

City of Ramsey
Agenda
Comprehensive Plan Steering Committee
Monday, March 12, 2018
6:00 pm
Lake Itasca Room, 7550 Sunwood Drive NW

1. Call to Order
2. Committee Business
 1. Review Overall Vision and Themes of the Comprehensive Plan
 2. Review Draft Housing Chapter of Comprehensive Plan
 3. Review Draft Mississippi River Corridor Critical Area (MRCCA) Chapter of Comprehensive Plan
 4. Review Updated Economic Development Plan
 5. Upcoming Meeting Reminders
3. Adjournment

Comp Plan Steering Committee

2. 1.

Meeting Date: 03/12/2018

By: Tim Gladhill, Community Development

Information

Title:

Review Overall Vision and Themes of the Comprehensive Plan

Purpose/Background:

Staff has made several revisions and updates to the attached Chapters based on previous comments and suggestions. This is not the final version, and Staff acknowledges additional work still needs to be completed. Of key note, a focus on neighborhood demographic and commuting profiles are still being worked on as requested by the Committee.

Observations/Alternatives:

Please see the attached documents for specific content.

Recommendation:

Provide feedback on the updated draft.

Action:

Provide feedback on the updated draft.

Attachments

[Vision](#)

[Community Profile](#)

[Land Use Plan](#)

Form Review

Inbox

Tim Gladhill

Form Started By: Tim Gladhill

Final Approval Date: 03/09/2018

Reviewed By

Tim Gladhill

Date

03/09/2018 09:48 AM

Started On: 03/08/2018 09:28 AM

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

City of Ramsey 2040 Comprehensive Plan Update

Our Vision

Background on this Document

This document is a draft of the narrative to be used in the 2040 Comprehensive Plan Update. This is not a final version or actual layout. This document will be reviewed and revised multiple times. The City will try to add additional maps and figures to better tell the story of this vision.

Our Mission

It is our mission to work together to responsibly grow our community, and to provide quality, cost-effective, and efficient government services.

Our Vision

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Strategic Imperatives

1. A Balance of Rural Character and Urban Growth Balance
2. An Active Community (Parks, Recreation, and Open Space)
3. A Connected Community (Transportation)
4. A Positive Learning Environment

Core Values

These core values carry equal importance. They are not shown in a prioritized list.

- Encourage new pedestrian friendly neighborhoods and balanced transportation.
- Maintain landowner rights.
- Employ careful foresight that involves all citizens in decisions that affect their lives, property, and neighborhoods through collaborative public engagement.
- Nurture neighborhood and community interactions with flexibility to meet future needs without compromising the needs and interests of current residents.
- Develop and maintain a well-connected park and public space system for all ages.
- Attract and retain businesses that support the whole community.

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Purpose of the Plan

Components of the Comprehensive Plan

The Land Use Plan serves as the foundation in a series of plans that guides the future of Ramsey. Policy decisions on how the community will change over the next twenty (20) years will have impacts on a variety of systems. This chapter sets the stage and tone for subsequent chapters. The Comprehensive Plan is a compilation of several chapters that are well integrated to form a vision for the community for the next twenty (20) years.

- Land Use
- Transportation
- Wastewater
- Surface Water
- Water Supply
- Parks and Trails
- Housing
- Resilience (Natural Resources)
- Economic Competitiveness
- Implementation (tying it all together in a plan of action)

Key Achievements of the Previous Plan

- Improved Public Engagement in Key Policy Decisions
- Secured the Ramsey Station on the Northstar Commuter Rail.
- Completed the Armstrong Interchange.
- Progressed on Completing The COR according to its Vision.

NOT FOR DRAFT/Topic List:

- Building in flexibility to respond to the market.
- Provide more regular updates.
- Explain the intent/purpose of this document. Ensure that it not intended to micro-manage the process.
- List out the process for amending the Comprehensive Plan.

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City of Ramsey 2040 Comprehensive Plan Update

Community Profile

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The Community

Located in the northwest Twin Cities Metro, the City of Ramsey boasts incredible outdoor recreation opportunities, a growing downtown in Ramsey COR, an impressive manufacturing sector, and a strong local government.

The City of Ramsey has experienced steady growth and development over the past 20 years. This trend is expected to continue as the City has over 1,000 acres of developable land in the COR located near U.S. Highway 10.

Our Neighborhoods

Ramsey's neighborhoods make up the fabric of our community and define the balance of Rural Character and Urban Development. Each neighborhood is uniquely connected to a variety of services.

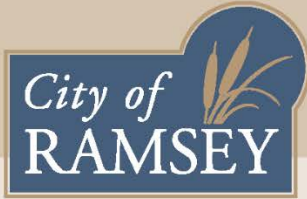
Ramsey is a great place to live!

Ramsey boasts a robust recreation system, high-quality affordable housing, great jobs, and living wages.

Ramsey is a great place to locate a business!

Ramsey strives to provide high-quality, cost-effective government services while balancing a low tax rate. Ramsey.

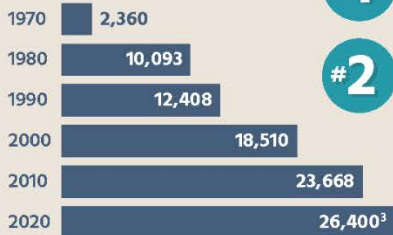
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Snapshot of the City 2017

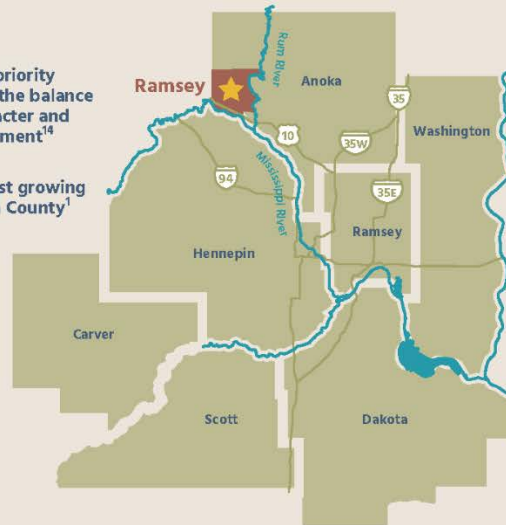
ABOUT OUR CITY

Population Trends²



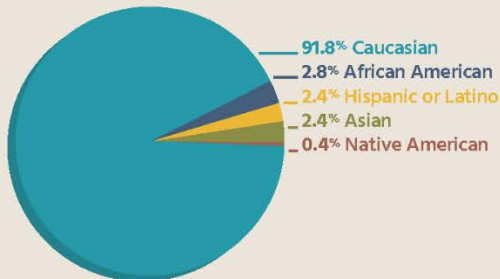
#1 Community priority is to protect the balance of rural character and new development¹⁴

#2 Second fastest growing city in Anoka County¹

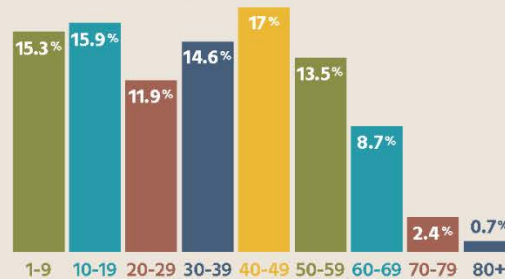


WHO WE ARE

Race and Ethnicity⁴



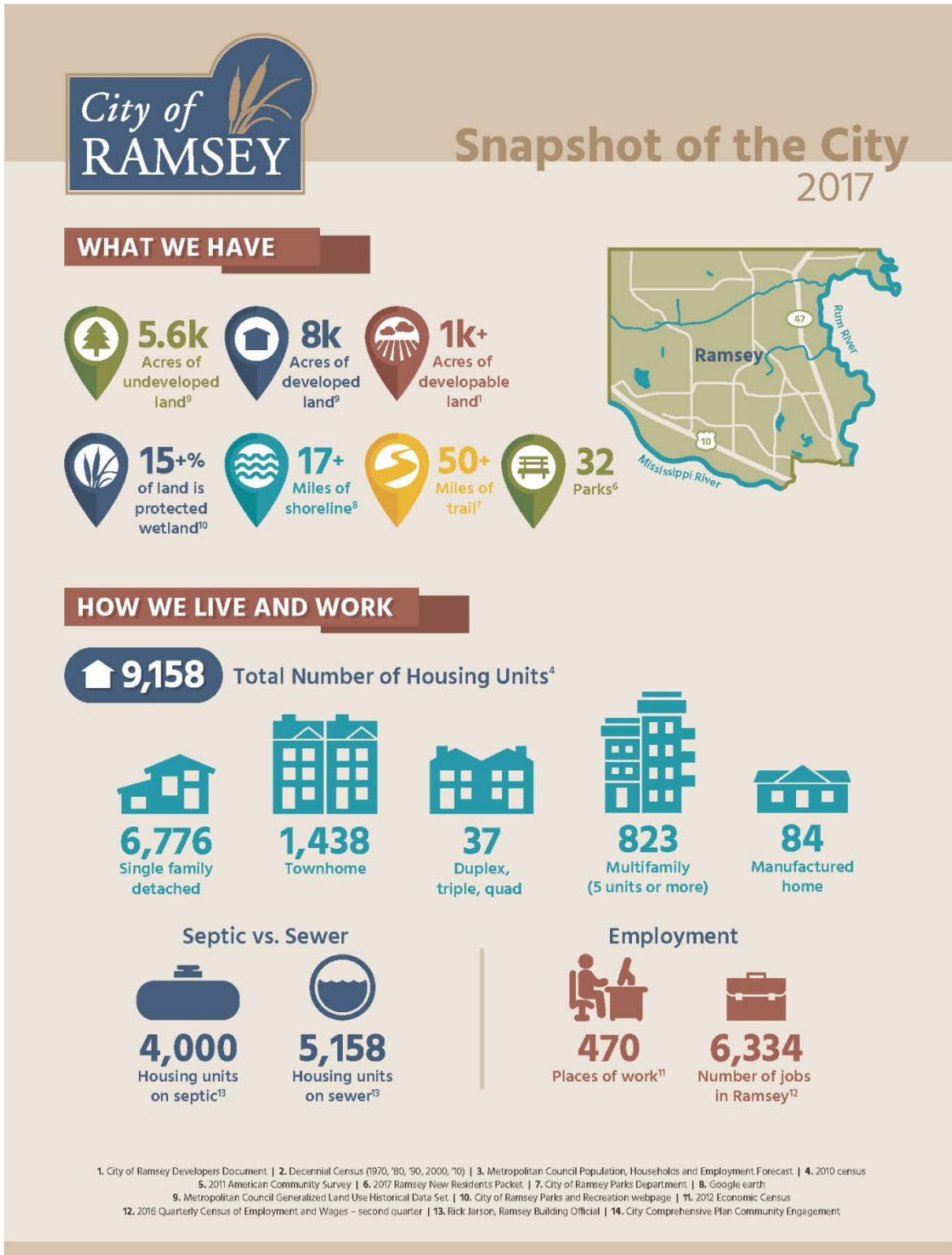
Population by Age⁴



Additional Demographics



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Forecasted Growth

Table 1: Forecasted Growth

	2016	2020	2030	2040
Households	8,973	9,500	11,500	13,500
Population	26,251	27,550	33,350	39,150
Employment	6,334	6,900	7,800	8,400

Ramsey acknowledges that these forecasts deviate from the approved 2040 forecasts for Ramsey. After careful consultation and analysis of recent growth trends, Ramsey requests these modifications to our 2040 Forecasts. For assistance in reviewing requested changes, the series of tables below are offered.

Requested Household Forecast Amendment

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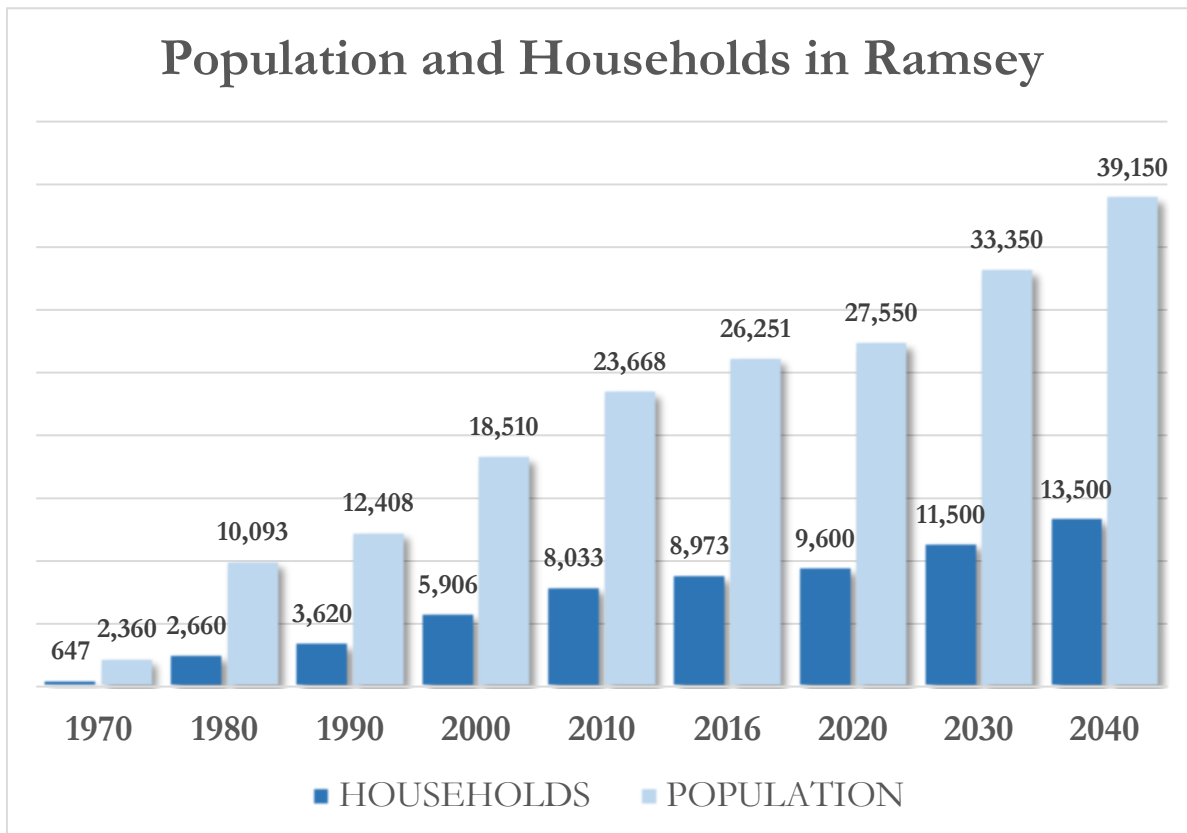
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The People

