

# Housing Assistance Policy DRAFT – Market Rate

## Background

The City Council and the Housing and Redevelopment Authority (HRA) of the City of Ramsey have determined that a policy is necessary to review requests for financial assistance related to housing projects.

## Scoring Process

Projects will be scored on a two (2) step process: 1) Minimum Thresholds and 2) Priority Scoring. Priority scoring is divided between *affordable housing projects* (targeting households below 80% of AMI and *market rate housing projects* (targeting households 80% and above AMI. All projects must meet or exceed the minimum thresholds. Priority scoring will be used to gauge the quality of the project and used to rank projects in the event of multiple proposals. The City reserves the right to reject any and all applications if it deems necessary.

The amount of funds that will be provided, when grant money (or other funds) are available, (on a per unit basis) will be capped between \$4,000-8,000 per unit.

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## Project Brief

Please briefly describe your project. This section will be used as general background on the project, and is not intended to be a full analysis of the project. This project description will be used for short marketing pieces if assistance is approved.

## Project Details

### Number of Units

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

**Minimum Threshold:** 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 2009 Comprehensive Plan update. 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 residents, and attract new residents, to stay in Ramsey throughout their lives.. Housing opportunities should include a mixture of rental and owner-occupied to provide life-cycle housing choices meeting a full spectrum of demographics. [Describe how your project will use one of the following implementation strategies to achieve this goal. Word limit = 500 words]		
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<ol style="list-style-type: none"> <li>1) Work toward developing various senior housing options including independent living, cooperatives, and assisted living facilities, both market rate and affordable.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>5) Continue to develop more affordable single family housing such as condominiums and small-lot single family homes that includes higher architectural variety and quality.</li> <li>6) Explore opportunities to attract executive level housing to provide a variety of housing choices and opportunities in the City.</li> </ol>		
<p>Goal 2: Revitalize/rehabilitate areas where the housing is aging and in need of repair and where the land is underutilized and/or has potential for future redevelopment consistent with the Comprehensive Plan. [Describe how your project will use one of the following implementation strategies to achieve this goal. Word limit = 500 words]</p> <ol style="list-style-type: none"> <li>1) Encourage residents to upgrade the functionality and marketability of their aging housing, and put quality additions on as they need more space.</li> <li>2) Provide options for residents to subdivide if consistent with and allowed by the Comprehensive Plan.</li> <li>3) Encourage redevelopment where land has potential for future development consistent with the Comprehensive Plan.</li> </ol>		
<p>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]</p> <ol style="list-style-type: none"> <li>1) Encourage the development of homeowner’s associations or</li> </ol>		

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<p>common interest communities for areas of older multifamily housing and new subdivisions of smaller lot neighborhoods.</p> <p>2) Ensure that new housing developments provide appropriate density transition with existing established neighborhoods.</p> <p>3) Update and enhance design standards for new developments and encourage housing construction that incorporates quality and diverse architecture.</p>		
<p><b>Goal 4: Provide a development environment that increases residential health and reduces energy consumption. [Describe how your project will use one of the following implementation strategies to achieve this goal. Word limit = 500 words]</b></p> <p>1) The development incorporates environmentally sensitive site planning, resource efficient building materials and superior indoor environmental quality practices.</p> <p>2) The development meets sustainability standards, such as Minnesota Green Star Certification or LEED.</p> <p>3) Use of sustainable development elements such as the use of storm water management BMP's to manage on site storm water</p> <p>4) The development incorporates connections to existing pathways and creates natural and safe walkable areas.</p>		

## Rank Scoring

**Market Rate Project Scoring** –Projects targeted to occupants that are above 80% AMI

<p><u><i>Development of Senior Housing</i></u> Senior independent (owner or rental) = 5 points</p>		
<p><u><i>Additional Points for Specialized Senior Housing</i></u> Assisted living units= 5 points Memory care units on site= additional 5 points Senior skilled nursing on site= additional 5 points</p>		
<p><u><i>Owner occupied market rate and move up housing (rental or owner-occupied). Points will be awarded for projects containing amenities.</i></u></p>		

