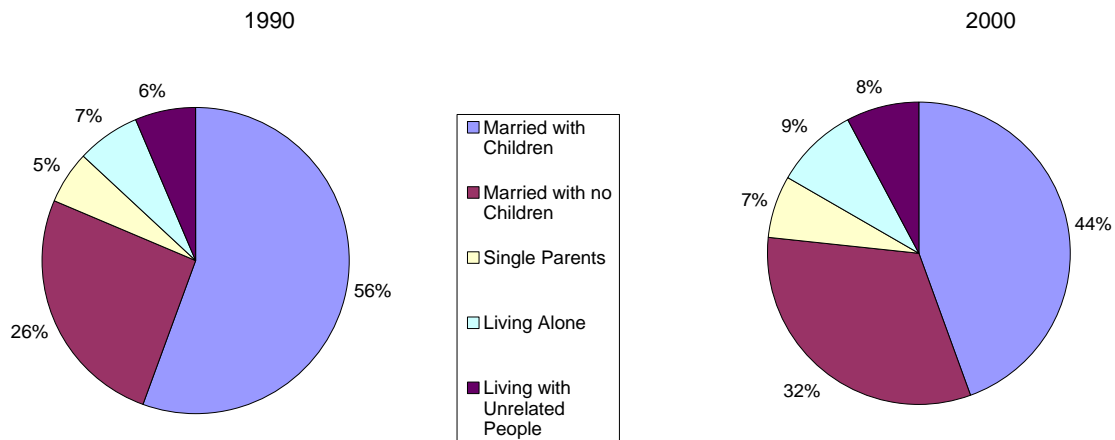
**Figure 7: Ramsey Residents Within Life Cycles (Percentage)**



## Family Composition

In addition to age, family composition can provide clues as to the type of housing that will be needed by current and future residents of Ramsey. Figure 8 compares household composition in 1990 and 2000. In 1990, 61% of households had children. In 2000, this percentage had decreased to 51%. This decrease was attributable to the fact that the categories “non-family households” and “families with no children living at home” increased more than “families with children living at home.” However, there are still 809 more families with children living in Ramsey than there were in 1990, according to the 2000 Census. The number of family households with no children living at home doubled, representing an increase of 1,085 households. This indicates that while 50% of households are families with children, their share of the total number of households is decreasing. If these changes continue, Ramsey will have more childless households than families with children by 2010.

**Figure 8: Household Composition**



## Income

The median household income in Ramsey in 2000 was about \$77,000, according to data obtained from the 2000 Census. This is higher than the metropolitan average. 10% of the ownership households and 30% of rental households in Ramsey are considered very low income by state standards. (State’s standards for very low income are households earning less than 50% of the Area Median Income, AMI) which is very similar to the County as a whole at 9% ownership and 28% renter households. Only 1.3% of the total households in Ramsey lives in poverty or earn less than 30% of the AMI which is well below the poverty rate in the County at 4.1% and the metropolitan region at 6.4%.

## Job Growth and Economic Base

Ramsey is a middle class community with a growing commercial base and a continually increasing number of jobs. In 1997, a survey was conducted by Decision Resources, Ltd that provided statistically significant information concerning the demographics of Ramsey residents. The survey showed that 11% of those surveyed worked in Ramsey and 41% worked in Anoka County.

Between 1990 and 2000, the City of Ramsey almost doubled its employment, from 1,941 jobs in 1990 to 3,587 jobs in 2000. The average salary for a job in Ramsey is \$32,956 per year.

In addition, according to labor shed data prepared by Excensus, in the second quarter of 2001 there were 4,100 jobs in Ramsey and 19% (784) of those jobs were held by Ramsey residents with an average annual salary of \$36,750. Of those 784 jobs held by Ramsey residents 15% earned less than \$12,000 per year. These jobs are most likely part time and retail sector positions. Conversely, 52% of the jobs held by Ramsey residents pay more than \$35,000 annually.

It is projected that Ramsey job growth will exceed over 10,000 jobs in the next 20-25 years. If 20% of those jobs are held by Ramsey residents there will be approximately 2,000 jobs held by people who live in the community. Many of those job holders will attract new residents who will look for a variety of housing choices.

### **Housing Sustainability/Green Community Components**

Housing conditions are an important factor that influences a community's health and well being. Green design and building practices can create healthier home and community environments through better indoor air quality, healthier building materials and the overall reduction of green house gases and the reduction of water and energy resources. In addition, green affordable homes are becoming an increasingly vital part of the new "sustainable city". Developing cities like Ramsey have an opportunity to provide housing policy and dedicate resources to become a green community through housing sustainability.

While researchers remain cautious, many public health professionals, and a growing number of affordable housing developers believe sufficient evidence exists to justify adoption of basic "healthy homes" practices to keep homes dry, clean, well ventilated.

The following are benefits of green building practices, as outlined by the national Green Communities group (<http://www.greencommunitiesonline.org/>).

#### ***Benefit #1: Healthier Indoor Environments***

Building practices and materials that minimize moisture, provide proper ventilation, prevent pest infestation and avoid chemical and biological contaminants, protect parents and children against asthma, toxic poisoning, cancer and many other conditions caused or affected by housing construction.

#### ***Benefit #2: Energy Savings***

High utility costs often impose a substantial financial hardship on low-income households, forcing many to make tradeoffs between heat or electricity and other basic necessities. A recent national study documented the brutal choices that poor families make when faced with unaffordable home energy bills. The study found that during the prior five years, due to their energy bills:

- 57 percent of non-elderly owners and 36 percent of non-elderly renters went without medical or dental care;
- 25 percent made a partial payment or missed a whole rent or mortgage payment; and
- 20 percent went without food for at least one day.

In addition, energy costs have increased much faster than incomes for low-income households in recent years. Today a family earning minimum wage pays more than four times as much a share of their income for energy as a median income household.

***Benefit #3: Reduced Transportation Costs***

Transportation costs consume a large share of low-income family incomes. A study of 28 metropolitan areas found that families with incomes between \$20,000 and \$50,000 spend an average of 40 percent of their income on transportation and an average of 28 percent on housing. More broadly, poorly planned development can isolate low-income people in distressed areas and make it harder to get to better schools and job opportunities.

***Benefit #4: More Active Living***

Oftentimes, the steps for healthier communities are very simple. Smarter site planning and development creates a sense of community, encouraging walking and providing access to parks and mass transit. Research suggests that people who live in sprawling areas walk less, weigh more and are more likely to suffer from high blood pressure.

***Benefit #5: Wider Opportunities***

Residents of green communities often have greater community interaction through walking access to mass transit, jobs, schools and local services. Green communities also can enhance low-income families' exposure to natural environments.

Building green policies into the Ramsey Master Housing Plan will benefit the community and establish Ramsey as a proactive sustainable city.

## D. Housing Goals & Policies

Providing a balanced community with a variety of housing stock is essential to the future stability of a city in terms of property value, ability to attract quality commerce and industry and support the services of the city. The following housing goals were developed by the City's Housing & Redevelopment Authority (HRA) as a guide for providing direction regarding development and distribution of housing financial resources. The Ramsey City Council serve as the board of directors of the HRA and evaluated citizens comments and discussions surrounding Ramsey's current and future housing needs in framing these housing goals.

### HOUSING 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.**

### SUPPORTIVE FINDINGS:

- 1. Ramsey's population consists of primarily middle-aged adults and children.** Children (ages 0-17) and middle adults (ages 25-44) compose 67% of the total population, which is substantially higher than the region (58%). An additional 23% are older adults (ages 45-64). Only 7% of the population is young adults (18-24) and 3% are seniors (over 65). Compared with the region, Ramsey has a substantially lower percentage of young adults and seniors. However, the senior population shows the greatest difference. The region's senior population is 10% of the total population, while the senior population in Ramsey is only 3% of the total.
- 2. Despite increases in children and middle-aged adults, the percentage of households that are classified as families with children decreased from 61% of the total population to 51%.** This observation, combined with finding #1, indicates that the increase in children and middle-aged adults does not parallel the increase in the percentage of families in Ramsey. While the City is growing, and adding families, the percentage of the city defined as families with children is decreasing. This suggests that there is an increase in the number of families without children and middle-aged adults in non-family situations. This observation is important when assessing housing demand. It indicates that there is an increasing number and percentage of empty-nester households in Ramsey who may be exploring options to relocate, downsize, or age-in-place.
- 3. According to the market study conducted by Maxfield Research, the Ramsey Town Center provides the best market, land use, and shopping and transit opportunities for rental housing development.** The area of the City where Ramsey Town Center lies is zoned for the highest density in the City. Furthermore, there are still many parcels available for housing development and the master plan calls for the development of market-rate and affordable rental housing opportunities. Maxfield Research concluded, as part of their market analysis, that Ramsey Town Center is the best location for any rental housing within the community. The proximity to transit and shopping makes Ramsey Town Center an ideal location for young people, seniors, and others who rely on public transportation.
- 4. Ramsey is beginning to diversify its housing stock by developing alternatives to single-family housing, thus expanding options for residents of all income levels and lifestyles.** Reviewing the breakdown of the number of type of residential building permits issued in Ramsey since 1995 shows that the number of permits for single-family, detached housing has remained relatively steady, while the number of permits for townhomes has increased rapidly. This diversification contributes to Ramsey's housing goals.

5. **The price of existing single-family housing is affordable for the average family living in the metropolitan area.** According to the Anoka County Assessor's records, in 2005 the mean market value for housing in Ramsey was about \$198,000. The average home price in 1990 was \$111,000, which results in an increase of 56% from 1990 to 2000. There are 3,765 (64% of total) homes in Ramsey that are affordable to households earning 80% of the Area Median Income (AMI). Furthermore, only 17% of Ramsey residents pay more than 30% of their income to housing costs. It must be noted, however, that the county assessor's estimated market value is usually below the true market value of property. This factor limits conclusions about the affordability of existing housing in Ramsey.
6. **The price of new single-family housing is increasingly unaffordable.** While the average home price in Ramsey is relatively affordable to a household earning the area median income (about \$76,000), the cost of new housing is substantially more expensive. The average market value of a home built between 1990 and 2005 is \$220,000, which is barely affordable to households earning the median income.
7. **Ramsey has very few alternatives to homeownership.** As of 2007, only 4% of the housing stock was rental. In the rental complexes there is very low vacancy rate and waiting lists for the senior rental complex. To have a balanced housing supply, affordable and market rate rental opportunities are essential.

#### **IMPLEMENTATION STRATEGIES:**

- 1) **Work toward developing various senior housing options including independent living, cooperatives, and assisted living facilities, both market rate and affordable.**
  - a. **Tactic-**Evaluate opportunities to provide Tax Increment Financing (TIF) for senior housing projects, such as Crest View Senior Communities' proposed project for the Ramsey Town Center.
  - b. **Tactic-**Pursue partnerships with non-profit developers of senior housing, such as Lord of Life, Anoka County, and others
  - c. **Tactic-**Continue to promote the Town Center as a neighborhood for residents of all ages, complete with amenities, multi-modal transportation options, recreation, and a variety of housing choices.
- 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.**
  - a. **Tactic-** Evaluate lot split programs to allow seniors to split off their lot for income generation and downsizing
  - b. **Tactic-** Consider the establishment of grant and/or loan remodeling programs to help seniors stay in their homes.
  - c. **Tactic-** Consider coordinating service programs that would assist seniors with yard work or other home improvement projects.
  - d. **Tactic-** Consider providing referral assistance to seniors looking to move to a smaller home within Ramsey or the surrounding areas.
  - e. **Tactic** – Investigate the feasibility and desirability of allowing accessory apartments in residential areas.
- 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.**

- a. **Tactic**- Investigate the feasibility and desirability of allowing accessory apartments in residential areas.
  - b. **Tactic** – Verify through the 2008 Comprehensive Plan Update process that the City has sufficient land designated for the development of medium- and high-density residential development, to accommodate the construction of additional apartment buildings. This development should be focused within the Ramsey Town Center.
- 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.**
- a. **Tactic** - Support the development of quality rental housing and a variety of affordable ownership housing options
- 5) **Continue to develop more affordable single family housing such as condominiums and small-lot single family homes.**
- a. **Tactic** - Support the development of quality rental housing and a variety of affordable ownership housing options
- 6) **Explore opportunities to attract executive level housing to provide a variety of housing choices and opportunities in the City.**
- a. **Tactic** - Identify development areas to adequately accommodate executive level housing
  - b. **Tactic** - Evaluate the costs and benefits of various housing types to ensure that there is a balance of housing choices

**HOUSING GOAL #2:**

**Revitalize/rehabilitate areas where the housing is aging and in need of repair and where the land is underutilized.**

**SUPPORTIVE FINDING:**

**The housing in some areas of Ramsey is aging.**

According to the Anoka County Assessor's records, 32% of the housing in Ramsey was built before 1980. While that is not a large percentage, the older housing is relatively concentrated in a few neighborhoods within Ramsey. Neighborhoods in the central portion of the city such as Pineview Estates, Greenland Hills, Whispering Pines Estates, Groham's Sandy Acres, Halland Acres, Woodland Green, Hall Anderson Acres, and Hall's Dover Acres are examples of areas where the housing is starting to show signs of age. Additionally, these areas were developed at a time before municipal services were available, and are characterized by large lot development, with lots ranging from 1 to 2 acres.