Population

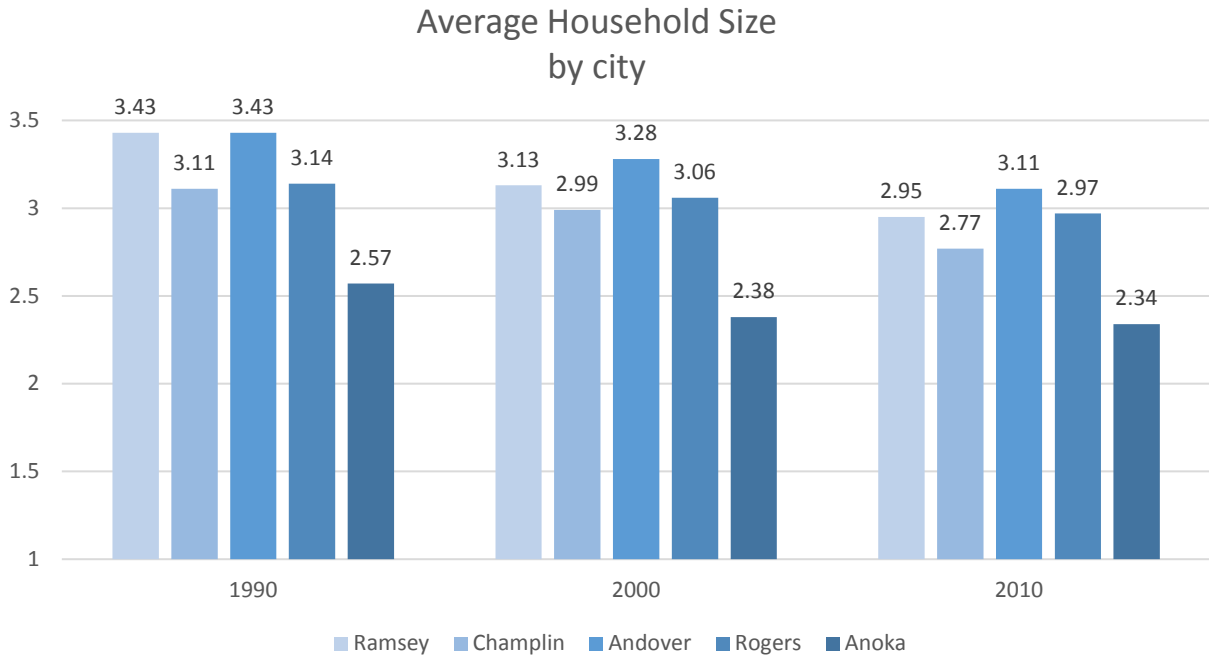
As of the 2010 US Census, the population of Ramsey was 18,510, and the most recent estimates from the 2015 American Community Survey (ACS) put the population at 25,362. The population has steadily increased since 1990. Although the number of households in the city has increased, the number of persons per household has decreased from 3.43 in 1990 to 2.95 in 2010. According to forecasts by the Metropolitan Council, the 2040 population is projected to nearly 40,000.

Figure 1: Historical and Future Population



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Figure 2: Average Household Size



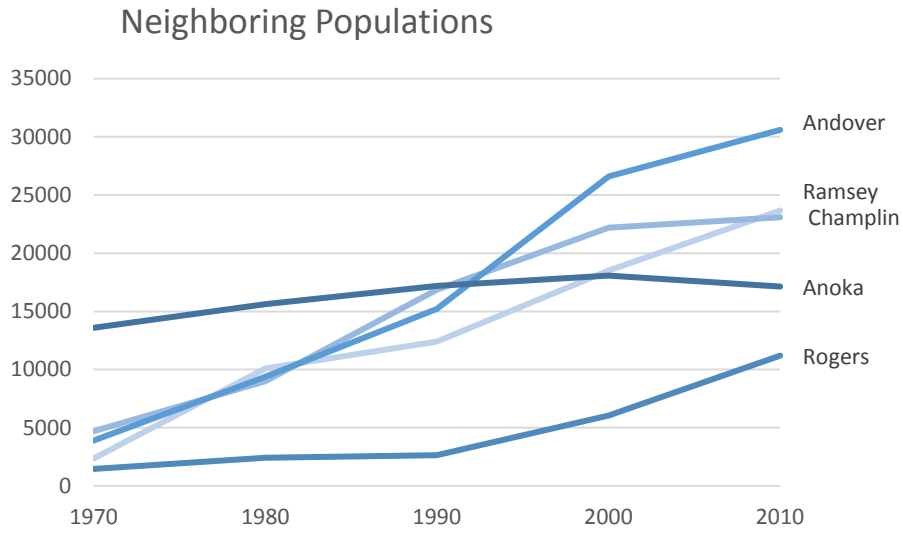
With the number of residents per household likely to continue to decline as the overall population of Ramsey ages, residential housing types will need to be accommodated through development of a variety of housing types including apartments and townhomes.

Ramsey’s population experienced steady growth between 1990 and 2010, slowed from 2010 to 2015, and is projected by the Metropolitan Council to steadily increase yet again from 2020 to 2040.

As shown in Figure ___-___ Ramsey has been outpaced by only Andover in population growth since 1990 and has risen from to the second most populated City in the area.

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Figure 3: Population Comparison

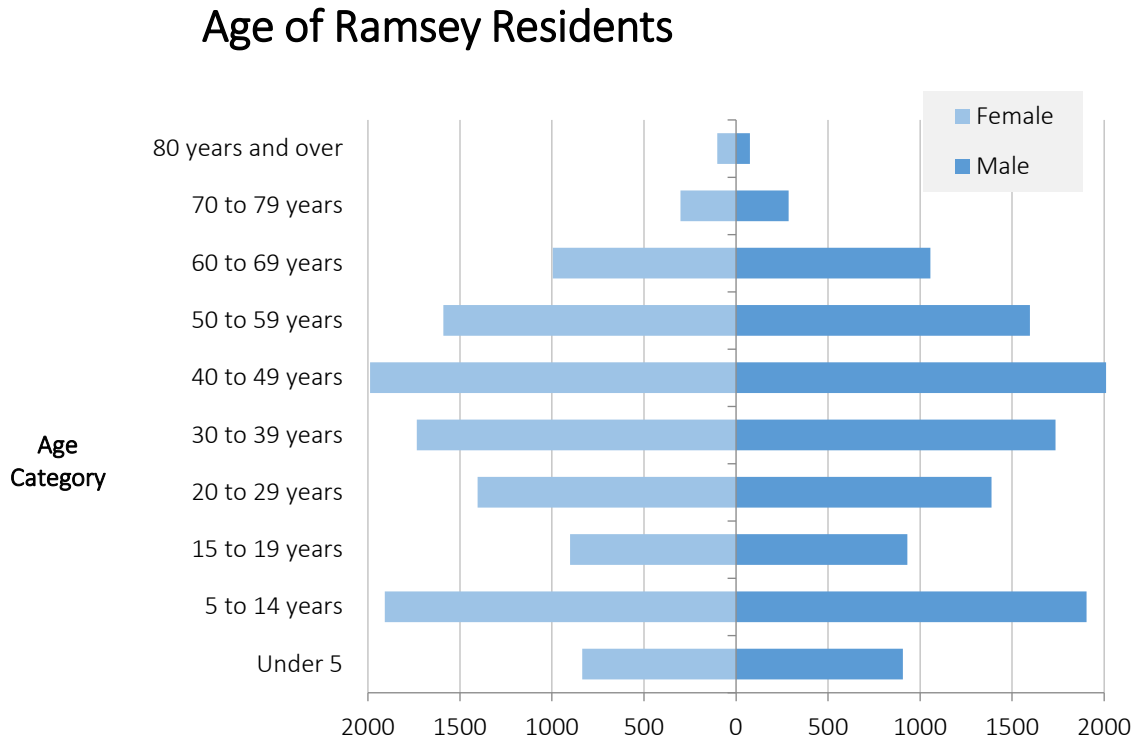


Age demographics

Consistent with most other communities across the region, Ramsey's population is aging. Figure ___-___ shows that the largest segment of the population is in the 40-49 age range which is quite young compared to many other communities in the metropolitan region. It will be important for Ramsey to plan for alternative housing options for these residents as they age so that they can remain in the community. In addition, it will also remain important that Ramsey seek ways to be competitive in retaining younger residents as the data shows the second largest section of residents in the 5-14 age range.

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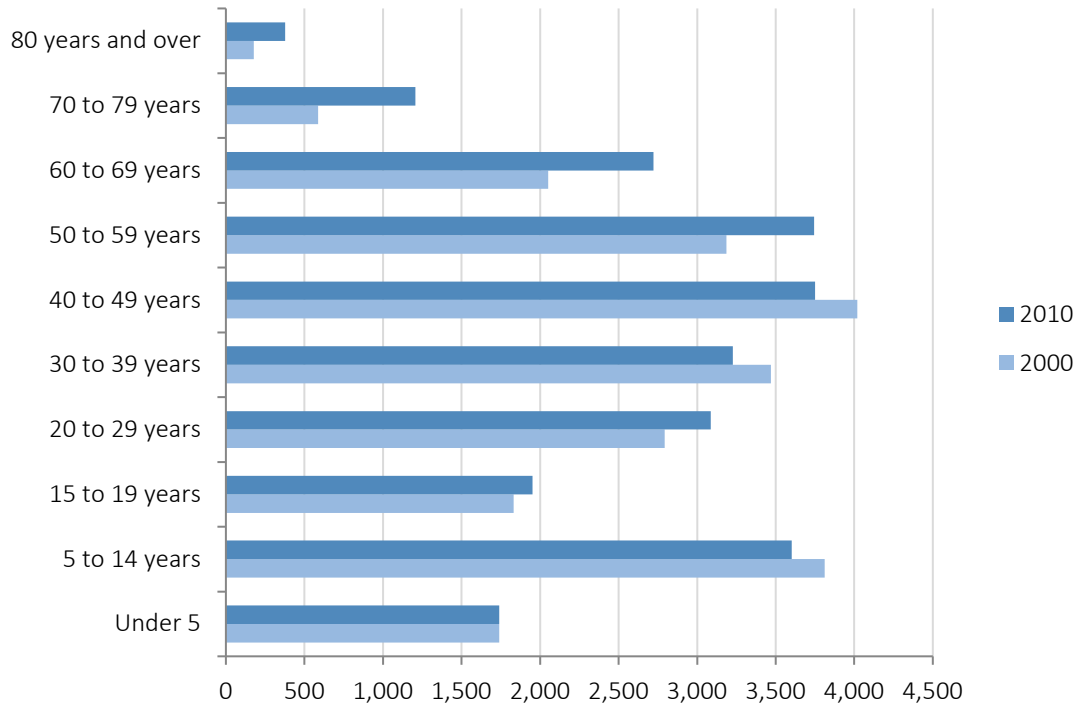
Figure 4: Age Distribution



Looking at the changes in age demographics from 2000 to 2010, the greatest gains were in the categories of “empty nester” adults, while there were losses in population amongst 30- to 50-year-olds. This age demographic profile helps explain Ramsey’s key themes pertaining to schools, parks, and recreation.

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Figure 5: Age Cohort

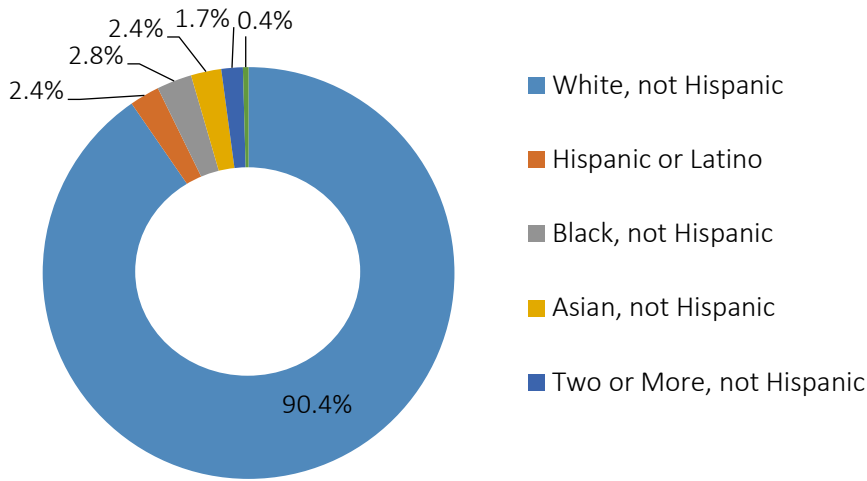


Race

At 90.4 percent, Ramsey residents are primarily white non-Hispanic individuals with the remaining 9.6% of residents being people of color. By comparison, the Twin Cities region is 24.6% residents of color, and Anoka County is 15.6% residents of color. As such, Ramsey is not diversifying at the same rate as Anoka County or the Twin Cities region. Regional trends indicate that in the Twin Cities metro area, residents of color will continue to comprise a greater share of our region's population, increasing from 24% in 2010 to 41% in 2040.