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<p>Community room/gathering area= 1 point                  On-site fitness center= 1 point                  Roof top gathering area= 1 point                  Indoor theatre= 1 point                  Outdoor facilities= 1 point per element: (i.e. walking trails, tennis/basketball courts, playground, others as proposed by applicant)                  Indoor or outdoor swimming pool= 1 additional point</p> <p>Development wide streetscaping, decorative lighting= 1 point                  Development wide trail system= 2 points</p>		
<p><u>Mixed Income Development</u>                  Inclusion of market rate and affordable units within a single project (single or multiple buildings). All projects must have at least 50% of units at 80% AMI or above (market rate).</p> <p>30% of total units (SF or attached) at 80% of AMI = 5 points                  30% of total units (SF or attached) at 50% of AMI= 10 points</p>		
<p><u>Redevelopment:</u>                  Rehabilitation of existing housing unit(s) at 80% or above AMI= 5 points.</p>		
<p><u>Proximity to Local Employment</u>                  Within two-mile radius of area zoned Employment- 5 pts</p>		
<p><u>Non-Financial Readiness to Proceed</u>                  Land use and zoning approvals= 2 points</p>		
<p><u>Site Control</u>                  Fee Title Ownership = 10 points</p>		
<p><u>Private Equity Percentage</u>                  Cash equity commitment of at least 5% down payment= 5 points</p>		
<p><u>Federal/Local or Philanthropic Partnerships</u>                  Project funds from the federal government, a local unit of government, area employer and/or a private philanthropic, religious or charitable organization.</p> <p>20.1% and above of the development cost= 10 points                  15.1%-20%= 8 points                  10.1%-10%= 6 points                  5.1%-10%= 4 points                  2.1%-5%= 2 points</p>		
<p><u>Architectural Standards (choose all that apply)</u>                  Use of Hardi-Board or equivalent= 2 points                  Horizontal siding accessory only = 2 points                  Minimum of 30% front elevation-brick or stone- 2 points</p>		

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<p>50% brick or stone threshold = 2 points                  Building articulation= 2 points                  Roof articulation= 2 points                  Covered front porch &gt; 50 square feet = 2 points                  Roof &lt; 25% of front façade= 2 points                  2+ dormers (gabled ends to not count) = 2 points                  Use of alley for garage access (HOA maintained) = 2 points                  Use of side loaded garages = 2 points                  House forward design= 2 points                  Architectural styled garage doors (15% of lots)= 2 points                  Anti-monotony elevation/color plan= 2 points                  Four sided architecture (attached or detached) = 2 points                  High speed internet access in all units= 2 points                  Smoke free units/buildings- 2 points</p>		
<p><u><i>Development Standards (choose all that apply)</i></u>                  Sidewalks to each front door= 2 points                  Sidewalks on both sides of public and private streets= 2 points                  Sidewalk ‘bump-outs’ or ‘chokers’ = 2 points                  Boulevard trees at 35 foot spacing= 2 points                  Trail connection beyond development= 2 points</p>		
<p><u><i>Energy Efficiency Elements (choose all that apply)</i></u>                  Storm water Best Management Practice (above minimum)= 2 points                  Energy efficient roofing material or colors= 2 points                  Buildings oriented on site to optimize passive solar and cooling= 2 points                  Installation of a green roof occupying a minimum of 30% of the total roof area= 2 points                  Use or resource efficient building materials= 2 points                  Use of Green Star certified mechanical and appliances = 2 points                  Use of energy efficient windows/doors= 2 points                  Other energy efficient new technology as approved by the City= 2 points</p>		

## Qualitative Analysis

Walk through the Comprehensive Plan Housing Chapter here. Check boxes that coincide with housing goals and strategies. Click if applies. Explain.

## Required Attachments

### Sources and Uses

Please use the Sources and Uses Excel Spreadsheet and include as an attachment. This shall include all sources of financing for the project and how those funds will be used. The Applicant shall provide a detailed listing of each.

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