**SUPPORTIVE FINDING:**

**There are several areas where the land is underutilized and could become redevelopment areas that positively contribute to the growth of the city.**

The HRA has preliminarily identified several opportunity areas in the City as shown in Figure 9. These opportunity areas are key nodes for infrastructure improvements, new housing development within core transit areas of the city, or areas where the housing stock is aging and property owners may be interested in rehabilitation and/or redevelopment opportunities.

**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.**
  - a. **Tactic-** Consider the establishment of grant and/or loan remodeling programs to assist people in upgrading their homes.
- 2) **Provide options for residents to subdivide and/or hook up to municipal services, if they so choose.**
  - a. **Tactic-** Initiate a feasibility study, upon request from residents.
- 3) **Encourage redevelopment where land is underutilized**
  - a. **Tactic-** Identify and designate areas appropriate for redevelopment
  - b. **Tactic** – Prepare redevelopment plans
  - c. **Tactic** – Identify resources and partners to implement those plans.

**HOUSING GOAL #3:**

**Maintain and improve the housing stock to preserve the character and quality of existing neighborhoods.**

**SUPPORTIVE FINDING:**

**The housing in some areas of Ramsey is aging.** Similarly to Housing Goal #2, there are some homes and neighborhoods that will need rehabilitation in coming years. Also, in 2007 the City established an Abatement process that provides an additional tool for the City to use in addressing code violations and problem properties.

**IMPLEMENTATIONS 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.**
  - a. **Tactic:** Increase communication by meeting annually with homeowner’s associations and maintaining an updated mailing list.
- 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.**
  - a. **Tactic:** Review and update Ramsey’s Housing Maintenance Code.
  - b. **Tactic:** Consider neighborhood sweeps that includes a proactive code enforcement and education effort on housing maintenance.
  - c. **Tactic:** Link code enforcement orders with home improvement funding.
  - d. **Tactic:** Consider code violation disclosure and/or required improvement prior to sale of existing homes particularly those homes that are going into foreclosure through a point of sale or truth in housing program.
  - e. **Tactic:** Increase education efforts surrounding code enforcement requirements and expectations.
- 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**

- a. **Tactic:** Improve the licensing and inspection process, and update City Code as needed.
- b. **Tactic:** Provide additional outreach to landlords on the requirements of the program.

**HOUSING GOAL #4:**

**Provide a development environment that increases residential health and respects the natural environment.**

***SUPPORTIVE FINDING:***

**Ramsey is a developing community that will have an impact on the protection and improvement of the environment.** According to the U.S. Department of Energy's Center for Sustainable Development, buildings consume 40% of the world's total energy, 25% of its wood harvest and 16% of its water. While researchers remain cautious, many public health professionals, and a growing number of affordable housing developers believe sufficient evidence exists to justify adoption of basic “healthy homes” practices to keep homes dry, clean, well ventilated. Some of the key benefits to encouraging green building and sensitive land planning include:

- lower electric and water utility costs
- environmentally effective use of building materials
- enhanced health and productivity
- long-term economic returns
- reduced environmental impact

**IMPLEMENTATIONS STRATEGIES:**

- 1) Encourage development that incorporates environmentally sensitive site planning, resource efficient building materials and superior indoor environmental quality practices.
  - a. **Tactic:** coordinate policies within the land use section of the comprehensive plan update that will include specific code amendments
  - b. **Tactic:** educate residents on environmental issues and the financial impacts of implementing sustainability within the home
- 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.
  - a. **Tactic:** create a geothermal prototype to present to housing developers
  - b. **Tactic:** create a deferred loan program for households that incorporate geothermal heating within scattered site housing development and renovation.
  - c. **Tactic:** evaluate zoning and building codes to ensure that geothermal heating can be implemented with no additional permitting costs

## **E. Housing Financial Resources**

Providing an adequate amount of funding to assist in the implementation of the HRA Master Housing Plan is an ongoing issue. The following are several options that the HRA can access either through their own power or with the support of and marketing of existing programs to assist in the maintenance of the housing stock, development of affordable housing and encouragement of green building and energy efficient home building and renovation. The HRA evaluates the use of the tools to support the housing goals and to enable the success of the implementation strategies.

### **HRA Financing Tools**

1. **HRA Levy Funds** - Per Minnesota Statutes 469.033, Subdivision 6, an HRA has the authority to levy a special tax upon all taxable property within the City boundaries specifically to fund the purposes of the housing plan within that City. The maximum HRA levy is equal to .0144 percent of taxable market value. The HRA levy is spread across all property owners including commercial and industrial properties. Any HRA levy funds must be expended only for the purposes of sections 469.001 – 469.047 and only through the authority of the HRA Board and with signature of the authorize representative. The HRA levy must be requested annually and approved by a majority vote of the City Council.
2. **Tax Increment Financing** - The HRA has the authority, with the City support, to provide TIF assistance to achieve its housing and redevelopment plans. TIF uses the increase in property taxes resulting from new development to finance qualified public improvement costs related to that development. It is this increase or difference between the current property tax on a parcel of land and the estimated property tax after development that is the tax increment. When TIF is used for a housing project, state law requires that a certain percentage of the units be made affordable for the life of the TIF district (typically 20-25 years). The HRA will consider the support and use of TIF for projects that meet the objectives of the Housing Master Plan and are consistent with the City of Ramsey TIF policies. However, each project will be reviewed individually and only on its ability to meet the statutory requirements
3. **Anoka County HRA Funds** – The County Housing & Redevelopment Authority levies a special tax upon all taxable property within communities that participate in their program. The City of Ramsey is a participant in the Anoka HRA’s programs and has approximately \$700,000 available funds to be used for housing & redevelopment authority purposes. Of the \$700,000, \$300,000 is earmarked for the ACCAP rental housing project at the request of the City. In addition, approximately \$200,000 per year is available to the City of Ramsey for HRA eligible projects. The City can access these funds through a request to the County regarding the potential use of funds. The County is generally supportive of requests from local communities that participate in their levy as long as the use is an HRA eligible project.

### **Non-HRA Funded Financial Resources Available to Ramsey Residents**

#### **1. Housing Improvement Programs:**

- a) **Minnesota Housing Fix-Up Loan Program** - low interest rate loans to qualifying homeowners. The Fix-Up Fund was established to improve the basic livability and/or energy efficiency of the borrower's home
- b) **Home Rehab Loan Program** – Up to \$15,000 in zero interest deferred payment and interest loan funds provided by Anoka County Community Development Block Grant for necessary home

improvements. The program is available for low-income households and is administered by the Housing Resource Center North Metro at 651-481-7401.

**2. Homebuyer Programs:**

- a. **First Time Homebuyer Low Interest Loan Program** – administered by the County and Financed by Minnesota Housing. Low interest first mortgages provided to first time homebuyers within Anoka County.
- b. **Down Payment Assistance** – Administered by ACCAP, the program is designed to help first time homebuyers purchase homes more affordably by providing deferred loans that can be used for down payment assistance. Eligible buyers may qualify for up to \$5,000 with 0% interest to bring their monthly housing costs down to 30% of income. The principle only mortgage must be repaid when the property is sold.
- c. **Family Assets for Independence in Minnesota (FAIM II)** – Administered through ACCAP for Anoka County residents the program enables persons with a low-wage job to build assets through long-term savings. Each participant commits to 12 hours of financial management educational workshops. Participants deposit a portion of their income into a Family Asset Account that generates a 3:1 match in this program. Up to \$120 a month is the maximum match amount for an eligible FAIM participant if they deposit up to \$40.00 into their account. The account can be used only to buy a home, higher education expenses, or to begin a small business.
- d. **Habitat for Humanity** - Habitat for Humanity forms a partnership with families that need and want decent housing and are willing to build or renovate housing. Habitat is a national model for increasing affordable home ownership through a series of financing and educational methods and has been implemented with success in the City of Ramsey.
- e. **Community Land Trust** - A community land trust model of financing provides affordable housing on a long-term basis. The homeowner owns the house but the community land trust owns the land underneath the house and provides the homeowner with a 99-year, renewable ground lease. A resale clause helps to ensure affordability of the unit for the long term. The initial subsidy in the project can then be retained and applied to subsequent buyers, while also rewarding homeowners with equity and a portion of the market value increase, allowing them to eventually move into market rate housing. This method has been implemented successfully within many counties throughout the metropolitan area. Currently there are no available land trust entities within Anoka County. However, the Ramsey HRA may find this method desirable to meet their affordable housing goals and could encourage Anoka County to pursue the establishment and/or funding of a Community Land Trust within the County.

**3. Foreclosure Prevention**

- a) **Prevention Counseling & hotline provided by ACCAP for Anoka County residents – 763-783-4747.**

**4. Energy Assistance**

- a) **MN Energy Loans** - low interest (6.625%) fixed rate loan up to \$35,000 for energy improvements administered by the Neighborhood Energy Center - 651-221-4462 x132. Household income must be less than \$89,000. An energy audit is required and typical improvements might include air conditioning replacement, furnace replacement, kitchen & bath fans, new windows, insulation, water heater replacement, hard-wired lighting and weatherization. The program will also fund renewable

energy systems such as geothermal heating/cooling, solar water heaters and photovoltaic/solar electric.

- b) **Weatherization Program** – Administered by ACCAP, the Weatherization Program provides energy saving improvements to income-qualified households of the Energy Assistance program. Priority is given to the elderly, disabled, and/or high fuel consumption households. An auditor inspects the home, furnace and water heater to determine if weatherization work is required. This program helps residents conserve energy, lower their monthly utility costs, and helps to make the home more comfortable.
- c) **Energy Rebates** – various utility rebates provided for installation of energy efficient systems and appliances provided by Connexus Energy. Additional information on the rebate program can be provided by Connexus customer service department at 763-323-2650.
- d) **Energy Audits** – online audit and guidance on performing your own audit to reduce utility costs provided by Connexus Energy. Access to the energy audit information can be provided at the Connexus website at <http://www.connexusenergy.com/energyaudit.htm>
- e) **Federal Energy Star Tax Credit** – Federal tax credits are available for many types of home improvements including adding insulation, replacement windows, and certain high efficiency heating and cooling equipment. The maximum amount of homeowner credit for all improvements combined is \$500 during the two year period of the tax credit. This tax credit applies to improvements made to your primary residence from January 1, 2006 through December 31, 2007. If you are building a new home, you do not qualify for the tax credits for "eligible building envelope components" (windows, doors, insulation, roofs) or "qualified energy property" (HVAC & non-solar water heaters). However, the tax credit for photovoltaic's, solar water heating, and fuel cells is available for homeowners building new homes. Access to the Federal Tax Credit information can be found at the Federal Energy Star website at [http://www.energystar.gov/index.cfm?c=products.pr\\_tax\\_credits](http://www.energystar.gov/index.cfm?c=products.pr_tax_credits)
- f) **Minnesota GreenStar Certification** – Minnesota GreenStar is a new program that offers green certification for new home construction and home remodeling. The benefits include mortgage and home equity rate discounts, rebates on building materials and products, tax credits, preferred utility rates and preferred homeowner and health insurance rates. For more details regarding the program visit <http://www.mngreenremodeling.com/>

## 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)***

DRAFT

# 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.

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

### Project Details

#### Number of Units

	Market Rate	80% AMI	60% AMI	50% AMI	30% AMI	Total # of Units
# of Units						

### Scoring Process

<u>Scoring Metric</u>	Developer Claimed	City Verified
<u>Affordable Housing (rental and ownership)</u> 50% of units and 30% Area Median Income (AMI) = 10 pts. 50% of units at 80% AMI = 5 pts.		
<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=10 pts 25 years or more= 8 pts 20 years or more= 5 pts 15 years or more=3 pts		
<u>Development of Senior Housing</u> Senior independent (owner or rental); or assisted living units: Market Rate: 5 pts Affordable at x% 10 pts		
<u>Owner occupied market rate and move up housing</u> Market rate rental = pts Market rate ownership (attached or detached) =pts. Move up (executive housing) housing = pts		
<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=x pts		
<u>Redevelopment:</u> New housing production as a result of redevelopment: Resulting housing units (rental or owner occupied) meet affordability		