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Figure 6: Racial Demographics



The Neighborhoods

Housing Types

Housing is the predominant land use in Ramsey. Estimates from the Metropolitan Council indicate that there were 8,812 housing units in Ramsey in 2015. Around 75 percent of the housing units in Ramsey are single family detached homes with townhomes counting for an additional 15 percent of the total housing units.

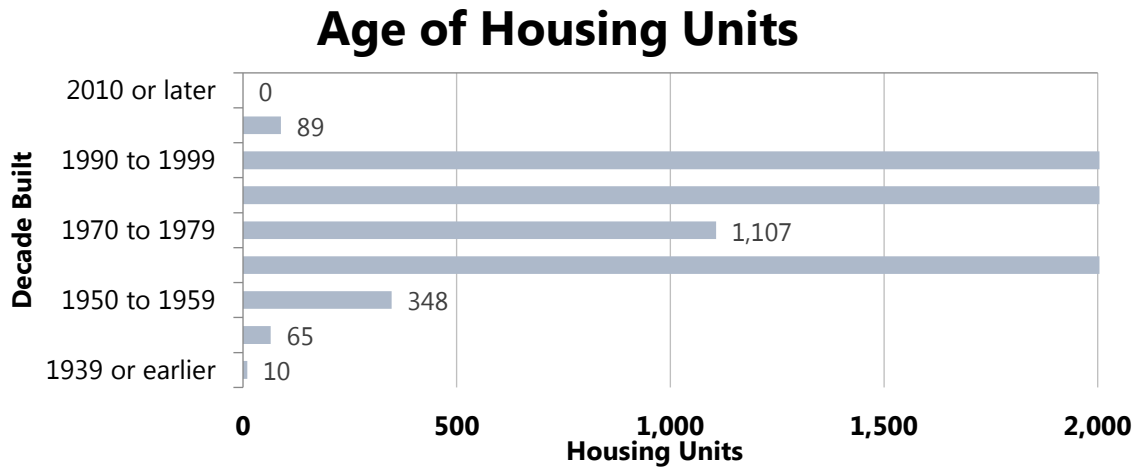
Figure 7: Housing Type

Unit Type	Units	
Single Family Detached	6,692	75.9%
Multifamily (5 units or more)	680	7.7%
Townhomes	1403	15.9%
Duplex, triplex, quad	37	0.5%
Total:	8,812	100%

Source: Metropolitan Council Housing Stock Estimates (2015)

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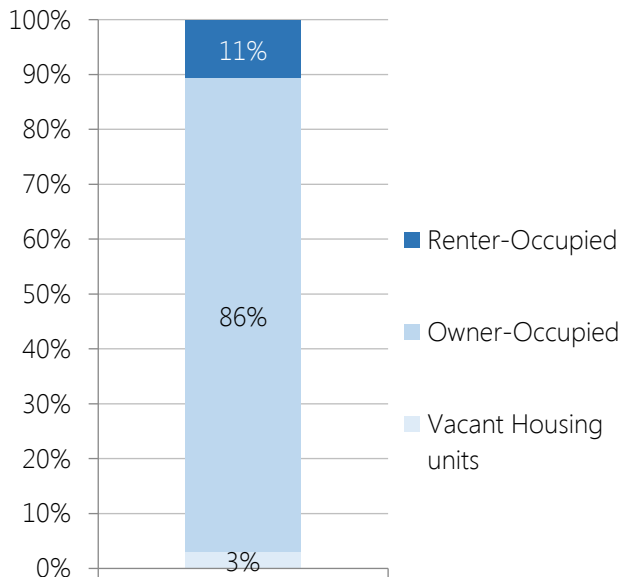
Figure 8: Age of Housing Stock



Housing Tenure

The City of Ramsey has a historically consistent foundation of owner-occupied housing which remains true today. Approximately 85 percent of Ramsey housing units are owner-occupied, and that percentage has remained largely the same since 1990. That percentage is higher than most of the cities surrounding Ramsey with the lowest percentage of owner-occupied housing of local communities being the City of Anoka at 52 percent.

Figure 9: Housing Tenure



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The Economy

The Minnesota Department of Employment and Economic Development estimate approximately 6,150 jobs in the City of Ramsey in 2015. Average annual wages for 2015 are estimated at \$46,637. A large reason for this average is likely due to the fact that manufacturing represents the largest employment industry in Ramsey at 34 percent, and these are typically living wage jobs. Anoka County as a whole has 16 percent devoted to Manufacturing.

Figure 10: Jobs Located in Ramsey

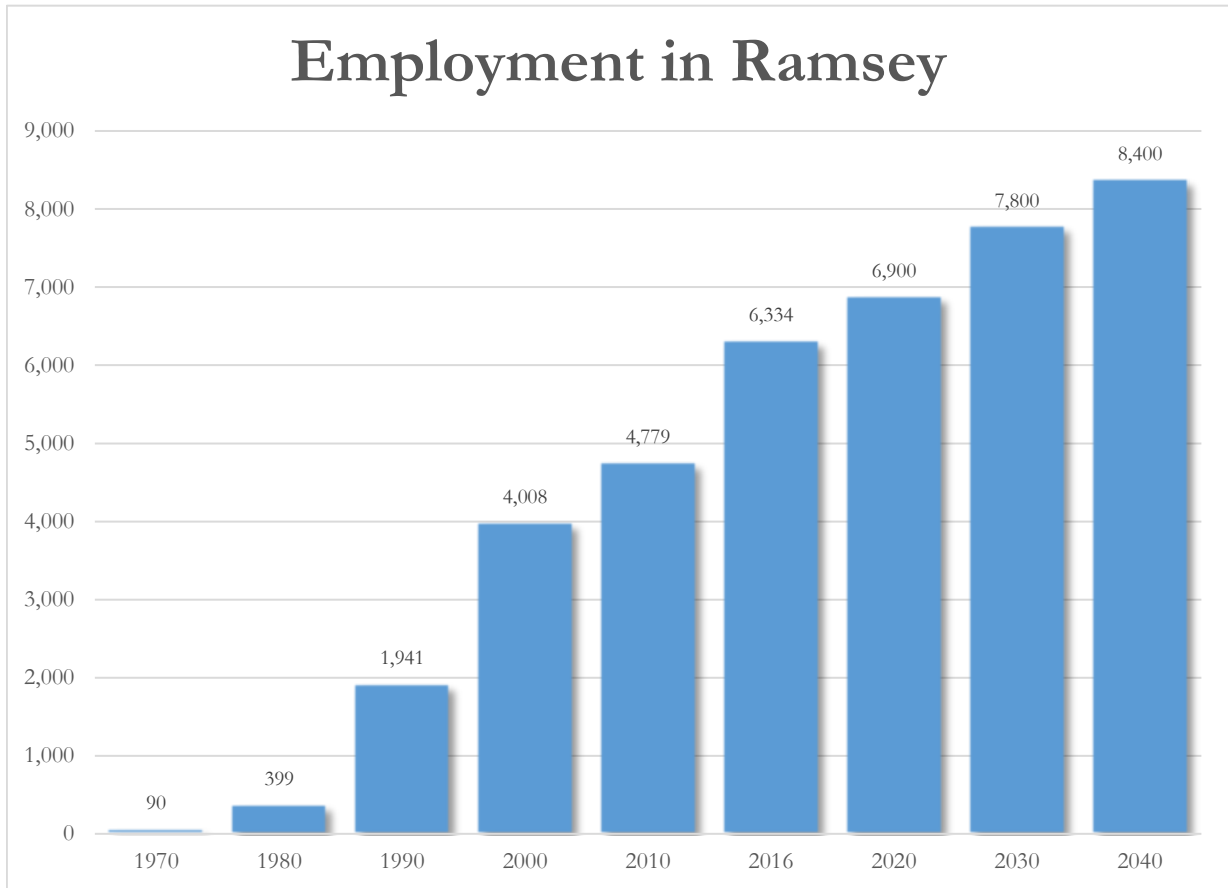
Industry	Employment Total	Percentage
Retail Trade	554	9%
Health Care and Social Assistance	246	4%
Accommodation and Food Services	369	6%
Public Administration	185	3%
Manufacturing	2,091	34%
Other Services, Ex. Public Admin	308	5%
Educational Services	369	6%
Administrative and Waste Services	369	6%
Finance and Insurance	123	2%
Arts, Entertainment, and Recreation	123	2%
Information	62	1%
Wholesale Trade	308	5%
All Other Industries	1,046	17%
Total:	6,150	100%

The U.S. Highway 10 corridor is the commercial hub of Ramsey, running the length of the City. Ramsey faces the challenge of encouraging updates and redevelopment of its older and more outmoded buildings and businesses along U.S. Highway 10, while also developing greenfield properties within The COR and new business park east of Armstrong Boulevard.

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Employment Forecasts

Figure 11: Employment Forecasts

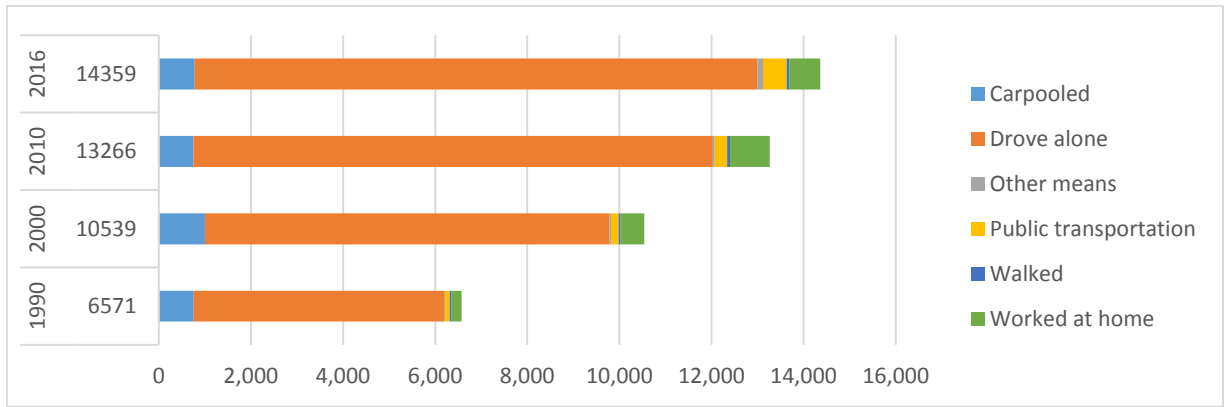


Source: U.S. Census Decennial Survey, U.S. Census American Communities Survey, Metropolitan Council Forecasts

The Commute

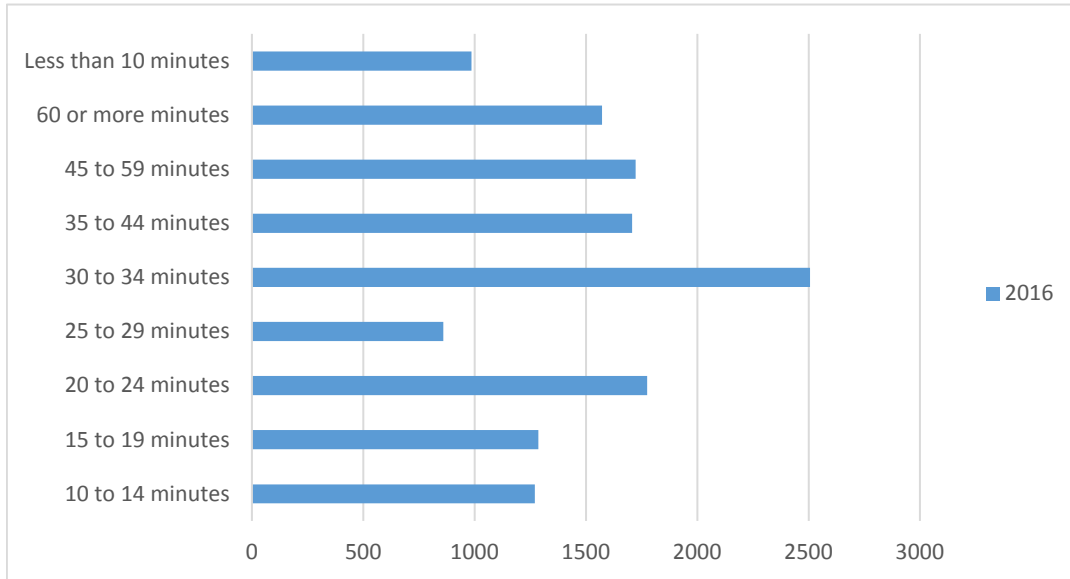
Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Figure 12: Means of Commuting



Source: U.S. Census American Communities Survey

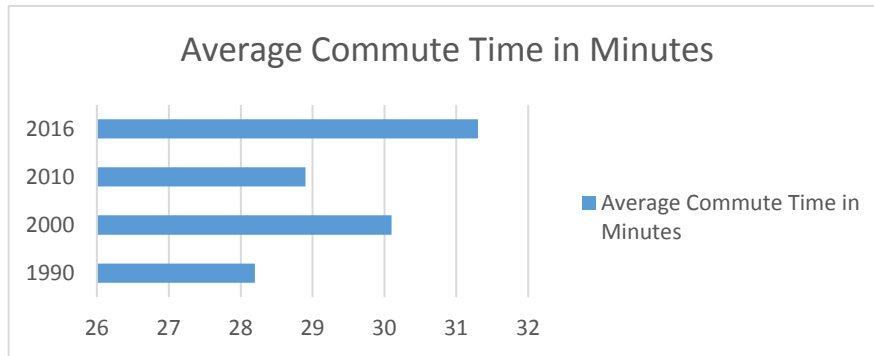
Figure 13: Travel Time to Work



Source: U.S. Census American Communities Survey

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Figure 14: Average Time to Work



Source: U.S. Census Decennial Census, U.S. Census American Communities Survey

Figure 15: Top Workplaces of Ramsey Residents

Workplace	Workers
Other	4,282
Minneapolis	1,722
Coon Rapids	1,062
Anoka	1,061
Ramsey	952
St. Paul	554
Plymouth	444
Brooklyn Park	433
Blaine	429
Fridley	425
Maple Grove	400

Figure 16: Top Residences of Ramsey Workers

Residence	Workers
Other	1,322
Ramsey	952
Coon Rapids	429
Andover	333
Anoka	280
Blaine	206
Nowthen	160
Brooklyn Park	145
Minneapolis	133
Oak Grove	121
Champlin	116

Proximity to jobs and commuting profiles are important to Ramsey’s Transportation Goals and Economic Development Goals.

City of Ramsey 2040 Comprehensive Plan Update

Land Use Plan

Background on this Document

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2030 Land Use Plan Accomplishments

The last plan was adopted in 2010. While a number of factors changed since the last plan was adopted, the City can celebrate a number of successes as it relates to our land use vision. Subsequent chapters of the 2040 Comprehensive Plan will celebrate their own successes.

- Created a collaborative development review process for land use plans and project review.
- Implemented meaningful density transition into projects that are located adjacent to existing residential neighborhoods.
- Protected Ramsey's rural character in many areas of the community, representing the largest land area category in the community.
- Responded to changing market conditions to provide a variety of housing types and prices.
- Concentrated more dense developments in or near The COR to protect the City's rural character, create walkability, and create a unique identity for the community.
- Re-assessed the effectiveness of rural reserve and rural preserve practices and policies.
- Implemented design standards for walkable streets into review practices.
- Mitigated City's financial risks associated by new developments by encouraging new development to focus near existing infrastructure.
- Developed incentives for The COR to enhance its marketability.
- Maintained high quality design standards in The COR.
- Planned for adequate retail and commercial services.
- Expanded employment and industrial opportunities by facilitating a new, private business park.
- Ensured new development protected natural resources, made trail connections, and blended in with surrounding development.
- Employed conservation subdivision practices aimed to protect existing neighborhoods and natural resources.
- Struck a balance between land use planning, policy development, natural resource protection, and private property rights.

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Goals and Strategies

The following represents goals and strategies for future land uses. Subsequent chapters will include their own goals and strategies that integrate with the above. Resources above and beyond current budget approvals are indicated in the 'Additional Resources' column.

Comprehensive Plan Strategic Imperatives

- A Balance of Rural Character and Urban Growth
- An Active Community (Parks, Recreation, and Open Space)
- A Connected Community (Transportation)
- A Positive Learning Environment

Land Use Strategic Initiatives

A Balance of Rural Character and Urban Growth

- Maintain and Expand the Rural Character of Ramsey.
- Balance vision with market forces.
- Ensure a sense of place (public art)

An Active Community

- Create a diverse and robust offering of recreation opportunities.
- Create a healthy community

A Connected Community

- Improve the safety and mobility of major corridors.

A Positive Learning Environment

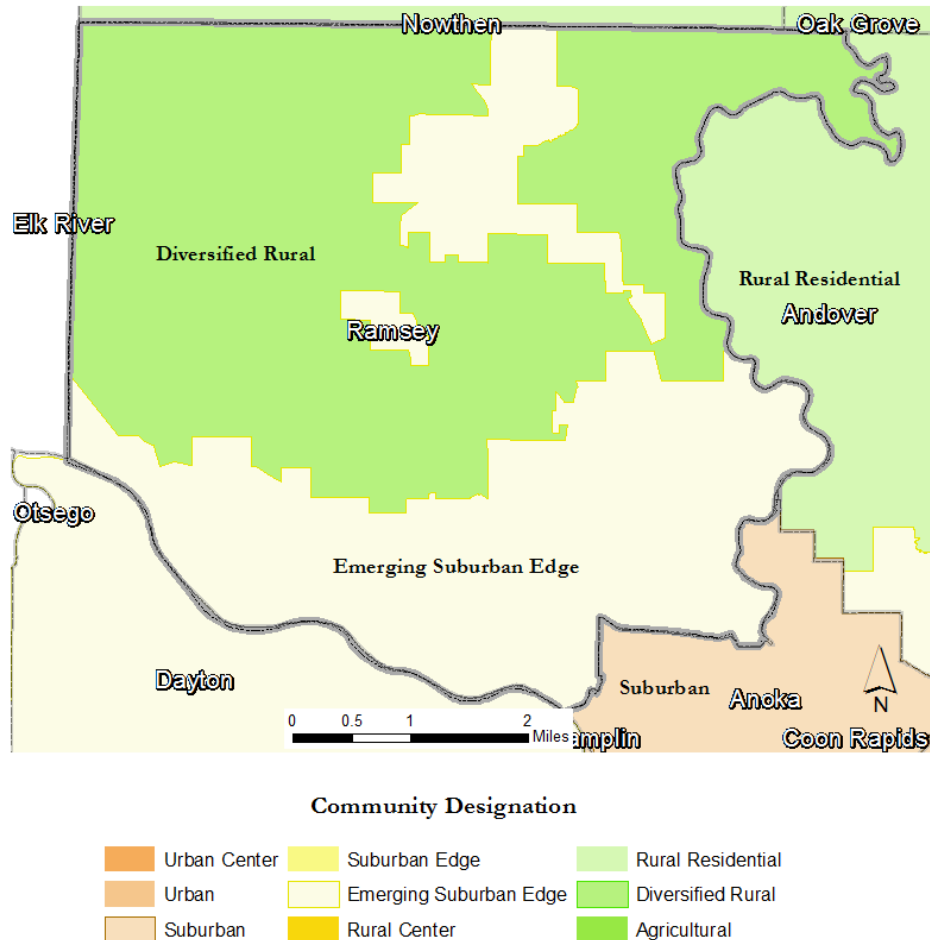
- Plan for future educational needs
- Ensure an Adequate Workforce for Business Community and Economic Development Goals

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Community Designation: Balancing Rural Character and Urban Growth

A primary theme from Ramsey public engagement and outreach efforts was the need to better plan for and communicate our vision for a balanced approach of rural preservation and urban growth. Ramsey supports continued urban growth in areas planned for growth, all while preserving some of the Rural Character that makes Ramsey unique. By guiding Ramsey in two categories, land use policies better reflect our overall vision.

Figure 1: Ramsey Community Designation



The Metropolitan Council uses community designations to group communities with similar characteristics in order to more effectively target its policies, similar to Ramsey’s Future Land Use Categories and Zoning Districts. The Metropolitan Council uses these community designations to:

- Guide regional growth and development to areas that have urban infrastructure in place and the capacity to accommodate development and redevelopment.
- Establish land use expectations, including overall densities and development patterns, for different community designations.
- Outline the respective roles of the Metropolitan Council and Ramsey along with strategies for planning for forecasted growth.

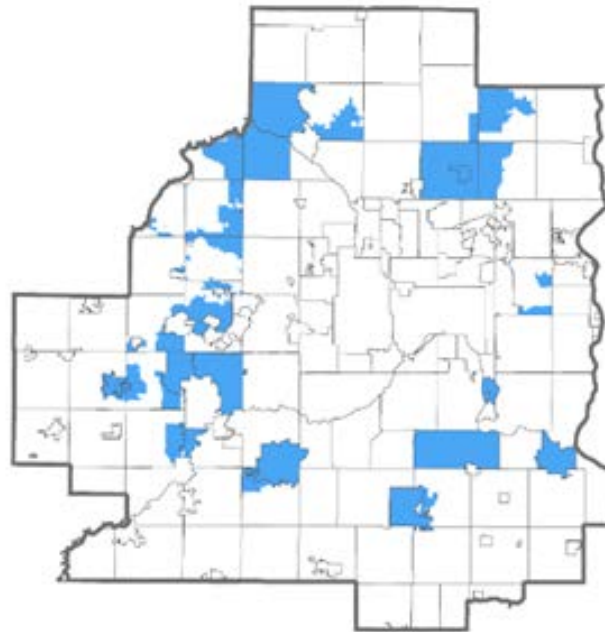
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Emerging Suburban Edge

An Emerging Suburban Edge Community is characterized as transitioning from rural to developed. It should be noted that although a portion of Ramsey certainly is transition in this manner, a significant portion of the community remains guided for larger-lot, single-family development on private well and septic along with goals to protect a significant amount of exceptional quality ecological resources.

The Emerging Suburban Edge includes cities, townships, and portions of both that are in the early stages of transitioning into urbanized levels of development. Strategically located between Suburban Edge and Rural communities, the Emerging Suburban Edge communities offer both connections to urban amenities and the proximity to open spaces that characterizes a rural lifestyle. Often, the cities and townships in the Emerging Suburban Edge are in more than one Community Designation. In the majority of Emerging Suburban Edge communities, less than 40% of the land has been developed.

Figure 2: Emerging Suburban Edge Communities



Communities in the Emerging Suburban Edge have a mix of residential, rural, and agricultural areas, often including lower-density single-family neighborhoods and small downtown service centers. The growth patterns in these communities demonstrate the challenges of changing from rural to suburban. New developments are typically built in a traditional suburban pattern, characterized by large curving streets, limited through-roadways, and auto-oriented street design. Emerging Suburban Edge communities have access to regional wastewater services (either municipally owned or regional services), access to the metropolitan highway system, and include existing or planned Regional Parks System facilities.

The Emerging Suburban Edge communities provide a variety of commercial activities along the main transportation corridors, and most encompass historic small downtowns with small town characteristics. These communities benefit from their proximity to more developed areas while retaining their local rural

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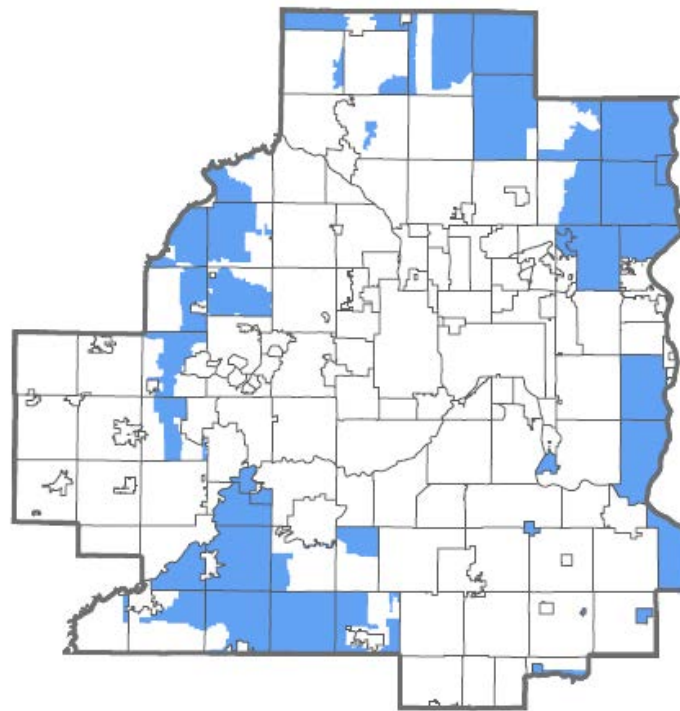
character and protecting natural resources. Commercial areas in the Emerging Suburban Edge tend to be individual large employers and smaller-scale commercial centers serving the local population.

Although these communities have some redevelopment potential in older areas such as historic downtown districts, the focus in the Emerging Suburban Edge is on greenfield development. Greenfields present opportunities to integrate natural resource preservation into site planning prior to development. Some of these communities have land available within their jurisdiction staged for future development, while others are expanding through orderly annexation agreements with neighboring townships. This mix of uses, availability of undeveloped land, and rich access to natural resources is a characteristic unique to Emerging Suburban Edge communities.

As of May 2014, the Metropolitan Council forecasts that the Emerging Suburban Edge area will add 201,000 residents, 93,000 households, and 58,000 jobs between 2010 and 2040. This represents growth of 66% in population, 87% in households, and 66% in employment over the three decades. Because most Emerging Suburban Edge communities also have areas designated as rural, these numbers are approximations. These numbers may change during the current comprehensive planning process, which will more precisely delineate how much community growth belongs inside the Metropolitan Urban Service Area.

Diversified Rural

Figure 3: Diversified Rural Communities



Diversified Rural communities are home to a variety of farm and non-farm land uses including very large-lot residential, clustered housing, hobby farms and agricultural uses. Located adjacent to the Emerging Suburban Edge of the Metropolitan Urban Service Area, the Diversified Rural Area protects rural land for rural lifestyles today and potential urbanized levels of development sometime after 2040.

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Large areas of high-quality natural resources are located in these communities with some of these natural areas protected in state lands and regional parks, like Carlos Avery Wildlife Management Area in Anoka County and Carver Park Reserve in Carver County.

While these communities contain a mix of uses, large portions of communities in the Diversified Rural area contain prime agricultural soils, located primarily in Scott and Washington counties. Although these communities are not designated Agricultural communities, the Council supports the preservation of agricultural land in these areas.

Agricultural uses in Diversified Rural communities benefit from their proximity to the Metropolitan Urban Service Area and Rural Centers, but face challenges to their long-term continued use, including incompatible uses developing nearby and increased development pressures.