# Scoring Process

<p>thresholds = pts</p> <p>Resulting housing units (rental or owner occupied) are market rate= pts.</p>		
<p><u>Proximity to Transit</u></p> <p>Within <del>one-half</del> <u>0.25</u> miles of Northstar Commuter Rail-Ramsey Station 10 pts.</p> <p>Within one-half mile of Northstar Commuter Rail-Ramsey Station = 5 pts.</p>		
<p><u>Proximity to Local Employment</u></p> <p>Within two-mile radius of area zoned Employment- 5 pts</p>		
<p><u>Number of Units</u></p> <p>1-2 units = 1 pt. 3-5 units = 2 pts. 6-10 units = 3 pts. 11-20 units = 4 pts. 21-40 units = 5 pts. 41-75 units = 6 pts. &gt; 75 units = 10 pts.</p>		
<p><u>Readiness to Proceed(financial)</u> could base having funding secures</p> <p><u>Non-Financial Readiness to Proceed</u></p> <p>Land use and zoning approvals- 5 pts All necessary infrastructure for the project is complete-5 pts</p>		
<p><u>Private Equity Percentage</u></p> <p>Leverage private dollars to public 2:1</p>		
<p><u>Federal/Local or Philanthropic Contributions</u></p> <p>Project funds from federal government, area employer and/or a private philanthropic, religious or charitable organization. 20% of development cost-10 pts 4-19% of development cost- 5 pts</p>		
<p><u>Ratio of Soft Costs to Total Project Costs</u></p> <p>0-15%- 15.1-25%- Could break down more</p>		
<p><u>Site Control</u></p> <p>Fee Title Ownership = 10 pts. Executed Purchase Agreement = 5 pts. Executed Letter of Intent = 1 pt.</p>		
<p><u>Investment to Tax Base Ratio</u></p>		
<p><u>Architectural Standards (choose all that apply)</u></p> <p>Horizontal siding accessory only = 2 pts. 50% brick or stone threshold = 2 pts. Covered front porch &gt; 50 square feet = 2 pts. Roof &lt; 25% of front façade</p>		

# Scoring Process

<p>2+ dormers (gabled ends to not count) = 2 pts.                  Use of alley for garage access (HOA maintained) (10 pts.)                  Use of side loaded garages = 2 pts                  House forward design= 2 pts                  Anti-monotony elevation/color plan= 2 pts                  Four sided architecture (attached or detached) = 2 pts</p>		
<p><u>Development Standards (choose all that apply)</u>                  Sidewalks to each front door (2 pts.)                  Sidewalks on both sides of public and private streets (2 pts.)                  Stormwater Best Management Practice (above minimum) (2 pts.)                  Sidewalk 'bump-outs' or 'chokers' = 5 pts.                  Boulevard trees at 35 foot spacing (2 pts.)                  Trail connection beyond development (2 pts.)</p>		
<p><u>Development Amenities (choose all that apply)</u>                  Indoor or outdoor community/party room                  Fitness center and/or on site basketball, volleyball, tennis courts, etc.                  On site park/playground space (above any required park dedication)                  On site walking trails                  Community gardens                  Swimming pool</p>		
<p><u>Energy Efficiency Elements (choose all that apply)</u>                  Energy efficient roofing material or colors                  Buildings oriented on site to optimize passive solar and cooling                  Installation of a green room occupying a minimum of 30% of the total roof area.                  Use of LED lighting fixtures                  Use or resource efficient building materials                  Use of Green Star certified mechanical and appliances</p>		

# Planning Commission Housing Assistance Policy Sub-Committee

## Agenda for Meeting #2

Tuesday May 7, 2013 @ 3:00 p.m. Trott Brook Room (Note Room Change)

### Members

Randy Bauer

Joseph Field

Matthew Maul

### Staff

Tim Gladhill, Development Services Manager

Tina Goodroad, Consulting Planner

### Sub-Committee Purpose Statement

The Planning Commission has established an ad-hoc sub-committee to complete a draft Housing Assistance Policy directed by the City Council. The Policy will be considered for adoption by the City Council upon completion of the draft.

### Background

The City Council has directed City Staff to prepare a Housing Assistance Policy to proactively guide review of requests for assistance related to housing developments. The Policy is intended to provide a framework for review to ensure that proposals meet the City's goals and implementation strategies related housing and makes good use of the limited resources available to the City. These resources include, but are not limited to, grants, levies, tax increment financing (TIF), etc.

### Review of Meeting #1 Deliverables

1. Interim Policy Statement
2. Housing Assistance Policy Framework

### Review Updated Housing Data

At the last meeting, the group directed Staff to prepare current housing data to refresh the information provided in Chapter 7 of Comprehensive Plan (Housing Plan). Staff will present this information at the meeting. If available, Staff will forward this information via email prior to the meeting.

### Establish Housing Priorities

The housing types to discuss include, but are not limited to (in no particular order-see samples from peer communities):

1. Single-family detached
2. Single-family attached
3. Multi-family
4. Affordable
5. Market Rate

6. Executive
7. Senior Assisted
8. Senior Independent
9. Senior Skilled Nursing
10. Rental
11. Owner-Occupied
12. New Construction
13. Renovation
14. Redevelopment
15. Energy Efficiency

#### Establishment of Minimum Thresholds

Minimum thresholds would be categories that all proposals would need to meet. It is suggested that the Goals and Implementation Strategies from the Housing Action Plan serve as the baseline for discussion for the minimum thresholds. As time has progressed and variables have changed, this is an appropriate time to review the effectiveness of these goals and strategies. This process can help guide the next update to the Housing Action Plan. Staff recommends that proposals must indicate how their development will help achieve one of the agreed upon implementation strategies referenced above.

#### Deliverables

1. Housing Type Priorities
2. Minimum Thresholds

## Planning Commission Housing Assistance Policy Sub-Committee

### Interim Policy Statement

On March 26, 2013 the City of Ramsey began drafting a Housing Assistance Policy to help guide the City in analyzing requests for City Assistance for housing projects. While the policy is completed through the assistance of an ad-hoc sub-committee of the Planning Commission, the City hereby issues the following Interim Policy Statement to guide current and future requests until such time the formal Housing Assistance Policy is adopted. The final policy is anticipated to be completed in mid-year 2013.

It is hereby the Interim Policy of the City of Ramsey that assistance to housing projects will be considered for the following criteria:

1. Tax Increment Financing (TIF) will not be considered except for rehabilitation projects or redevelopment projects. In addition, any housing project that meets the criteria of the preceding statement must provide an increase of \_\_\_% of taxable market value to the community.
2. The City will consider the use of third-party funding such as grants or third-party fund balances.
3. The project must demonstrate that it will achieve at least one goal of the City's Housing Plan (Chapter 7 of the Comprehensive Plan). Successful achievement of the Housing Goal must be illustrated by the successful completion of at least one (1) implementation strategy of the identified Housing Goal.
4. The project must demonstrate its credit-worthiness. The Developer must submit a project pro-forma and a summarized Sources and Uses table.

## 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)***

DRAFT

## MULTI-FAMILY HOUSING ASSISTANCE POLICY

The Economic Development Authority (EDA) is committed to supporting well-planned multi-family housing development, redevelopment and reinvestment as an important and necessary element of a healthy and vibrant community. The need for investment and reinvestment in multi-family housing will always surpass the ability of the EDA and/or other funding entities to fully finance and/or be a partner in such endeavors. To maximize the impact of EDA involvement, investment priorities have been established as illustrated in Attachment I. This investment priority list will be reviewed and updated by the EDA periodically.

The end objectives of multi-family investment efforts include:

1. Creating housing opportunities and choice for residents
2. Stabilizing and increasing the tax base
3. Removing negative influences that can or have affected a neighborhood and/or the community
4. Rejuvenating the appearance and perception of a given area
5. Leveraging private funding
6. Accomplishing the goals and objectives as specified in various planning documents

Projects will be considered for any combination of economic assistance, including but not limited to tax increment, conduit debt and other resources available to the EDA. The EDA recognizes that investment in multi-family housing projects can be complex and each project might demand a unique set of solutions.

### Required Conditions:

1. The EDA supports a full range of housing choices based on best practices to create a vibrant community, maximize land use efficiency, and connect housing with jobs and transportation networks. Projects must include some or all of the *Community Site Principles* described in the 2009 Planning for Multi-family Housing Development report.
2. Projects must meet and exceed all city-established design guidelines.

3. Applicants must work with the City to develop and implement a community engagement strategy early in the design process. For new construction, the engagement process must include multiple approaches to obtaining community input in the project design. Initial community engagement steps must occur prior to the approval of a term sheet and must be consistent with the requirements outlined by the Planning Division.
4. As recommended by the 2009 Planning for Multi-Family Housing Development report, the EDA supports projects that include a healthy and sustainable mix of incomes and unit types. Projects serving families with incomes at or below 50% of area median income (AMI) should income restrict no more than 20% of the units. Projects serving families with incomes at or below 60% of AMI or higher should income restrict no more than 40% of the units.
5. The EDA will establish performance criteria for all supported multi-family projects. Criteria might include the number of police calls, management practices, or other factors that affect livability. Non performance would require the repayment of public funds. Specific criteria will be outlined for each project.
6. The EDA values working with developers and/or managers with local interests.

**Assistance Requests:**

The EDA will consider approving a term sheet that outlines an intention to provide economic assistance on a proposed project if the conditions listed above are met. Parties interested in economic assistance must submit a written report to the EDA that addresses the following project components:

1. Economic sustainability
2. Environmental sustainability
3. Unit mix (when developing new multi-family housing, must provide a market study demonstrating demand for housing units and proposed unit mix)
4. Traffic impacts (when adding over 150 new units, must provide a traffic study)
5. Community engagement strategy
6. Long-term management program for the development. At a minimum, the description must include qualifications for the party who will manage the property, how tenant screening and lease enforcement will be handled, and what funding will be provided for a maintenance reserve.

A community meeting must be conducted prior to the EDA considering a term sheet. If a term sheet is approved by the EDA for a project, the applicant must submit a deposit for legal and financial consultant fees in accordance with the EDA's Developer Fee Policy.

**ATTACHMENT I – MULTI-FAMILY HOUSING INVESTMENT PRIORITIES**

Primary Activities

- Projects that support the implementation of the City's Apartment Action Plan

Secondary Activities

- Projects that revitalize challenged neighborhoods
- Projects that provide a housing type that serves an unmet housing need in the City



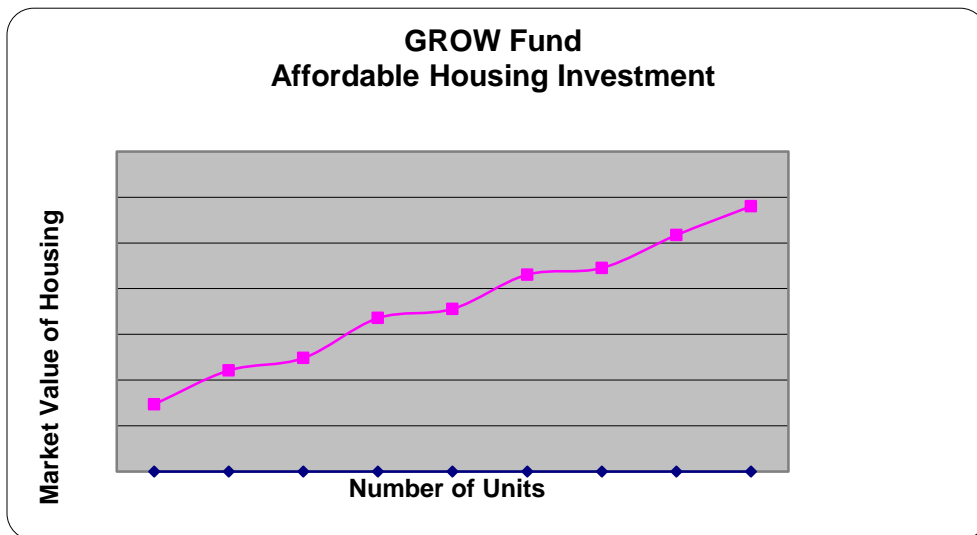
## The GROW Fund

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### Gap Financing for Redevelopment and Rental & Owner Occupied Housing in Washington County

## POLICY

### Proposed Amendments



## OVERVIEW

The Washington County Housing and Redevelopment Authority (the "Authority") is committed to the development of affordable rental and homeownership housing for low and moderate-income households and promoting redevelopment. The Authority will assist in the development, acquisition and rehabilitation, or acquisition and preservation of multifamily rental and single-family homeownership housing as well as redevelopment projects through the "Gap Financing for Redevelopment and Rental and Owner Occupied Housing in Washington County" fund or GROW Fund. GROW funds will be available to fill financing gaps for projects implemented by eligible public or private entities with the capacity to develop affordable housing and/or redevelop distressed property.