The Council discourages urbanized levels of residential development in Diversified Rural communities to avoid the premature demand for expansion of metropolitan systems and other urban public services.

DRAFT

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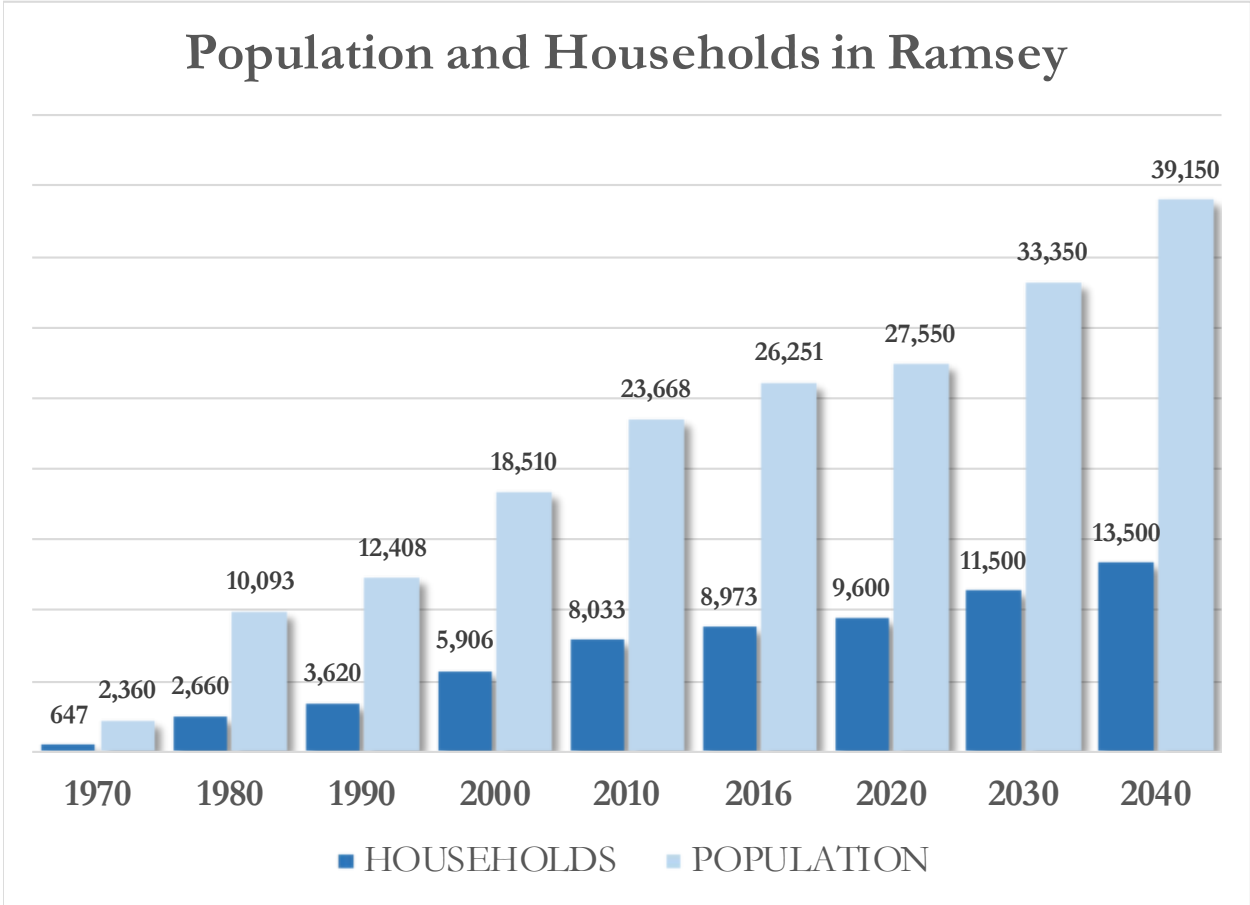
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Difference	+700	+800	+800

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Figure 4: Forecasted Household and Population Growth

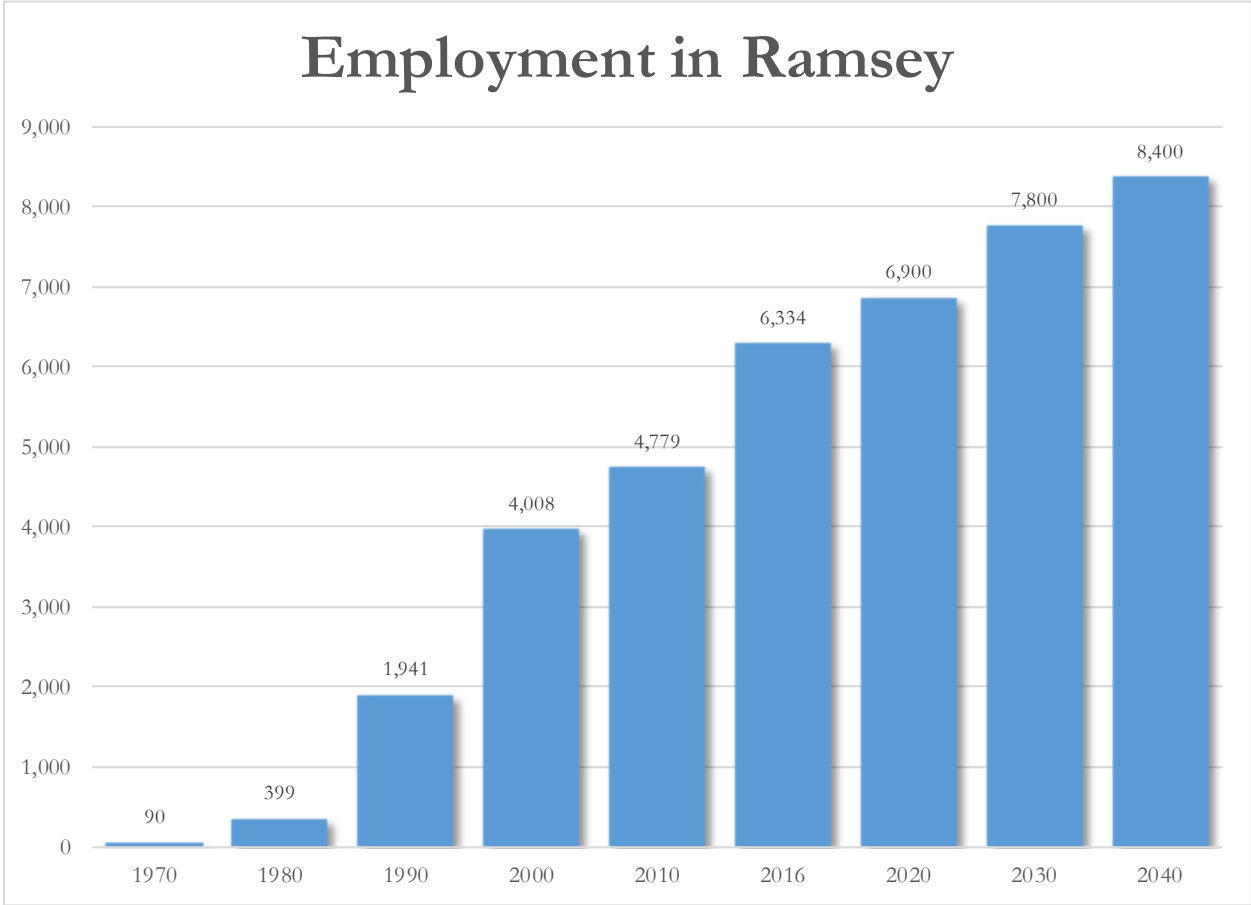


Planned Intensity of Employment

Ramsey plans for forecasting future employment growth by a metric of 45% building coverage of a parcel.

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Figure 5: Forecasted Employment Growth



Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Existing Land Uses

Figure 6: Existing Land Use Map

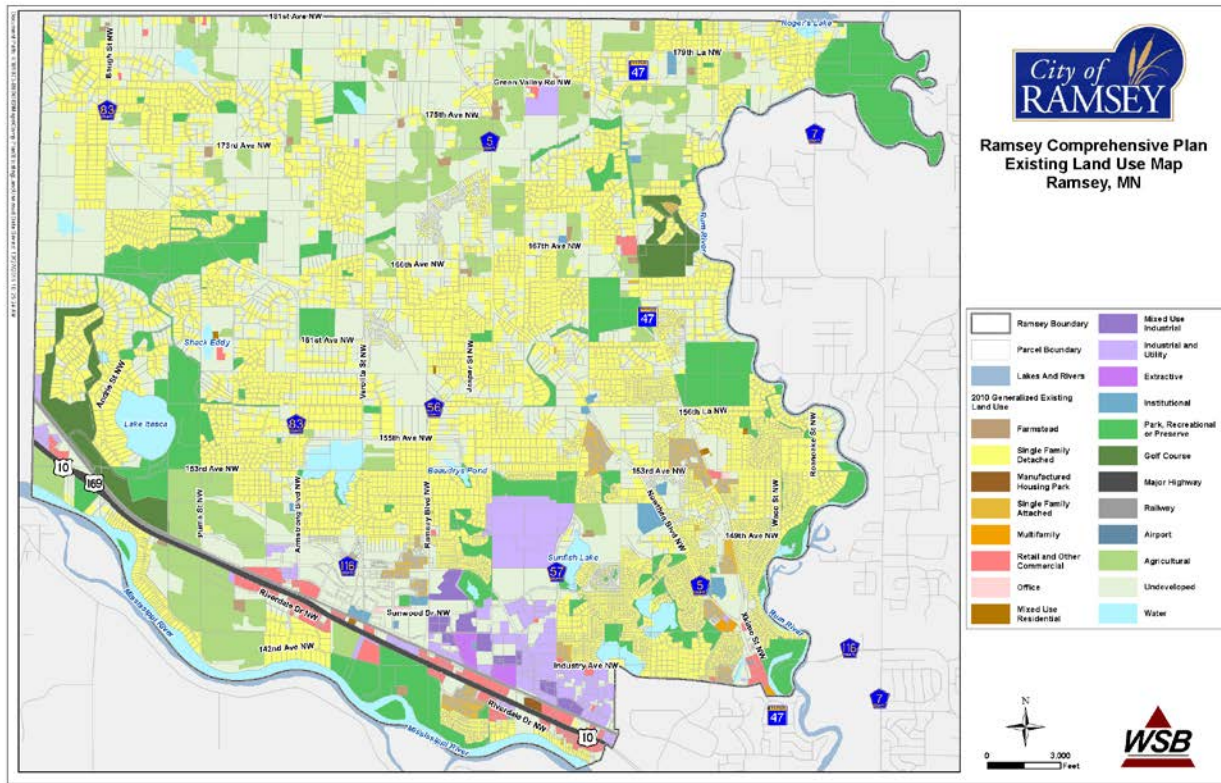


Table 2: Existing Land Use Categories

Year	Land Use	Acres	Percentage of Total
2010	Agriculture	1,659	9 %
2010	Airport	0	0 %
2010	Extractive	40	0 %
2010	Farmstead	65	0 %
2010	Golf Course	332	2 %
2010	Industrial and Utility	561	3 %
2010	Institutional	92	0 %
2010	Major Highway	144	1 %
2010	Manufactured Housing Park	7	0 %
2010	Mixed Use Industrial	107	1 %
2010	Mixed Use Residential	8	0 %
2010	Multifamily	12	0 %
2010	Office	14	0 %
2010	Open Water	753	4 %
2010	Park, Recreational or Preserve	1,960	10 %
2010	Railway	67	0 %
2010	Retail and Other Commercial	254	1 %
2010	Single Family Attached	227	1 %
2010	Single Family Detached	6,837	36 %
2010	Undeveloped Land	5,957	31 %

Note: over 8,000 acres of Ramsey is already developed.

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Future Land Uses

Figure 7: Future Land Use Map

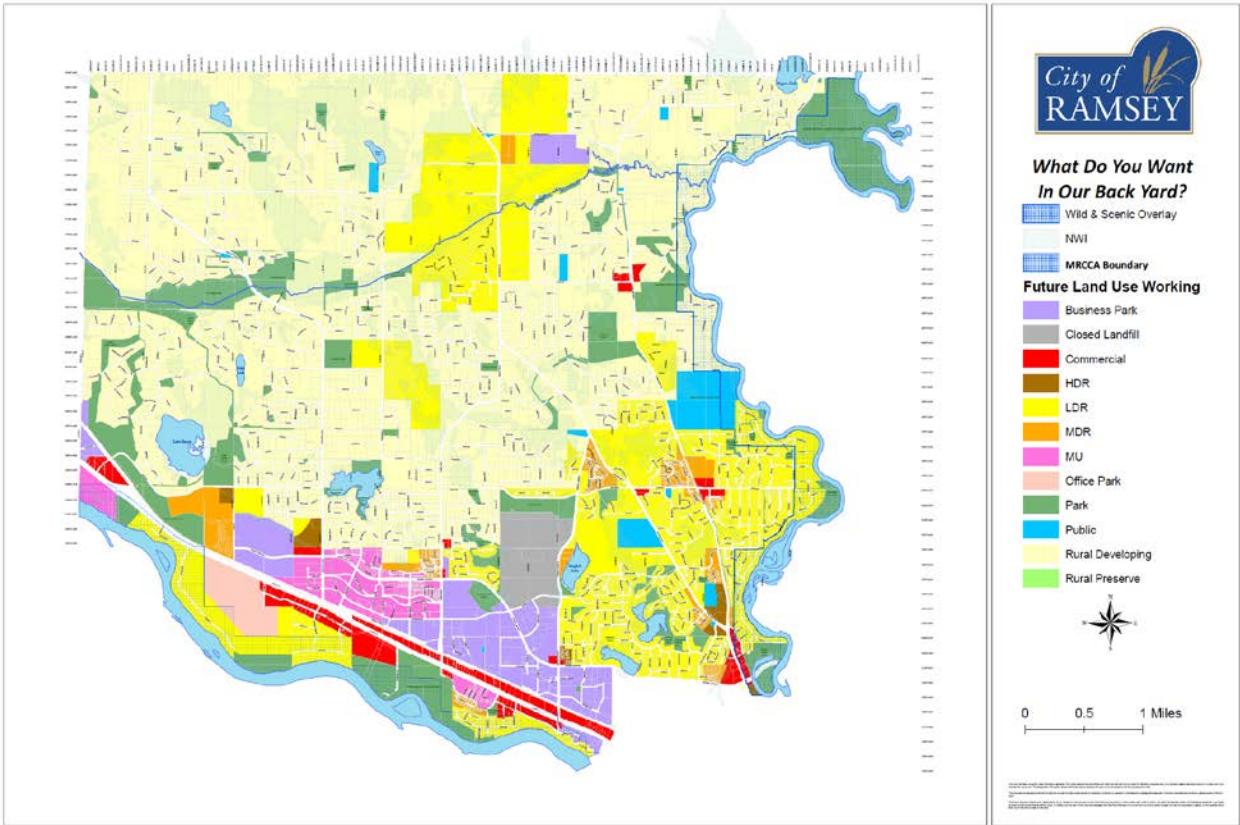


Table 3: Future Land Use Categories

To be tabulated later

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Future Land Use Descriptions

Lakes and Rivers

Low Density Residential

Areas guided Low Density Residential must have urban services before development can take place. These areas will average three (3) units per acre and contain single family, detached dwellings.

Where Low Density Residential is directly adjacent to areas guided Rural Developing that contain 2.5 acre lots, strategies for density transitioning will be employed. This means that while an area of Low Density Residential may average three (3) units per acre, those lots directly adjacent to 2.5 acre lots will be closer in size to 2.5 acres in order to provide an effective transition that maintains the existing character of the neighborhood. Screening methods, such as landscaping must also be employed to transition between very low density areas and urban lots.

Medium Density Residential

These areas are within the MUSA and intended to receive medium density housing including lower density multi-family housing and higher density single-family housing. Average density will be six (6) units per acre. Medium density detached single-family is becoming an increasingly popular development pattern for Ramsey.

High Density Residential

These areas are within the MUSA and intended to accommodate multi-family housing such as townhomes and apartment buildings. Average density will be ten (10) units per acre.

Business Park

Areas guided Business Park are reserved for office and industrial development.

Commercial

Areas guided Commercial may include a range of neighborhood and community commercial/retail development.

Mixed Use

Mixed Use areas may include a combination of residential, commercial, light industrial, open space, and a transit hub.

Public/Quasi-Public

This category generally includes city offices, public works facilities, churches, schools, other non-profit or government facilities, and bridges/major rights-of-way.

Park

Parks, trails and open space include the City Park and trail system, golf courses, regional parks, wetlands, and the greenway. Lands in this category are intended to preserve the natural resource base and provide an adequate supply of active and passive recreational lands in Ramsey.

Closed Landfill

The risk to public health and safety associated with the closed landfill in Ramsey is mitigated by implementing land-use controls that minimize public exposure to landfill hazards and protect the state's response action equipment. In other words, future use of land at and around closed landfills needs to be planned carefully and responsibly. The purpose, then, for preparing a Closed Landfill Use Plan (CLUP) for each landfill is to protect the integrity of the landfill's remediation and monitoring systems, protect human health and public

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safety at each landfill, and accommodate local government needs and desires for land use at the qualified facility with consideration for health and safety requirements.

Metropolitan Council Approved Master Plans

The Metropolitan Council has approved Master Plans for Rum River Central Regional Park and Mississippi West Regional Park (future). These Master Plan Boundaries are reflected in the Future Land Use Map and within the Parks and Recreation Plan.

Figure 8: Master Plan Boundaries

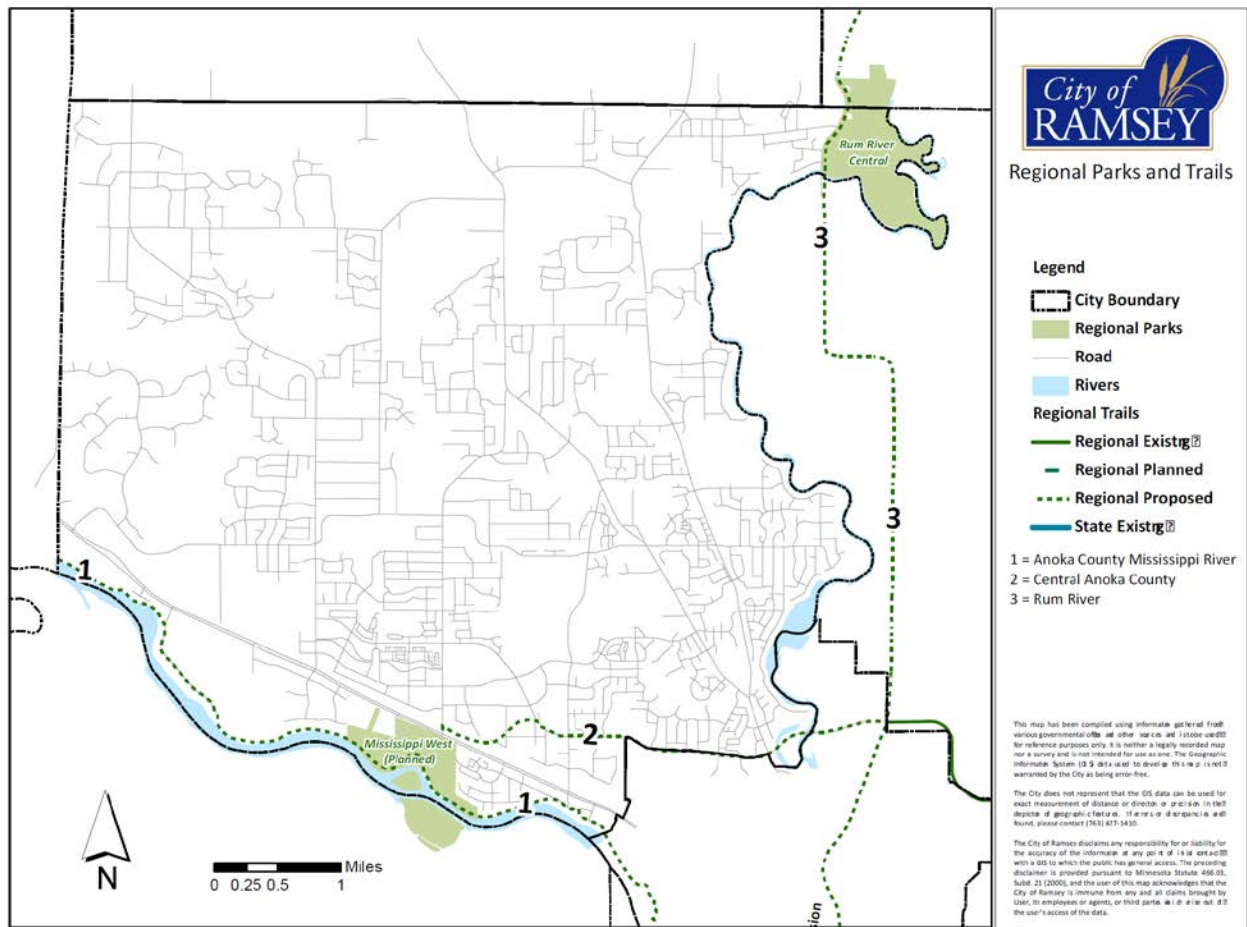


Figure 9: Local Parks

Local Park Map

Figure 10: Circle of Ramsey

Circle of Ramsey Map

Figure 11: Natural Resources

Natural Resource Inventory Map

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Expected Density of Future Development

Figure 12: Expected Growth Areas (this map will be updated for better readability)

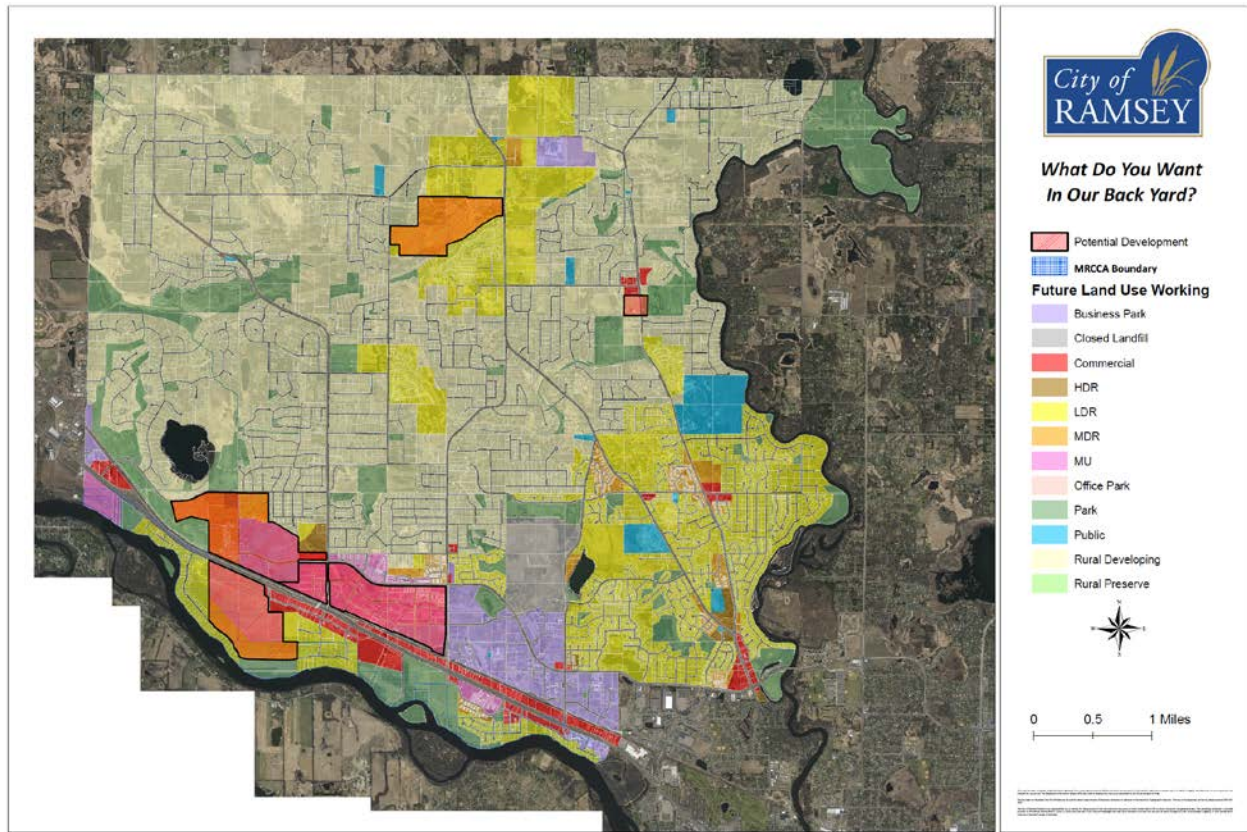


Table 4: Planned Density Ranges

	Minimum Density	Maximum Density	Average Density
Low Density Residential	2	4	3
Medium Density Residential	3	7	6
High Density Residential	7	15	10

Affordable Housing Allocation

The City participates in the Livable Communities Program of the Metropolitan Council, which provides access to a number of funding opportunities. As part of said participation, the City plans for an allocation of affordable housing. The City has confirmed that the Future Land Use Map/Plan is acceptable for anticipated affordable housing need.

The Comprehensive Plan Steering Committee should add some messaging here about what is defined as affordable housing, what is the need, and what is the benefit.

Affordable Housing Need	
At or Below 30% AMI	292
31% to 50% AMI	167
51% to 80% AMI	40
Total Units	499

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AMI = Area Median Income

Staged Development Plan

Ramsey will need to complete this section on the final draft. The City needs further policy direction on the underlying assumptions before preparing a staging plan for future development. Future Development and supporting infrastructure shall be forecasted in the following periods.

- 2020
- 2030
- 2040

Planned Density

Table 5: Density Table

Land Use Category	Minimum Density	Maximum Density	Average Density
Rural Developing		0.4 units/acre	
Low Density Residential	2.5 units/acre	4 units/acre	3 units/acre
Medium Density Residential	3 units/acre	7 units/acre	6 units/acre
High Density Residential	7 units/acre	15 units/acre	12 units/acre
The COR – Low Density	4 units/acre	15 units/acre	4 units/acre
The COR – Medium Density	5 units/acre	15 units/acre	12 units/acre
The COR – High Density	15 units/acre	75 units/acre	20 units/acre

Table 6: Mixed Use Densities

Land Use Category	% Residential	% Commercial	% Office	Residential Density Range
Mixed Use	50%	25%	25%	10-15 units/acre

Staged Development and Redevelopment

Development and Redevelopment is likely to focus on the following areas.

- Armstrong West/COR West
 - Bunker Lake Industrial Park
 - Future Business Park
 - Riverstone
- Mississippi West
 - Pearson Agricultural Area
 - Riverside Farms
- Rum River Retail Node
 - Rum River Hills
 - Retail Node Revitalization
- The COR
- Trott Brook

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Armstrong West/COR West

Armstrong West is a planning area generally north of Highway 10 and west of Armstrong Boulevard. This area is approximately 350 acres and is current a mix of agricultural land, vacant land, and industrial land. Planned future land uses include a retail redevelopment area of the current industrial park, business park, low density residential, medium density residential, high density residential, and rural developing. Development is expected to commence in 2018. Full build out is expected in the next ten (10) to fifteen (15) years.