### Section I—Fund Purpose

The GROW Fund is designed to provide financial resources to create or preserve affordable housing throughout Washington County for households whose incomes are below 80% of the area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD) for the Minneapolis / Saint Paul metropolitan area. Note that HUD adjusts AMI guidelines on an annual basis and GROW Fund income limits will adjust accordingly.

The Fund provides gap financing that can be used to leverage public and private sector funds for the construction of new or preservation of affordable housing units in Washington County and for the redevelopment of distressed property. The GROW Fund will be disbursed to qualified applicants as a term loan, deferred loan or forgivable loan for the following uses:

1. New Construction/Land Acquisition
2. Housing Rehabilitation/Acquisition/Preservation
3. Homeownership Opportunities—indirect or direct assistance
4. Redevelopment

### Section II —Delegation of Authority

The Washington County Housing and Redevelopment Authority's Board of Commissioners has set guidelines to be used in accordance with the GROW Fund. Authority staff shall be responsible for ensuring that funds are provided only to eligible applicants and expended only for allowable costs. In addition to the establishment of the Fund, the Authority's Executive Director is further authorized to create documents and execute agreements necessary to implement the loan fund.

### Section III — Capitalization of the GROW Fund

The GROW Fund consists of, but is not limited to, funding provided by the Authority.

1. **Capitalization of the GROW Fund:** The Authority has established the GROW Fund by appropriating \$150,000.00 to a gap financing program through their annual budget process as of January 1, 2005. Future funding via direct county appropriation will depend on the success of the Fund and the availability of funds through the Authority's levy of or other sources of revenue. The Authority will consider committing an additional monies to the GROW Fund upon demonstrated success of the fund.

2. **Fund Income:** The Fund will utilize a “Revolving Loan Fund” concept. Loan repayments and prepayments will be considered Fund Income and will be deposited back into the fund to make additional loans.
3. **Match Funding:** From time to time, the Fund may receive additional funds from outside sources. Moneys received from other sources will be deposited into the fund and used to make loans.

#### **Section IV —Funding Availability and Notification to Eligible Applicants**

The Authority will publicly advertise the availability of GROW funds via the Authority’s website and through direct contact with cities and those developers receiving funding from other affordable housing funds.

For the year 2005 the first funding will be awarded prior to the end of the calendar year. After 2005, funding will be awarded up to twice per year, depending on availability. Generally, the deadline for the first funding round will take place about 60 days prior to the Minnesota Housing Finance Agency's (MHFA) single family RFP process deadline. The second round of funding will take place about 60 days prior to MHFA's multi-family RFP process deadline. With these funding application deadlines, the Fund can work more effectively as financial leveraging tool for other funding programs. If available funds may be awarded outside of these funding cycles if it is determined that funding is necessary for a project that may be considered critical to the affordable housing needs of the County.

Applications will be accepted as noted in Section IV of this Policy. The application is attached in Appendix C. The fee schedule for the application is as follows:

<b>FEE SCHEDULE FOR GROW FUND APPLICATIONS</b>	
<b><i>Total Development Cost</i></b>	<b><i>GROW Fund Fee</i></b>
Under \$250,000	\$250
\$250,001 to \$1,000,000	\$500
\$1,000,001 to \$5,000,000	\$1,000
\$5,000,001 +	\$1,500

After submission and review of an application, the Authority will make one of the following determinations:

1. The Authority may commit to fund the project in whole or in part.
2. The Authority may decline to fund the project in whole or in part.

The Authority will inform the applicant as to the basis for its decision. Recommendations will be presented by Authority staff to the Washington County Authority Board of Commissioners for final approval at a regularly scheduled meeting.

#### **Section V —Threshold Eligibility Requirements for Beneficiaries**

GROW funds will focus on those activities that create, preserve, or rehabilitate housing throughout Washington County for the benefit of those eligible households identified. To be eligible for funding through the GROW Fund, the following threshold requirements must be met:

1. **Income Requirements:** Income restrictions will be established according using HUD area median income (AMI) guidelines for the Minneapolis/St. Paul metropolitan statistical area (see appendix A) as follows:
  - a) Rental projects - Occupants must be at or below 60% AMI
  - b) Homeownership assistance - Buyers must be at or below 60%AMI
2. **Rent Requirements:** Rents are based upon the most current HUD AMI rent schedule (e.g. HOME Limits) for 65 percent, less applicable utility allowance (see Appendix A).

A housing development applying for GROW funds which receives a public or non-profit subsidy, tax credits or other assistance under a state or federal may contain market rate units, insofar, as permissible under those Funds. However, GROW funds may not be used to support market rate units.

### **Section VI - Funding Priorities**

The funding priorities of the GROW Fund 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 GROW funding. All projects shall meet the affordability requirements listed in Section V above.

1. New construction of affordable rental units
2. Rehabilitation of existing affordable rental 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 a municipality

### **Section VII - Eligible Activities / Costs**

GROW Funds 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

#### Special Conditions on Homeownership Activities:

The applicant / developer may establish and administer a program to assist first time homebuyers with down payment and closing cost assistance provided they comply with the conditions listed below:

- a) Individual homebuyers may not apply directly to the GROW Fund for home buying assistance.

- b) GROW Funds shall not be a substitute for other downpayment or closing cost assistance programs. Other programs must be maximized before GROW Funds will be considered.
- c) GROW Funds may be used as downpayment or closing cost assistance for households earning less than 60% AMI, an agreement with a 20 year minimum term for affordability shall be required for any downpayment or closing cost assistance transactions. This agreement shall have provisions that maintain long term affordability of the housing unit similar to those typically used in a land trust model for affordability.
- d) Purchase price limits for first time homebuyers shall be tied to those limits set by MHFA first mortgage programs.
- e) Beneficiaries of the downpayment program would be required to repay GROW funds in the event that they would sell their home, go into default, refinance the home, or at the end of 20 years.

\*\*\*\*\***FOR REDEVELOPMENT PROPOSALS, SKIP TO SECTION XII.**\*\*\*\*\*

### **Section VIII - General Requirements (Housing Proposals)**

1. **Design Requirements:** Design of the project must comply with all applicable codes, rules and regulations including but not limited to zoning, building and energy codes, accessibility and other local, state, and federal requirements. Those developments in cities and municipalities, which have not adopted the State Building Codes, must design and construct the development to comply with the State Building Code.
2. **Density.** Projects must meet the density requirements of the local jurisdiction. The applicant must submit a zoning letter or other documentation that specifies allowable densities and/or or land use regulatory issues.
3. **Organizational Capacity:** Applications must be received from a duly created and validly existing corporation, partnership, or other entity. Applicants must also demonstrate that the skills and experience of the development team and the property management team (if applicable) are appropriate to the size and complexity of the project.
4. **Community Review/Letters of Support:** At the time an application is submitted for GROW Funds the applicant must include a letter from the city in which the development is located stating the current zoning and approval status.
  - a) In addition, the Authority will submit all applications for GROW funding to the city in which the development is located for review and comment. Cities will be given a reasonable period of time to review and submit comments. The Authority will not consider funding a development before a city has provided comments.
  - b) The Authority will not approve any request for funding where a community indicates that the development is not consistent with the community's plans, policies, or goals.
5. **Site Control:** Applicants must be able to provide, at the time the application is submitted, evidence of single owner site control. Evidence includes: deed of trust,

current and executed purchase agreement or sale agreement, current title showing applicant as owner, or option agreement.

6. **Relocation Plan:** If applicable, applicants must show that a relocation plan has been developed to ensure that comparable units within the community are available and the budget is adequate to cover relocation costs.
7. **Leverage:** Applications must be able to demonstrate a minimum of two dollars of other funds public or private to one dollar of GROW Funds (i.e. 2:1 ratio).
8. **Funding Request:** Requested GROW funding must be in the form of a loan or deferred loan. Grant requests will not be accepted.

### **Section IX — Applicant / Developer Eligibility Requirements (Housing Proposals)**

In order to be eligible to receive GROW Funds, upon approval all applicants must complete the Developers Qualifications form in Exhibit B. It is expected that Developers have successfully completed at least one affordable housing project prior to receiving GROW Funds. The Authority may apply for GROW funds as a developer or as a partner in a development project. Developers that have been disbarred from funding from U.S. Department of Housing and Urban Development or the Minnesota Housing Finance Agency will not be eligible for GROW Funds.

In addition to basic eligibility requirements, recipients of GROW funding must also comply with the following ongoing requirements.

1. **Monitoring:** Initially applicants must provide to the Authority a list of actual tenant rents and incomes and certify that the tenant rents and incomes are accurate and in compliance with the rent and income requirements established by the Fund. To fulfill this requirement the Authority will accept copies of reports submitted for the Tax Credit Fund, Bond Funds or other approved financing Funds. If funding is not received under Funds such as the Tax Credit, Bond Fund, or other approved financing Fund then the developer must generate and submit a report.

Additionally, the developer of a project receiving GROW funding will be required to certify to the Authority that the rental rates are within applicable limitations on an annual basis. The Authority will also require individual certifications of household income.

2. **Continuing Affordability:** For those projects assisted with GROW Fund funds, units must remain affordable pursuant to an established affordable housing Fund or if not funded pursuant to an established affordable housing Fund units shall remain affordable for a period of not less than 15 years.

The use of GROW Fund funds require that funds used for downpayment assistance be paid back at the time the home is sold or at the end of the mortgage term. Fund funds utilized for downpayment assistance will be returned to the Authority and the GROW fund, thereby nullifying the continuous affordability requirement.

3. **Participation in the Section 8 Fund:** Developers of multifamily rental units will be required to sign an agreement that while the loan is outstanding; it will participate in the Section 8 Rental Assistance Fund. Participation means that to the extent the developer

has units that meet the requirements of the GROW Fund, they will not exclude from consideration-qualified families receiving assistance through the Section 8 Fund.

### **Section X —Structure of GROW Fund Awards: Loan Limits & Terms (Housing Proposals)**

A GROW Fund award to developer may be structured as either a:

1. Term Loan - Repayable given flexible terms and low interest rate
2. Deferred Loan - Repayable at a future date or on sale of property
3. Loan Guarantee - GROW funds may be escrowed in a third party account as a credit enhancement for a private or public lender.
4. Forgivable Loan - Loan that is not repaid unless conditions of the agreement are not met.

The first three options will be the most common with the forgivable loan considered under exceptional circumstances or special needs projects.

1. **Limits:** The maximum available to projects serving the eligible population may not exceed \$10,000 per unit or a maximum of \$250,000 per project.

In the case of multifamily projects, Authority staff will underwrite projects according to criteria in Section XI of this Policy to ensure GROW funds are needed to make the project financially feasible.

2. **Terms:** Funding awarded from the GROW Fund will be in the form of a term loan, deferred loan or forgivable loan. Terms of the loan will be based on the length of affordability and the ability of the developer to repay.

Repayment of a GROW FUND loan will be required on the date or dates on which any of the following occur:

- 1.) Any transfer or sale of the development (assignment may be considered);
- 2.) The date of any refinancing of any aspect of a project including bonds, loans, deferred loans or any other source of permanent financing;
- 3.) Upon occurrence of an event of default; or
- 4.) Upon prepayment of the loan as a result of foreclosure or the granting of a deed in lieu of foreclosure.

The owner shall pay to the Authority, as repayment in full of the GROW Fund loan and/or the aggregate amount of all advances made by the Authority or the GROW Fund loan amount.

3. **Additional Terms:** Where possible or feasible loans will be structured for partial repayment based on sharing of after tax cash flow. For downpayment assistance the Authority may choose to recoup some of the appreciation (e.g. "Shared Appreciation Model") of single family homes to recapitalize the Fund.

## **Section XI —Underwriting Criteria & Selection of Projects for Awards (Housing Proposals)**

In order to ensure that limited resources are utilized in the most effective manner, funding applications must meet the threshold eligibility requirements defined to receive further consideration. Threshold requirements include:

1. Compliance with the GROW Fund purpose and Authority mission.
2. Compliance with requirements in Sections IV through X of this document.
3. In addition to meeting the requirements and thresholds established in Sections IV through X of this policy, applications will be reviewed for:
  - a) Cost per unit
  - b) Reasonableness of Developer fee
  - c) Reasonableness of Consultant fee
  - d) Reasonableness of Development costs
  - e) Reasonableness of Maintenance and Operating costs
  - f) Level of Operating and Replacement reserves
  - g) Debt coverage ratio
  - h) Reliability and validity of Market analysis
  - i) Development experience
  - j) Management experience
  - k) Period of affordability

In order to rank applications, the Authority will assign points to each competitive priority prior to soliciting applications. Washington County Authority staff will review applications based on the following competitive priorities:

1. Affordability of rents or home purchase prices.
2. Leverage of outside dollars (e.g. private, nonprofit).
3. Demonstration of secure financing.
4. Readiness to proceed based on the status of zoning, permitting, FHA approval, funding and other commonly used indicators.
5. Project design in which maintenance free exteriors are used.

In the event of a tie between two applications, the Authority will select the project which best meets the applicable city's housing priorities.

## **Section XII - General Requirements (Redevelopment Proposals)**

1. **Organizational Capacity:** Applications must be received from a duly created and validly existing municipality, economic development authority, housing and redevelopment authority, corporation, partnership, or other entity. Applicants must also demonstrate that the skills and experience of the redevelopment team and the property management team (if applicable) are appropriate to the size and complexity of the project.

A resolution of support and authorization to submit the application from the applicant city must be included with the application.

2. **Community Participation:** At the time an application is submitted for GROW Funds the applicant must include a letter from the city in which the development is located stating the current zoning and approval status. If the redevelopment does not comply with the current zoning, housing densities, and/or other land use requirements, the letter must state the city's support for approval of re-zoning or variances and expected timing of those approvals. The Authority will not approve any request for funding where a community indicates that the development is not consistent with the community's plans, policies, or goals.

The City shall also demonstrate its commitment to the project through some form of financial contribution including but not limited to waiving/reducing fees, land acquisition, demolition expenses, installation of public improvements, tax increment financing, or other types of expenditures documented by the City.

3. **Site Control:** Applicants must be able to provide, at the time the application is submitted, evidence of single owner site control. Evidence includes: deed of trust, current and executed purchase agreement or sale agreement, current title showing applicant as owner, or option agreement.
4. **Relocation Plan:** If applicable, applicants must show that a relocation plan has been developed to ensure that comparable units within the community are available and the budget is adequate to cover relocation costs.
5. **Leverage:** Applications must be able to demonstrate a minimum of two dollars of other funds public or private to one dollar of GROW Funds (i.e. 2:1 Other funds to GROW Funds)
6. **Funding Request:** Requested GROW funding must be in the form of a loan or deferred loan. Grant requests will not be accepted. The minimum funding request under the redevelopment criteria will be \$50,000.

### **Section XIII — Applicant / Developer Eligibility Requirements (Redevelopment Proposals)**

In order to be eligible to receive GROW Funds, all applicants must complete the Developers Qualifications form in Exhibit B. It is expected that Developers have successfully completed at least one redevelopment project prior to receiving GROW Funds. The Authority may apply for GROW funds as a developer or as a partner in a redevelopment project. Developers that have been disbarred from funding from U.S. Department of Housing and Urban Development or the Minnesota Housing Finance Agency will not be eligible for GROW Funds.

If the proposed redevelopment project includes affordable housing, recipients of GROW funding must also comply with the following ongoing requirements.

1. **Monitoring:** Initially, applicants claiming points for affordable housing must provide to the Authority a list of actual tenant rents/purchase prices and incomes and certify that the tenant rents/purchase prices and incomes are accurate and in compliance with the rent/purchase price and income requirements established by the GROW Fund. To fulfill this requirement the Authority will accept copies of reports submitted for the Tax Credit Fund, Bond Funds or other approved financing Funds. If funding is not received under

Funds such as the Tax Credit, Bond Fund, or other approved financing Fund then the developer must generate and submit a report.

Additionally, the developer of a project receiving GROW funding will be required to certify to the Authority that the rental rates/purchase prices are within applicable limitations on an annual basis. The Authority will also require individual certifications of household income.

2. **Continuing Affordability:** For redevelopment projects with affordable housing units assisted with GROW funding, units must remain affordable pursuant to an established affordable housing Fund or if not funded pursuant to an established affordable housing Fund units shall remain affordable for a period of not less than 15 years.
3. **Participation in the Section 8 Fund:** Developers of multifamily rental units will be required to sign an agreement that while the loan is outstanding; it will participate in the Section 8 Rental Assistance Fund. Participation means that to the extent the developer has units that meet the requirements of the GROW Fund, they will not exclude from consideration-qualified families receiving assistance through the Section 8 Fund.

#### **Section XIV —Structure of GROW Fund Awards: Loan Limits & Terms (Redevelopment Proposals)**

1. A GROW Fund award to redeveloper may be structured as either a:
  - a) Term Loan - Repayable given flexible terms and low interest rate
  - b) Deferred Loan - Repayable at a future date or on sale of property
  - c) Forgivable Loan - Loan that is not repaid unless conditions of the agreement are not met.
2. **Limits:** The maximum available to projects serving the eligible population may not exceed \$10,000 per unit or a maximum of \$250,000 per project. The minimum request the Authority will review is \$50,000 per project.
3. **Terms:** Funding awarded from the GROW Fund will be in the form of a term loan, deferred loan or forgivable loan. Terms of the loan will be based on the length of affordability and the ability of the developer to repay.

Repayment of a GROW Fund loan will be required on the date or dates on which any of the following occur:

- a) Any transfer or sale of the property post-redevelopment (assignment may be considered);
- b) The date of any refinancing of any aspect of a project including bonds, loans, deferred loans or any other source of permanent financing;
- c) Upon occurrence of an event of default; or
- d) Upon prepayment of the loan as a result of foreclosure or the granting of a deed in lieu of foreclosure.

The owner shall pay to the Authority, as repayment in full of the GROW Fund loan and/or the aggregate amount of all advances made by the Authority or the GROW Fund loan amount.

4. **Additional Terms:** Where possible or feasible loans will be structured for partial repayment based on sharing of after tax cash flow.

### **Section XV —Underwriting Criteria & Selection of Projects for Awards (Redevelopment Proposals)**

In order to ensure that limited resources are utilized in the most effective manner, funding applications must meet the threshold eligibility requirements defined to receive further consideration. Threshold requirements include:

1. Compliance with the GROW Fund purpose and Authority mission.
2. Compliance with requirements in Sections IV through VII and XII through XIV of this document.

In addition, applications will be reviewed and scored on the following criteria:

1. **Housing Affordability.** The HRA places greater priority on redevelopment projects that will result in new affordable housing in Washington County. Applicants should consider the inclusion of affordable housing in their redevelopment plans. Preference will be given to projects that include senior housing units and/or housing units targeted to persons experiencing long-term homelessness. To earn points under this criterion, applicants must demonstrate rents at or below 50% of the area median income or purchase prices at or below 80% of the area median income (maximum 20 points).
2. **Mixed-Use Development.** The HRA encourages redevelopment which promotes both economic and community development through a mixture of property types and uses. Points will be awarded to applicants demonstrating greater housing variety and density, compact development, pedestrian and bicycle friendly design, and/or recreation opportunities which will create a strong sense of community (maximum 20 points).
3. **Transit Oriented Development Principles.** The HRA encourages redevelopment supportive of public transit. Points will be awarded to redevelopment projects that include features to promote transit ridership and are located in close proximity to the proposed Gateway, Rushline or Red Rock corridors, an Express Bus station or park and ride, or in a Transit Improvement Area designated by MN Department of Employment and Economic Development (DEED). Redevelopment located in communities not served by public transit will be exempt from this criterion (maximum 20 points).
4. **Leverage.** Applications should include a variety of other funding sources committed to the project. Other funding sources could include CDBG, TIF, DEED, Metropolitan Council, City, or other public and private resources. City sources may include waived fees (maximum 15 points).
5. **Readiness to Proceed.** The applicant should be ready to proceed with the identified project upon funding award determined through financing commitments, land use approvals, property ownership, and other documentation (maximum 15 points).
6. **Sustainability.** The HRA encourages redevelopment which results in healthier communities. Consideration will be given to applicants using sustainable materials and

Sample Peer Policy for Ramsey Review

methods; adhering to Minnesota Green Communities principles; pursuing LEED certification; and/or otherwise improving the health and energy efficiency of the community (maximum 10 points).



DP04

SELECTED HOUSING CHARACTERISTICS

2007-2011 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Ramsey city, Minnesota			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>HOUSING OCCUPANCY</b>				
Total housing units	8,402	+/-201	8,402	(X)
Occupied housing units	7,974	+/-189	94.9%	+/-1.5
Vacant housing units	428	+/-129	5.1%	+/-1.5
Homeowner vacancy rate	1.6	+/-1.1	(X)	(X)
Rental vacancy rate	9.3	+/-8.2	(X)	(X)
<b>UNITS IN STRUCTURE</b>				
Total housing units	8,402	+/-201	8,402	(X)
1-unit, detached	6,773	+/-221	80.6%	+/-2.3
1-unit, attached	1,299	+/-176	15.5%	+/-2.0
2 units	8	+/-13	0.1%	+/-0.2
3 or 4 units	22	+/-23	0.3%	+/-0.3
5 to 9 units	71	+/-43	0.8%	+/-0.5
10 to 19 units	9	+/-15	0.1%	+/-0.2
20 or more units	115	+/-67	1.4%	+/-0.8
Mobile home	105	+/-71	1.2%	+/-0.8
Boat, RV, van, etc.	0	+/-69	0.0%	+/-0.2
<b>YEAR STRUCTURE BUILT</b>				
Total housing units	8,402	+/-201	8,402	(X)
Built 2005 or later	1,092	+/-148	13.0%	+/-1.8
Built 2000 to 2004	1,174	+/-159	14.0%	+/-1.9
Built 1990 to 1999	2,420	+/-225	28.8%	+/-2.6
Built 1980 to 1989	1,105	+/-165	13.2%	+/-2.0
Built 1970 to 1979	2,120	+/-210	25.2%	+/-2.3
Built 1960 to 1969	339	+/-89	4.0%	+/-1.1
Built 1950 to 1959	99	+/-58	1.2%	+/-0.7
Built 1940 to 1949	20	+/-21	0.2%	+/-0.3
Built 1939 or earlier	33	+/-32	0.4%	+/-0.4
<b>ROOMS</b>				
Total housing units	8,402	+/-201	8,402	(X)
1 room	23	+/-33	0.3%	+/-0.4
2 rooms	15	+/-23	0.2%	+/-0.3