Mississippi West

Mississippi West is a planning area generally south of Highway 10 between Armstrong Boulevard and Bowers Drive. This area is predominantly agricultural.

Planned land use within this area is predominantly low density residential, with an area of natural resource protection along the Mississippi River. Development of this area is likely ten (10) to fifteen (years) in the future due to availability of infrastructure (2015 to 2025 timeframe).

Connexus Energy is planning a nineteen (19) acre solar farm within this planning district in 2018.

This area is also the location of a potential extension of Armstrong Boulevard to serve as a future river crossing to the City of Dayton. This improvement is not currently in official regional planning documents and is likely at least twenty (20) years away, if not longer. The cities of Dayton and Ramsey choose to plan for this long-term improvements to protect the necessary corridor.

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Rum River Retail Node/Rum River Hills

The Rum River Retail Node is a 1970s area rural commercial node. This node has shown evidence of blight and vacancy, with some recent renovations of existing structures. The City has excess land for sale, remnant from the construction of Water Tower #3. Rum River Hills Golf Course desires redevelop a portion of their property (two holes only) and reconfigure the two (2) holes displaced by redevelopment.

Background

The retail node located at 167th Avenue and Trunk Highway 47 has been a topic of discussion with City Councils and EDA boards for several years (“167/47 Node”). The 167/47 Node has struggled to become economically viable for some time, is experiencing high vacancy rates, an increase of blighted building conditions and escalating crime.

Goal

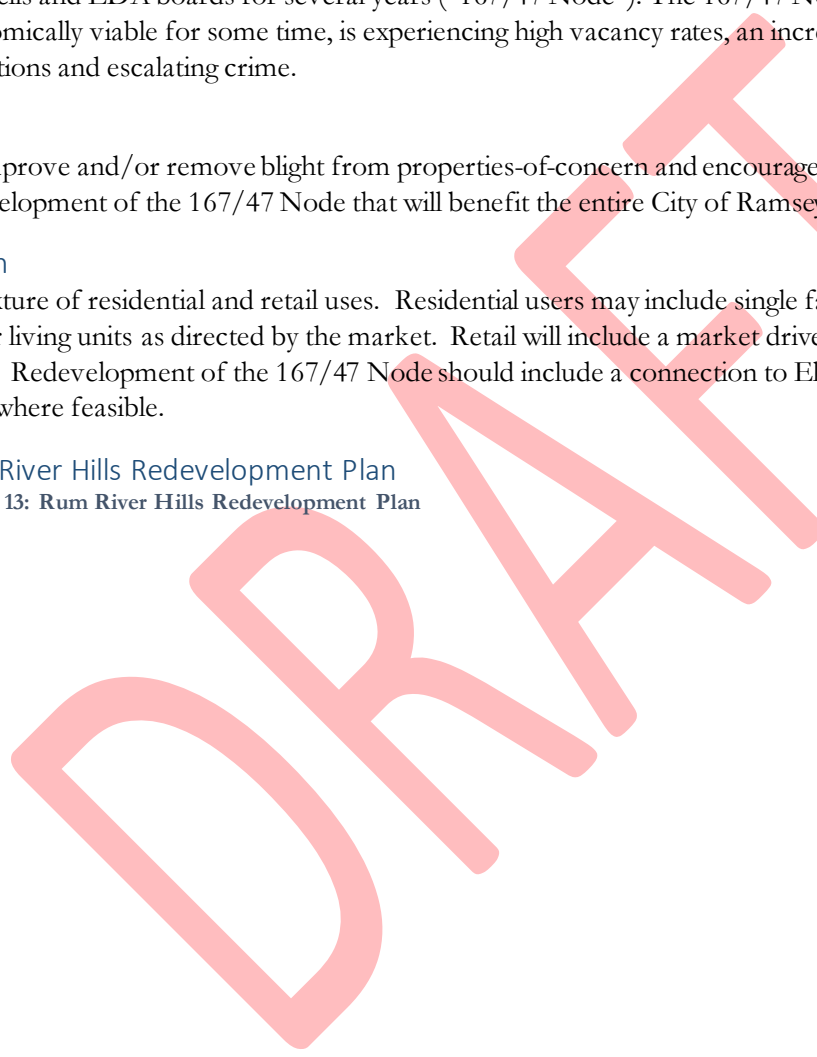
To improve and/or remove blight from properties-of-concern and encourage sustainable market-driven redevelopment of the 167/47 Node that will benefit the entire City of Ramsey.

Vision

A mixture of residential and retail uses. Residential users may include single family residential, townhomes, or senior living units as directed by the market. Retail will include a market driven neighborhood commercial node. Redevelopment of the 167/47 Node should include a connection to Elmcrest Park and/or nearby trails where feasible.

Rum River Hills Redevelopment Plan

Figure 13: Rum River Hills Redevelopment Plan



Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

The COR

The COR is a 320-acre master-planned community located adjacent to the Northstar Commuter Rail – Ramsey Station (The COR plus surrounding developable area is over 400 acres). Together with adjacent developed and developable area, there are approximately 400 acres of development of a mix of uses. Goals for this development include an identity for the community, a destination for retail to support the local community, walkability, and supportive of commuter-rail transit.

As an implementation strategy of this Comprehensive Plan Update, Ramsey will be updating the land use plans for The COR. To frame said update, the vision of the COR is as follows.

The COR will serve as a City Center primarily to bring people of Ramsey together that embraces natural market opportunities. The COR will also attract energy from the surrounding region. It will be a unique destination, technology-accessible, and serve as a gathering place. It will feature unique architecture stressing historical feel and function.

The COR is approximately 50% complete, and is likely to experience substantial completion in the next ten (10) years. Ramsey is updating this plan as a separate planning document known as The COR Development Plan Update.

Table 7: Development Progress in The COR

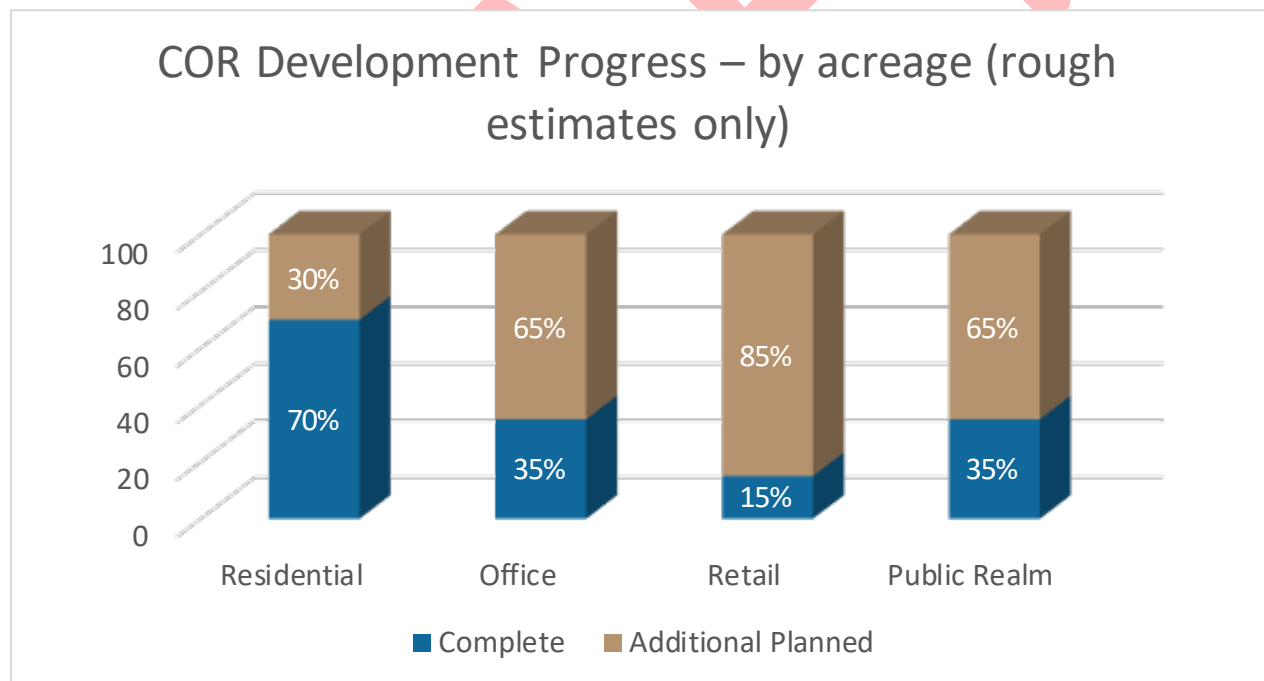
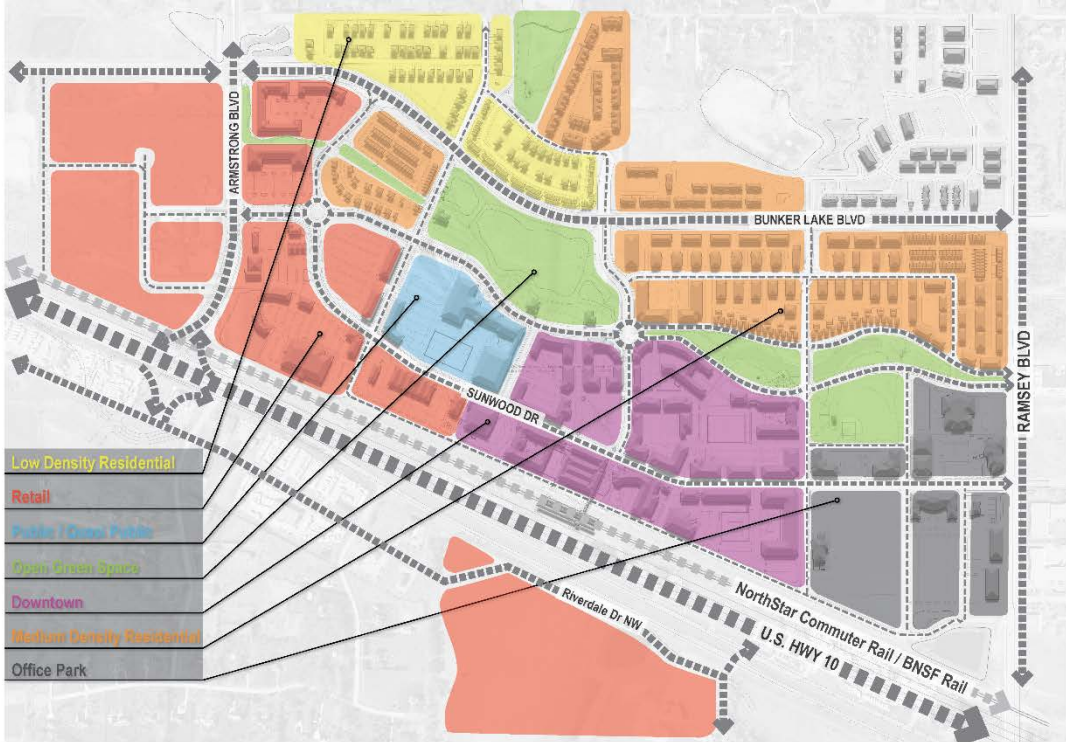


Figure 14: Land Use Plan for The COR

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.



 **The COR Land Use**  

DRAFT

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Trott Brook

A significant area for future development of primarily Low Density Residential uses is planned for north of Trott Brook. Trott Brook is a significant ecological resource for the City to protect, and also serves as an important recreational corridor. This development area will represent the first area in the community north of Trott Brook to receive municipal services (water and sanitary sewer).

Immediately adjacent to this area is the site of a planned second elementary school operated by Anoka Hennepin School District #11.

Natural Resources

Ramsey has established a number of land use goals focused on natural resources.

- Enhanced Protection of Natural Resources
- Enhanced Recreation Opportunities in Natural Resource Areas
- Clean Water and Clean Air
- Reduced Waste Stream in Landfills

These goals are defined within the Natural Resources Plan

There are no known aggregate resources within the community.

Special Resources Plan

Ramsey has two (2) special resources within the community.

1. Mississippi River Corridor Critical Area
2. Old Town Hall

Figure 15: Special Resources

To be added later.

Mississippi River Corridor Critical Area

The Minnesota Department of Natural Resources has adopted new rules for the Mississippi River Corridor Critical Area. Ramsey is awaiting guidance from the DNR before updating our Comprehensive Plan for this section. The City will prepare this plan as a separate chapter.

Old Town Hall

The former Ramsey Township Town Hall is the only structure within Ramsey on the National Historic Database. Ramsey is working with the Anoka County Historical Society to develop a long-term plan for this facility.

Other Opportunities

The City has partnered with the University of Minnesota through its Resilient Communities Project (RCP). One of these projects is evaluating other cultural and historical resources that may exist within the community.

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Mississippi River Corridor Critical Area

Portions of Ramsey are located within the Mississippi River Corridor Critical Area (MRCCA). Ramsey acknowledges the requirement to update MRCCA Plans based on new State of Minnesota Rules. Said Plan Amendment will be added to this document either as a section within this Chapter or as a separate chapter of the Comprehensive Plan.

Land Use Implementation

The Metropolitan Council's Regional Development Framework, ThriveMSP 2040, outlines roles for the Metropolitan Council and Ramsey for land use policy. Specific to land use policy, the Metropolitan Council has set a goal for the region to achieve Orderly and Efficient Land Use.