Subject	Ramsey city, Minnesota			
	Estimate	Margin of Error	Percent	Percent Margin of Error
3 rooms	172	+/-80	2.0%	+/-1.0
4 rooms	598	+/-160	7.1%	+/-1.9
5 rooms	1,051	+/-176	12.5%	+/-2.0
6 rooms	1,403	+/-201	16.7%	+/-2.3
7 rooms	1,514	+/-213	18.0%	+/-2.6
8 rooms	1,347	+/-190	16.0%	+/-2.3
9 rooms or more	2,279	+/-240	27.1%	+/-2.8
Median rooms	7.1	+/-0.2	(X)	(X)
<b>BEDROOMS</b>				
Total housing units	8,402	+/-201	8,402	(X)
No bedroom	23	+/-33	0.3%	+/-0.4
1 bedroom	64	+/-38	0.8%	+/-0.5
2 bedrooms	1,504	+/-198	17.9%	+/-2.3
3 bedrooms	3,189	+/-244	38.0%	+/-2.8
4 bedrooms	2,904	+/-243	34.6%	+/-2.8
5 or more bedrooms	718	+/-151	8.5%	+/-1.8
<b>HOUSING TENURE</b>				
Occupied housing units	7,974	+/-189	7,974	(X)
Owner-occupied	7,337	+/-219	92.0%	+/-1.6
Renter-occupied	637	+/-132	8.0%	+/-1.6
Average household size of owner-occupied unit	2.88	+/-0.08	(X)	(X)
Average household size of renter-occupied unit	3.37	+/-0.34	(X)	(X)
<b>YEAR HOUSEHOLDER MOVED INTO UNIT</b>				
Occupied housing units	7,974	+/-189	7,974	(X)
Moved in 2005 or later	2,473	+/-240	31.0%	+/-2.9
Moved in 2000 to 2004	1,712	+/-205	21.5%	+/-2.5
Moved in 1990 to 1999	2,204	+/-204	27.6%	+/-2.4
Moved in 1980 to 1989	906	+/-142	11.4%	+/-1.8
Moved in 1970 to 1979	599	+/-97	7.5%	+/-1.2
Moved in 1969 or earlier	80	+/-45	1.0%	+/-0.6
<b>VEHICLES AVAILABLE</b>				
Occupied housing units	7,974	+/-189	7,974	(X)
No vehicles available	107	+/-56	1.3%	+/-0.7
1 vehicle available	1,212	+/-187	15.2%	+/-2.1
2 vehicles available	4,138	+/-261	51.9%	+/-3.2
3 or more vehicles available	2,517	+/-228	31.6%	+/-3.0
<b>HOUSE HEATING FUEL</b>				
Occupied housing units	7,974	+/-189	7,974	(X)
Utility gas	7,157	+/-222	89.8%	+/-1.7
Bottled, tank, or LP gas	130	+/-56	1.6%	+/-0.7
Electricity	480	+/-114	6.0%	+/-1.4
Fuel oil, kerosene, etc.	163	+/-66	2.0%	+/-0.8
Coal or coke	0	+/-69	0.0%	+/-0.3
Wood	17	+/-19	0.2%	+/-0.2
Solar energy	0	+/-69	0.0%	+/-0.3
Other fuel	9	+/-13	0.1%	+/-0.2
No fuel used	18	+/-25	0.2%	+/-0.3
<b>SELECTED CHARACTERISTICS</b>				
Occupied housing units	7,974	+/-189	7,974	(X)
Lacking complete plumbing facilities	0	+/-69	0.0%	+/-0.3
Lacking complete kitchen facilities	0	+/-69	0.0%	+/-0.3
No telephone service available	55	+/-39	0.7%	+/-0.5

Subject	Ramsey city, Minnesota			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>OCCUPANTS PER ROOM</b>				
Occupied housing units	7,974	+/-189	7,974	(X)
1.00 or less	7,862	+/-200	98.6%	+/-0.9
1.01 to 1.50	37	+/-32	0.5%	+/-0.4
1.51 or more	75	+/-63	0.9%	+/-0.8
<b>VALUE</b>				
Owner-occupied units	7,337	+/-219	7,337	(X)
Less than \$50,000	154	+/-69	2.1%	+/-0.9
\$50,000 to \$99,999	140	+/-63	1.9%	+/-0.8
\$100,000 to \$149,999	579	+/-133	7.9%	+/-1.8
\$150,000 to \$199,999	1,599	+/-207	21.8%	+/-2.8
\$200,000 to \$299,999	3,270	+/-263	44.6%	+/-3.2
\$300,000 to \$499,999	1,327	+/-179	18.1%	+/-2.5
\$500,000 to \$999,999	257	+/-98	3.5%	+/-1.3
\$1,000,000 or more	11	+/-18	0.1%	+/-0.2
Median (dollars)	228,700	+/-3,802	(X)	(X)
<b>MORTGAGE STATUS</b>				
Owner-occupied units	7,337	+/-219	7,337	(X)
Housing units with a mortgage	6,269	+/-218	85.4%	+/-1.9
Housing units without a mortgage	1,068	+/-147	14.6%	+/-1.9
<b>SELECTED MONTHLY OWNER COSTS (SMOC)</b>				
Housing units with a mortgage	6,269	+/-218	6,269	(X)
Less than \$300	0	+/-69	0.0%	+/-0.3
\$300 to \$499	47	+/-34	0.7%	+/-0.5
\$500 to \$699	125	+/-64	2.0%	+/-1.0
\$700 to \$999	300	+/-76	4.8%	+/-1.2
\$1,000 to \$1,499	1,426	+/-203	22.7%	+/-3.1
\$1,500 to \$1,999	2,167	+/-250	34.6%	+/-3.6
\$2,000 or more	2,204	+/-189	35.2%	+/-2.9
Median (dollars)	1,785	+/-44	(X)	(X)
Housing units without a mortgage	1,068	+/-147	1,068	(X)
Less than \$100	0	+/-69	0.0%	+/-1.9
\$100 to \$199	9	+/-14	0.8%	+/-1.3
\$200 to \$299	41	+/-27	3.8%	+/-2.6
\$300 to \$399	174	+/-56	16.3%	+/-5.2
\$400 or more	844	+/-143	79.0%	+/-5.5
Median (dollars)	507	+/-30	(X)	(X)
<b>SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)</b>				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	6,269	+/-218	6,269	(X)
Less than 20.0 percent	1,857	+/-198	29.6%	+/-3.2
20.0 to 24.9 percent	1,077	+/-177	17.2%	+/-2.8
25.0 to 29.9 percent	1,041	+/-192	16.6%	+/-2.9
30.0 to 34.9 percent	643	+/-146	10.3%	+/-2.4
35.0 percent or more	1,651	+/-210	26.3%	+/-3.0
Not computed	0	+/-69	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	1,068	+/-147	1,068	(X)
Less than 10.0 percent	524	+/-120	49.1%	+/-8.2
10.0 to 14.9 percent	132	+/-46	12.4%	+/-4.6
15.0 to 19.9 percent	77	+/-47	7.2%	+/-4.3

Subject	Ramsey city, Minnesota			
	Estimate	Margin of Error	Percent	Percent Margin of Error
20.0 to 24.9 percent	129	+/-60	12.1%	+/-5.4
25.0 to 29.9 percent	28	+/-29	2.6%	+/-2.6
30.0 to 34.9 percent	55	+/-35	5.1%	+/-3.1
35.0 percent or more	123	+/-62	11.5%	+/-5.6
Not computed	0	+/-69	(X)	(X)
<b>GROSS RENT</b>				
Occupied units paying rent	591	+/-133	591	(X)
Less than \$200	0	+/-69	0.0%	+/-3.3
\$200 to \$299	0	+/-69	0.0%	+/-3.3
\$300 to \$499	0	+/-69	0.0%	+/-3.3
\$500 to \$749	33	+/-30	5.6%	+/-5.0
\$750 to \$999	75	+/-56	12.7%	+/-9.4
\$1,000 to \$1,499	220	+/-85	37.2%	+/-13.7
\$1,500 or more	263	+/-111	44.5%	+/-13.9
Median (dollars)	1,438	+/-138	(X)	(X)
No rent paid	46	+/-39	(X)	(X)
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)</b>				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	591	+/-133	591	(X)
Less than 15.0 percent	72	+/-50	12.2%	+/-8.1
15.0 to 19.9 percent	39	+/-48	6.6%	+/-8.1
20.0 to 24.9 percent	111	+/-66	18.8%	+/-10.7
25.0 to 29.9 percent	109	+/-75	18.4%	+/-12.0
30.0 to 34.9 percent	32	+/-29	5.4%	+/-4.8
35.0 percent or more	228	+/-87	38.6%	+/-12.0
Not computed	46	+/-39	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

The median gross rent excludes no cash renters.

In prior years, the universe included all owner-occupied units with a mortgage. It is now restricted to include only those units where SMOCAPI is computed, that is, SMOC and household income are valid values.

In prior years, the universe included all owner-occupied units without a mortgage. It is now restricted to include only those units where SMOCAPI is computed, that is, SMOC and household income are valid values.

In prior years, the universe included all renter-occupied units. It is now restricted to include only those units where GRAPI is computed, that is, gross rent and household income are valid values.

The 2007, 2008, 2009, 2010, and 2011 plumbing data for Puerto Rico will not be shown. Research indicates that the questions on plumbing facilities that were introduced in 2008 in the stateside American Community Survey and the 2008 Puerto Rico Community Survey may not have been appropriate for Puerto Rico.

Median calculations for base table sourcing VAL, MHC, SMOC, and TAX should exclude zero values.

While the 2007-2011 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic

entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2007-2011 American Community Survey

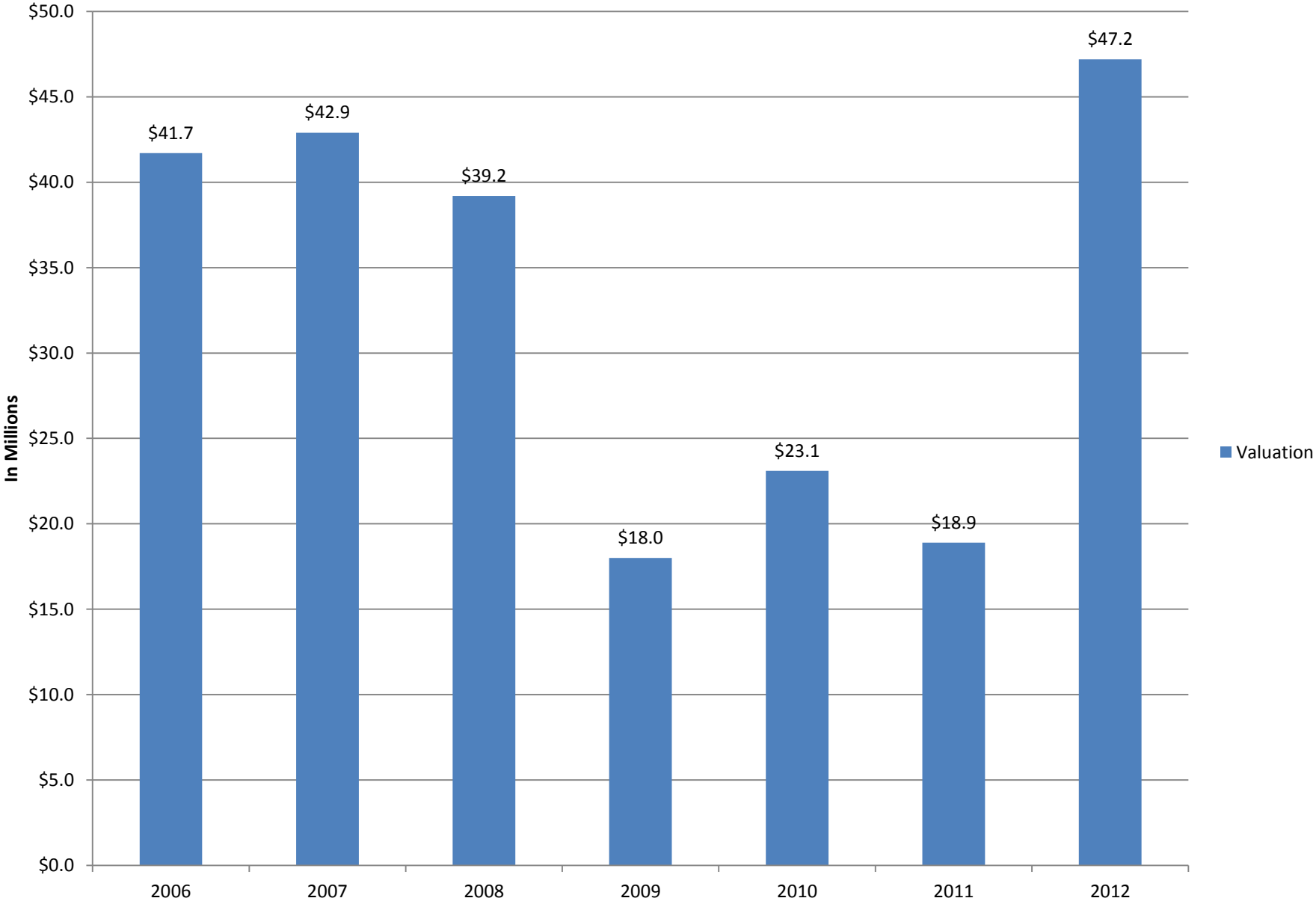
Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

NOTE: DATA SUMMARIZED BY QUARTER

period/year	Industry/Type	Total/Or/Private	Average Number of Employees				Average Number of Employers				Total Wages				Average Weekly Wage			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
2012 Total, All Industries		Total, All Ownerships	5175	5393	5337		454	456	453		\$63,294,569	\$62,158,934	\$60,900,628		\$940	\$886	\$877	
2012 Total, All Industries		Private	4756	5016	5015		449	451	448		\$58,419,711	\$55,904,503	\$57,535,176		\$944	\$857	\$882	
2012 Manufacturing		Total, All Ownerships	1847	1865	1876		73	73	72		\$26,565,808	\$23,837,737	\$25,578,454		\$1,106	\$983	\$1,048	
2012 Manufacturing		Private	1847	1865	1876		73	73	72		\$26,565,808	\$23,837,737	\$25,578,454		\$1,106	\$983	\$1,048	
2012 Wholesale Trade		Total, All Ownerships	185	195	210		24	24	24		\$3,341,467	\$2,781,168	\$3,302,444		\$1,389	\$1,097	\$1,209	
2012 Wholesale Trade		Private	185	195	210		24	24	24		\$3,341,467	\$2,781,168	\$3,302,444		\$1,389	\$1,097	\$1,209	
2012 Retail Trade		Total, All Ownerships	427	437	445		46	46	46		\$2,472,053	\$2,506,829	\$2,735,993		\$445	\$441	\$472	
2012 Retail Trade		Private	427	437	445		46	46	46		\$2,472,053	\$2,506,829	\$2,735,993		\$445	\$441	\$472	
2012 Information		Total, All Ownerships	75				6				\$1,083,301				\$1,111			
2012 Information		Private	75				6				\$1,083,301				\$1,111			
2012 Finance and Insurance		Total, All Ownerships	48	47	110		14	14	14		\$529,896	\$503,714	\$1,927,158		\$849	\$824	\$1,347	
2012 Finance and Insurance		Private	48	47	110		14	14	14		\$529,896	\$503,714	\$1,927,158		\$849	\$824	\$1,347	
2012 Real Estate and Rental and Leasing		Total, All Ownerships		27	22			22	22			\$178,581	\$175,277			\$508	\$612	
2012 Real Estate and Rental and Leasing		Private		27	22			22	22			\$178,581	\$175,277			\$508	\$612	
2012 Professional, Scientific, and Technical Services		Total, All Ownerships			123				33				\$1,401,688				\$876	
2012 Professional, Scientific, and Technical Services		Private			123				33				\$1,401,688				\$876	
2012 Administrative and Support and Waste Management and Remediation Services		Total, All Ownerships	278	302	308		27	28	27		\$3,059,453	\$3,129,339	\$3,171,728		\$846	\$797	\$792	
2012 Administrative and Support and Waste Management and Remediation Services		Private	278	302	308		27	28	27		\$3,059,453	\$3,129,339	\$3,171,728		\$846	\$797	\$792	
2012 Educational Services		Total, All Ownerships	394	365	296		10	10	10		\$3,831,760	\$5,293,079	\$2,184,882		\$748	\$1,115	\$567	
2012 Educational Services		Private	136	123	107		8	8	8		\$874,862	\$853,980	\$787,816		\$494	\$534	\$566	
2012 Health Care and Social Assistance		Total, All Ownerships	228	215	214		19	19	20		\$1,715,559	\$1,760,529	\$1,749,693		\$578	\$629	\$628	
2012 Health Care and Social Assistance		Private	228	215	214		19	19	20		\$1,715,559	\$1,760,529	\$1,749,693		\$578	\$629	\$628	
2012 Arts, Entertainment, and Recreation		Total, All Ownerships	41	97	112		6	6	6		\$144,778	\$299,594	\$331,402		\$271	\$237	\$227	
2012 Arts, Entertainment, and Recreation		Private	41	97	112		6	6	6		\$144,778	\$299,594	\$331,402		\$271	\$237	\$227	
2012 Accommodation and Food Services		Total, All Ownerships	272	285	256		16	16	16		\$801,645	\$890,726	\$832,401		\$226	\$240	\$250	
2012 Accommodation and Food Services		Private	272	285	256		16	16	16		\$801,645	\$890,726	\$832,401		\$226	\$240	\$250	
2012 Other Services (except Public Administration)		Total, All Ownerships	157	157	179		25	23	24		\$1,013,114	\$1,058,453	\$1,099,975		\$496	\$518	\$472	
2012 Other Services (except Public Administration)		Private	157	157	179		25	23	24		\$1,013,114	\$1,058,453	\$1,099,975		\$496	\$518	\$472	
2012 Public Administration		Total, All Ownerships	161	135	133		3	3	3		\$1,917,960	\$1,815,332	\$1,968,386		\$916	\$1,034	\$1,138	

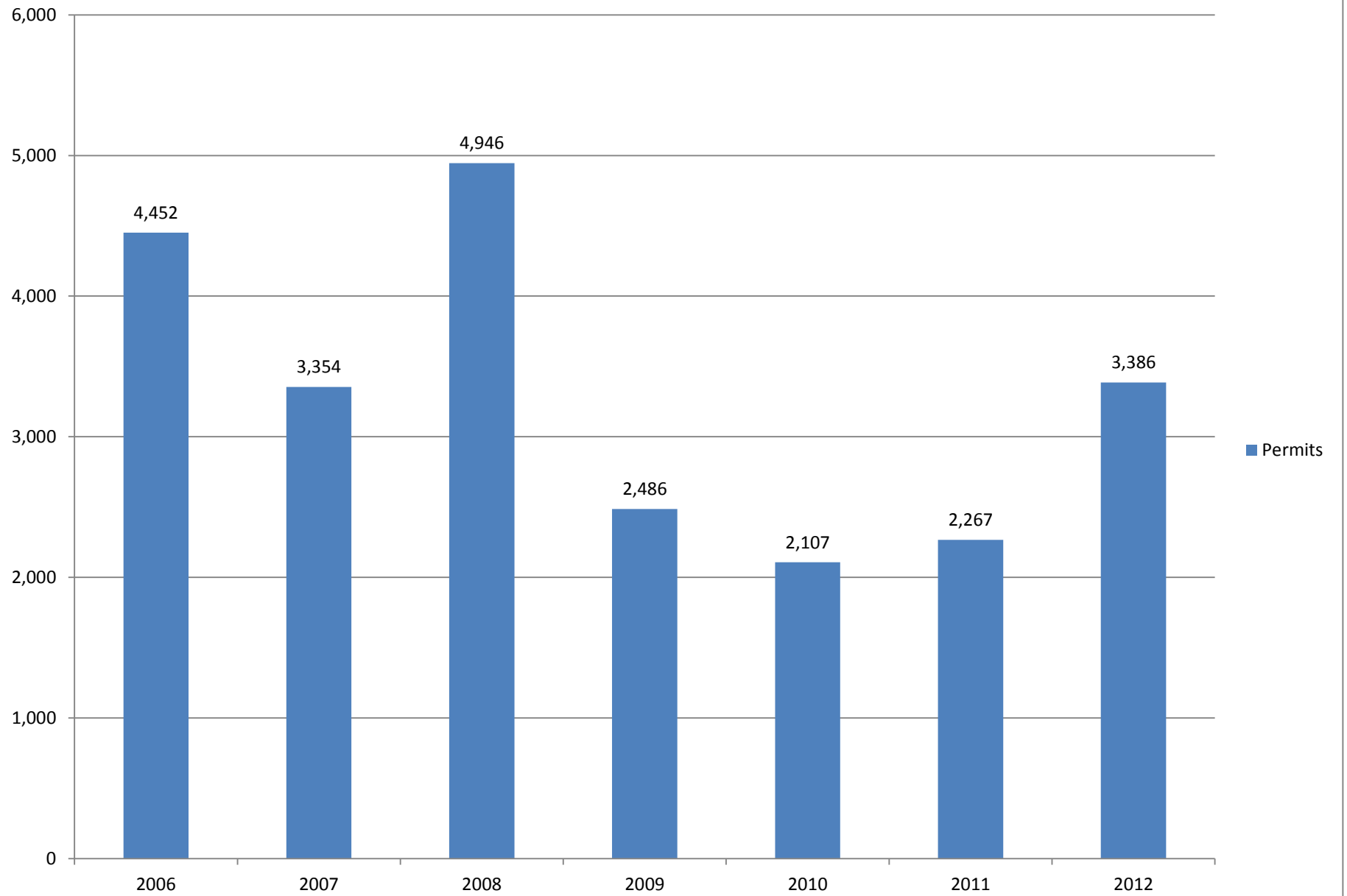
# Building Permit Valuation



Valuation

2006	\$41.7
2007	\$42.9
2008	\$39.2
2009	\$18.0
2010	\$23.1
2011	\$18.9
2012	\$47.2

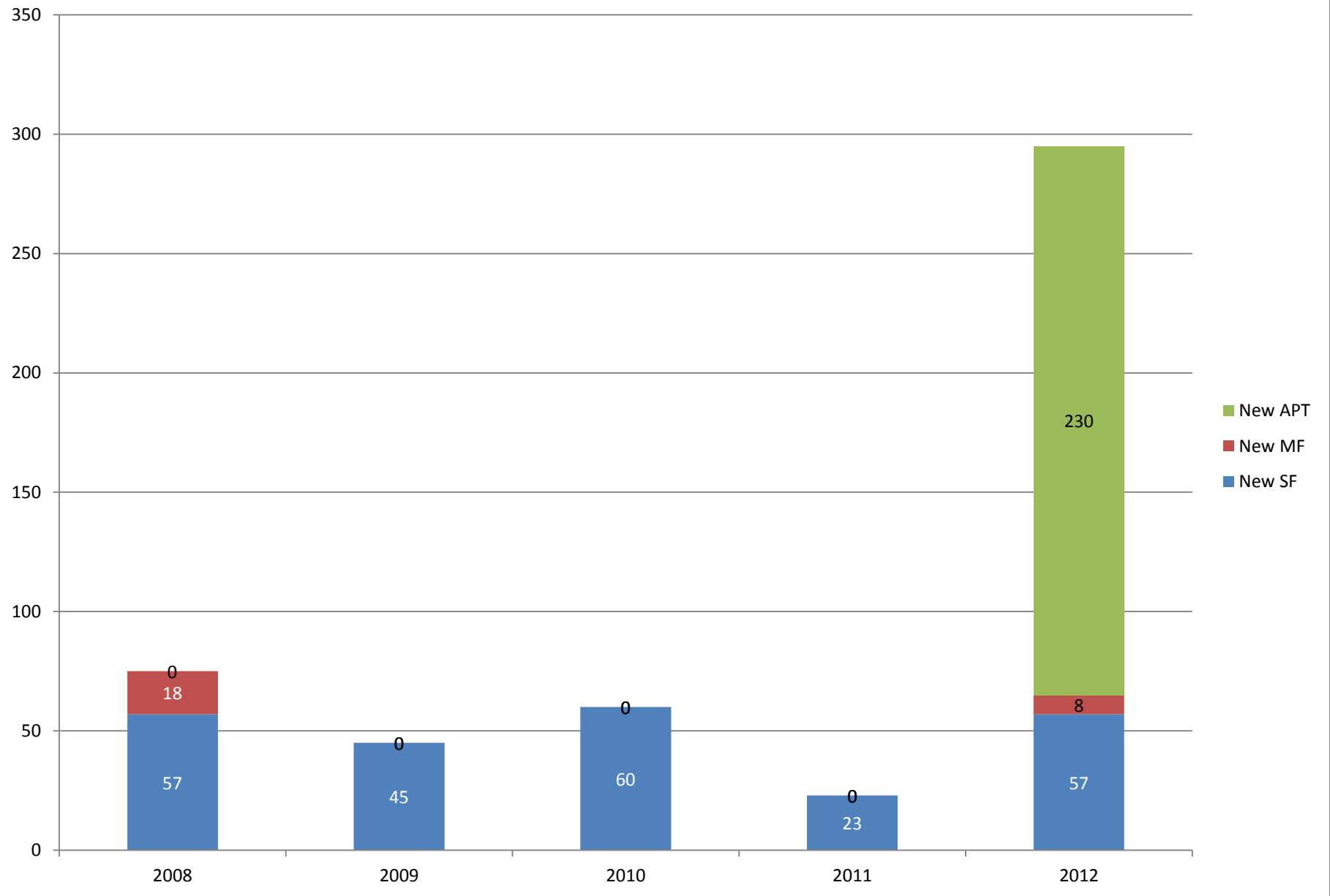
## Total # of Building Permits



Permits

2006	4,452
2007	3,354
2008	4,946
2009	2,486
2010	2,107
2011	2,267
2012	3,386

# New Housing Starts



	New SF	New MF	New APT
2008	57	18	0
2009	45	0	0
2010	60	0	0
2011	23	0	0
2012	57	8	230

# PROJECTS UNDER REVIEW/RECENTLY APPROVED

Project Name	Project Size
McDonalds	4,500 square feet
Northgate Performing Arts Center	20,000 square foot assembly space; 500 seat auditorium
Seasons of Ramsey	50 rental town homes
Stoney River	72 assisted living and memory care units
Super America	4,300 square foot retail
Wiser Choice Liquor	12,000 square foot retail

# MCDONALD'S





# SEASONS OF RAMSEY



# STONEY RIVER



SOUTH ELEVATION

FIRST PHOENIX - MN, LLC



# SUPER AMERICA



# PROJECTS UNDER CONSTRUCTION/RECENTLY COMPLETED

<b>Project Name</b>	<b>Project Type</b>
<b>Cross of Hope Lutheran Church Expansion</b>	<b>Worship Space expansion</b>
<b>Lake Region RV</b>	<b>Relocated Business; Parking and Display Area Expansion</b>
<b>Northstar Commuter Rail</b>	<b>Ramsey Station</b>
<b>Residence at The COR</b>	<b>230 apartment units</b>

# NORTHSTAR COMMUTER RAIL

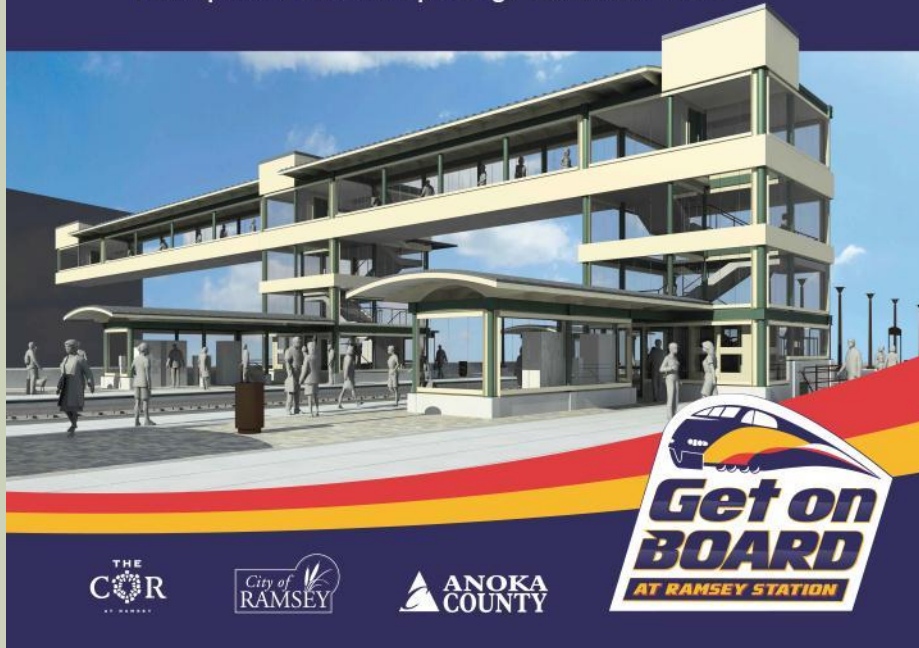


# NORTHSTAR COMMUTER RAIL

## Ramsey Station

Construction Begins: February 2012

Anticipated Station Opening: November 2012

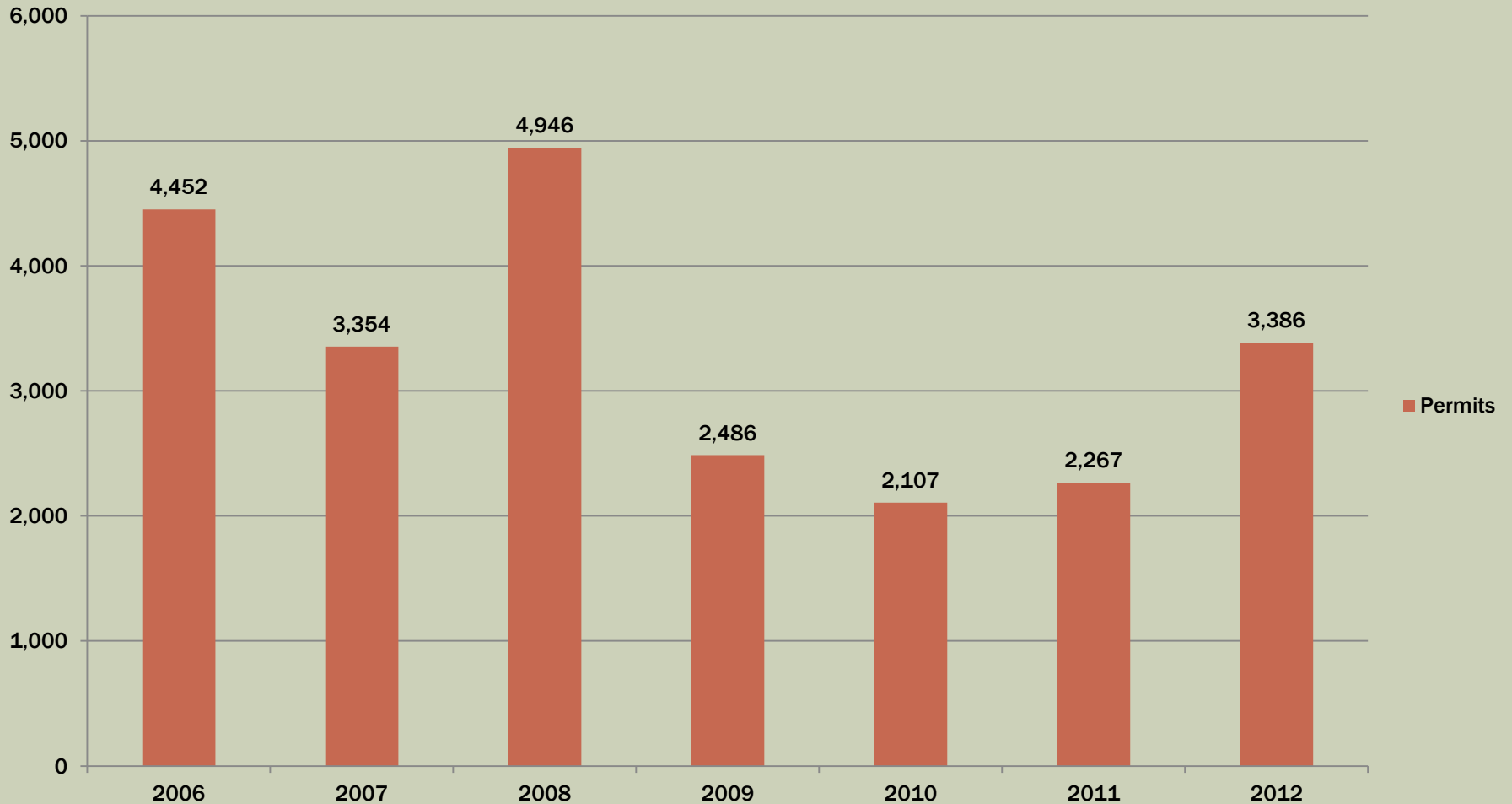


# RESIDENCE AT THE COR

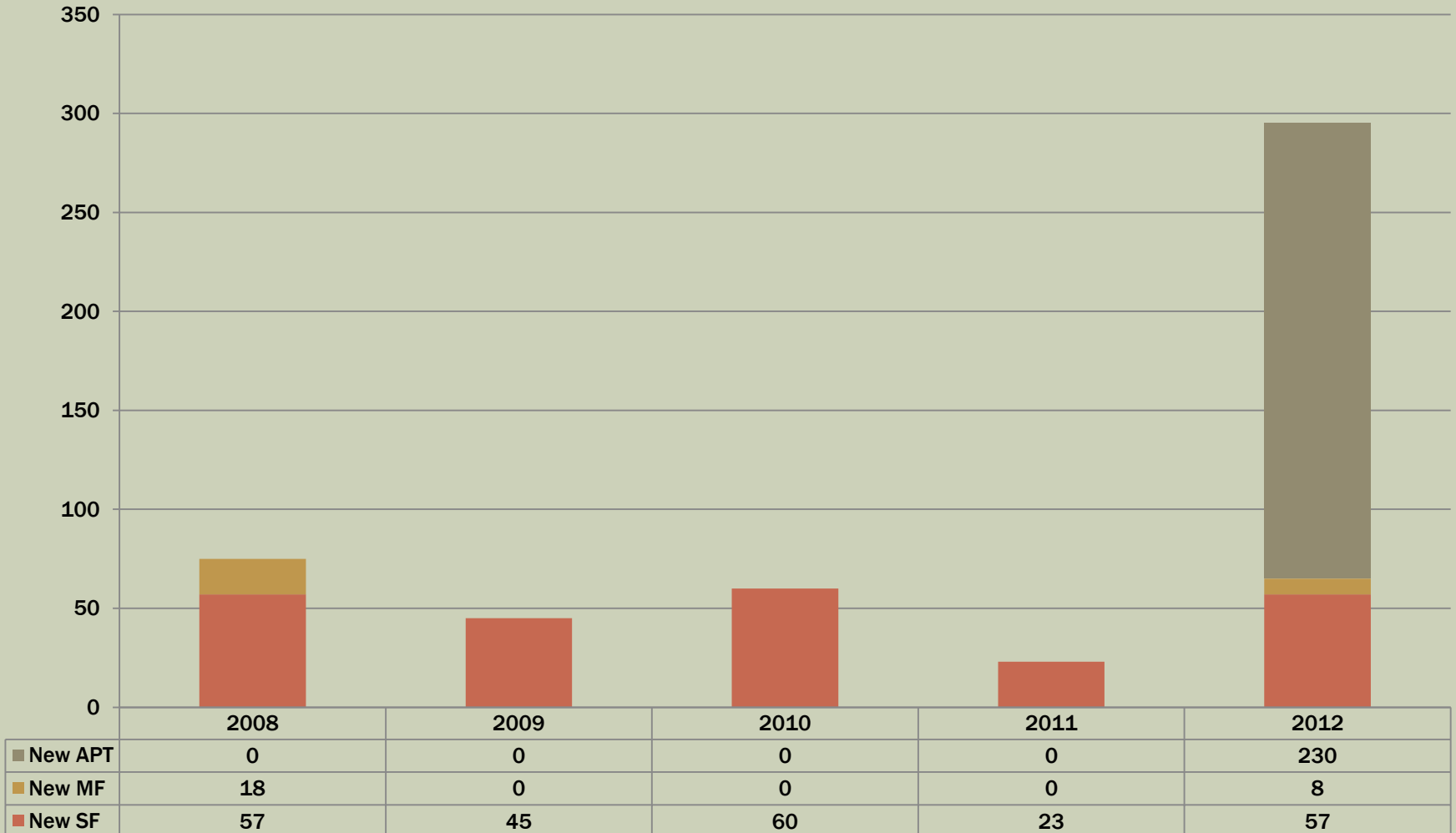


# BUILDING INSPECTIONS

## Total # of Building Permits



# NEW HOUSING STARTS



# NEW VALUATION



# BUILDING INSPECTIONS

- **Development Highlights**
  - First town home since 2008
  - First apartment since 2007
  - 65 SF + MF in 2012 (23 in 2011)

# CONTINUED GROWTH

- Based on projects reviewed or under review by Planning Commission, 2013 will bring:

Type	Growth
Residential	200 Households
Commercial	50,000 Square Feet

# POTENTIAL PROJECTS FOR 2013

- Existing Manufacturer Expansion
- Existing Manufacturer Relocation
- Charter School User
- Two (2) Senior Housing Developments
- Workforce Housing Development

# GRANT AWARDS

<b>Project</b>	<b>Amount</b>	<b>Grantor</b>	<b>Purpose</b>
<b>Center Street</b>	<b>\$650,000</b>	<b>Metropolitan Council</b>	<b>Design and Construction of Public Street and Sidewalks</b>
<b>Mississippi Skyway</b>	<b>\$100,000</b>	<b>Metropolitan Council</b>	<b>Alternatives Analysis and Geotechnical Soils Investigations</b>
<b>Alpine Drive Trail</b>	<b>\$100,000</b>	<b>DNR</b>	<b>Trail Connection</b>
<b>Mississippi River Trail</b>	<b>\$1,120,000</b>	<b>Metropolitan Council (via Federal Transportation Enhancement Program)</b>	<b>Trail Development</b>
<b>Riverdale Drive Extension</b>	<b>\$700,000</b>	<b>MnDOT</b>	<b>Frontage Road</b>
<b>Sunwood Drive</b>	<b>\$500,000</b>	<b>MnDOT</b>	<b>Local Road Improvements</b>
<b><i>Total</i></b>	<b><i>3,170,000</i></b>		

# FORECLOSURES

■ Trend continues to decline