Ramsey Role	Metropolitan Council Role
<ul style="list-style-type: none"> Plan and stage development for forecasted growth through 2040 and beyond at overall average net densities of at least 3-5 dwelling units per acre in the community. Target higher intensity developments in areas with better access to regional sewer and transportation infrastructure, connections to local commercial activity centers, transit facilities, and recreational amenities. Ensure the efficient use of land when planning for and approving new developments and redevelopment projects. 	<ul style="list-style-type: none"> Support local efforts and policies to plan for growth that efficiently uses transportation and transit infrastructure and regional services. Promote land use patterns with clear distinctions between urban and rural areas to protect natural resources and land for agricultural viability. Provide technical assistance to communities on land use strategies and staged development to inform the local comprehensive planning process. Partner with local communities to improve land use patterns to reduce the generation of carbon emissions.

Action	Priority	Timeframe
Amend Official Zoning Map	Required	June 1, 2019
Amend Zoning Code	Required	December 31, 2019
Update The COR Development Plan	Immediate	December 31, 2018

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Land Use Implementation Plan

Imperative #1: A Balance of Rural Character and Urban Growth

Initiative #1.1: Maintain and Expand the Rural Character of Ramsey

Tactic	Priority	Responsible Party	Resources
<u>LU 1</u> Update Community Designation to Include Diversified Rural for Non-Urban Service Areas	Immediate Term	Community Development	Normal Staff Duties
<u>LU 2</u> Establish a Policy for Urban Service Boundary Extensions	Immediate Term	Community Development	Normal Staff Duties
Update the Density Transitioning Ordinance	Immediate Term	Community Development	Normal Staff Duties

Initiative #1.2: Balance Land Use Vision with Market Realities

Tactic	Priority	Responsible Party	Resources
<u>LU 3</u> Complete the Development Plan Update for The COR	Immediate Term	Community Development	Normal Staff Duties
<u>LU 4</u> Create a Neighborhood Plan for Green Valley Greenhouse Area	Immediate Term	Community Development	\$25,000
<u>LU 5</u> Create a Neighborhood Plan for Mississippi West Neighborhood	Long Term	Community Development	\$25,000
<u>LU 6</u> Create a Neighborhood Plan for the Rum River Hills Neighborhood	Opportunity Driven	Community Development	\$25,000
Complete a Comprehensive Plan Amendment/Refresh Prior to Completion of the Regional Development Framework	Long Term	Community Development	\$25,000

Initiative #1.3: Ensure a Sense of Place

Tactic	Priority	Responsible Party	Resources
<u>LU 7</u> Create a Public Art Plan	Long Term	Parks and Recreation	\$25,000
<u>LU 8</u> Complete the Community Identity and Streetscape Plan	Immediate Term	Community Development	\$7,500 (already approved)

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Imperative#2: An Active Community

Initiative #2.1: Create a Diverse and Robust Offering of Recreation Opportunities

Tactic	Priority	Responsible Party	Resources
<u>LU 9</u> Complete the Master Park and Recreation Plan	Immediate Term	Parks and Recreation	\$50,000 (already approved)

Initiative #2.2: Ensure a Healthy Community

Tactic	Priority	Responsible Party	Resources
<u>LU 10</u> Ensure all Comprehensive Plan Chapters are reviewed through the lens of Healthy Communities	Long Term	Community Development	Normal Staff Duties

Imperative #3: A Connected Community

Initiative #3.1: Improve the Safety and Mobility of Major Corridors

Tactic	Priority	Responsible Party	Resources
<u>LU 11</u> Create a Corridor Plan for Highway 10	Immediate Term	Community Development and Engineering	\$500,000
<u>LU 12</u> Update Corridor Plan for Highway 47	Immediate Term	Community Development and Engineering	\$75,000
<u>LU 13</u> Create a Corridor Plan for Highway 5	Immediate Term	Engineering	\$50,000
<u>LU 14</u> Create a Corridor Plan for Green Valley Road	Long Term	Engineering	\$50,000
<u>LU 15</u> Create a Corridor Plan for Mississippi River Crossing	Opportunity Driven	Engineering	\$250,000

Imperative #4: A Positive Learning Environment

Initiative #4.1: Plan for Future Educational Needs

Tactic	Priority	Responsible Party	Resources
<u>LU 16</u> Advocate for a new Middle School and third Elementary School	Opportunity Driven	Administration	Normal Staff Duties
Encourage Updates to District Boundaries to	Long Term	Administration	Normal Staff Duties

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

reflect neighborhood boundaries			
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Initiative #4.2: Ensure an Adequate Workforce for Business Community and Economic Development Goals

Tactic	Priority	Responsible Party	Resources
<u>LU 17</u> Create a Workforce Development Plan	Immediate Term	Economic Development	Normal Staff Duties

DRAFT

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

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Comp Plan Steering Committee

2. 2.

Meeting Date: 03/12/2018

By: Chloe McGuire Brigl, Community
Development

Information

Title:

Review Draft Housing Chapter of Comprehensive Plan

Purpose/Background:

The purpose of this case is to review a draft of the Housing Chapter of the Comprehensive Plan and make recommendations to the Planning Commission and City Staff.

Observations/Alternatives:

Please see the attached document for specifics.

Recommendation:

Staff recommends that the Committee provide input on this draft and make recommendations to the Planning Commission for their April meeting.

Action:

Provide input and recommendations on the draft chapter.

Attachments

Draft Housing Chapter

Form Review

Inbox	Reviewed By	Date
Tim Gladhill	Tim Gladhill	03/09/2018 09:19 AM
Form Started By: Chloe McGuire Brigl		Started On: 03/08/2018 11:04 AM
Final Approval Date: 03/09/2018		

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

City of Ramsey 2040 Comprehensive Plan Update

Housing Plan

Background on this Document

This document is a draft of the narrative to be used in the 2040 Comprehensive Plan Update. This is not a final version or actual layout. This document will be reviewed and revised multiple times. The City will try to add additional maps and figures to better tell the story of this vision.

Our Mission

It is our mission to work together to responsibly grow our community, and to provide quality, cost-effective, and efficient government services.

Our Vision

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Imperatives

- A Balance of Rural Character and Urban Growth
- A Connected Community
- An Active Community
- A Positive Learning Environment

What We Heard

Through the City of Ramsey's Open Houses, Workshops, and updates to the Planning Commission and City Council regarding the 2040 Comprehensive Plan Update, as well as working directly with the Housing Committee, the City of Ramsey has created the following vision statement:

"We envision a community with a variety of housing options, with options for residents of all socioeconomic statuses, races, income levels, preferences, and ages. We envision a community where residents can age in place, but also one where young families want to live. Our community provides homes with rural character, homes for those who prefer a more urban environment, and amenities for homeowners and renters."

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Imperative: A Balance of Rural Character and Urban Growth

Initiative 1: Rehabilitate and Improve Housing Stock to Preserve Rural Character and Enhance Existing Neighborhoods

Initiative 2: Provide Sufficient Housing Options for all Types of Residents; Provide Lifecycle Housing Options

Initiative 3: Promote Development that Preserves the Natural Environment and Respects Residential Health

Initiative 4: Support Affordable Housing Development

Imperative: A Connected Community

Initiative 1: Ensure that discrimination does not occur against persons seeking housing in Ramsey based on age, religion, race, ethnic origin, sexual preference, gender, status with regard to public assistance, marital or familial status, or disability.

Initiative 2: Ensure that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity, or sexual orientation.

Imperative: An Active Community

Initiative 1: Plan for multi-family and senior residential developments near transit, bicycle routes, trails, sidewalks, etc. in order to reduce building footprints, energy consumption, and reliance on automobiles.

Initiative 2: Ensure new development projects support an active lifestyle.

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Existing Housing Supply

The following tables and figures represent the current context of the City of Ramsey. The data for the following tables, graphics, and narratives were provided by the Metropolitan Council or the American Community Survey 2016 5-Year Estimates. The City of Ramsey had approximately 8,776 units in 2016, as estimated by the American Community Survey 2016 5-Year Estimates. The Metropolitan Council estimated a slightly higher number for housing units in Ramsey – 8,896.

Total Housing Units

According to the American Community Survey (ACS) 2016 5-Year Estimates, the City of Ramsey has 8,776 units. The majority of these, 97 percent, are occupied housing units. Total housing vacancy was approximately 2.6% in 2016. This low vacancy rates shows a demand for existing housing units. Due to movement in and out of units, housing vacancy cannot reach zero percent. 2.6% vacancy is an extremely healthy vacancy rate for the City of Ramsey and is on par with other cities in the region.

Table 2:

Unit Type	Total Units
Occupied Housing Units	8,544
Vacant Housing Units	232
Total Housing Units	8,776

Source: ACS 2016 Estimates

Total Existing Affordable Housing Units

Affordable housing is based upon the Area Median Income (AMI) of the region. Half of those in the region earn more than the AMI, and half earn less than the AMI. Housing policies for affordable housing are based upon income thresholds related to this AMI.

In the Twin Cities Metropolitan Region, the U.S. Department of Housing and Urban Development (HUD) has defined the following affordability levels for a family of four.

Table 3:

Affordability Level	Number of Units
Affordable at 30% AMI	128
Affordable from 31 – 50% AMI	990
Affordable from 51 – 80% AMI	5,606
Total Affordable Units	6,724

Source: Metropolitan Council Existing Housing Assessment, total housing units 8,896

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Owner vs. Renter Occupied Housing Units

The majority of Ramsey units, around 87%, are owner-occupied housing units. In these owner-occupied housing units, the average household size is approximately 3.01. Renter-occupied housing units are approximately 11% of the total housing units in Ramsey. These renter-occupied housing units have an average household size of approximately 2.58. On average, gross rent in 2016 was \$1,313 per month.

Table 1:

Unit Type	Number of Units
Renter-Occupied Housing Units	951
Owner-Occupied Housing Units	7,593
Vacant Housing Units	232
Total Housing Units	8,776

Source: ACS 2016 Estimates

Unit Type	Vacancy Rate
Owned Housing Units	1.5%
Rental Housing Units	0.3%

Source: ACS 2016 Estimates

Housing Types

The vast majority of Ramsey residents, over 80%, live in single family detached housing. While only 4 percent of residents live within multi-family housing, over half of those that do live in a building with 20 or more units. Very few residents live in multi-family buildings with less than 20 units.

Table 5:

Housing Type	Number of Units	Percent of Total
Single Family Housing Units	8,462	96%
1-unit, detached	7,169	82%
1-unit, attached	1,293	15%
Multi-Family Housing Units	314	4%
2 units	0	-
3 to 4 units	13	<1%
5 to 9 units	47	<1%
10 to 20 units	7	<1%
20 or more units	174	2%
Mobile home units	73	<1%
Total Housing Units	8,776	

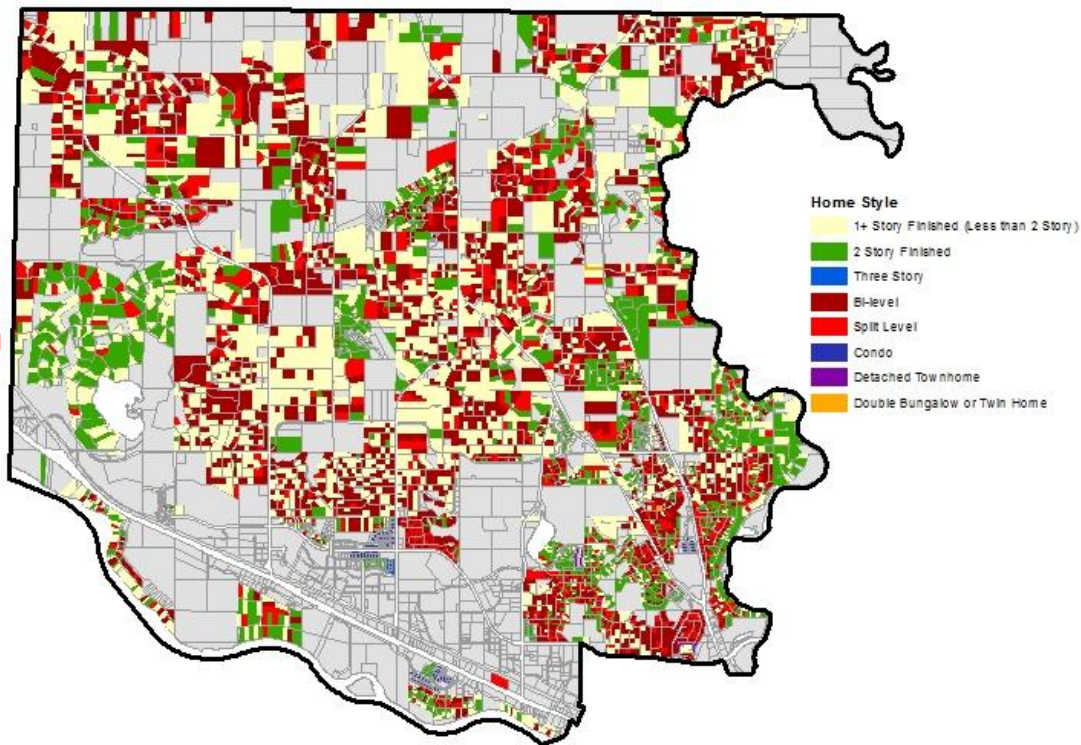
Source: ACS 2016 Estimates

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Single Family Housing Type	Count
One Story +, Less than 2 Story	2,205
2 Story	2,249
3 Story	43
Bi-Level	2,343
Split Level	1,156
Condo	580
Detached Townhome	56
Double Bungalow or Twin Home	3
No Data	576
Total	8,635

Source: Metropolitan Council GIS data, 2016

According to the Metropolitan Council data from 2016, the vast majority of homes in Ramsey are detached single family homes – bi-level, one story, or two story. Very few homes in Ramsey are double bungalow, twin homes, or three story homes. The map shows the geographic breakdown of these housing types. Almost all three story homes are near The COR, while one and two story homes are scattered throughout the City.



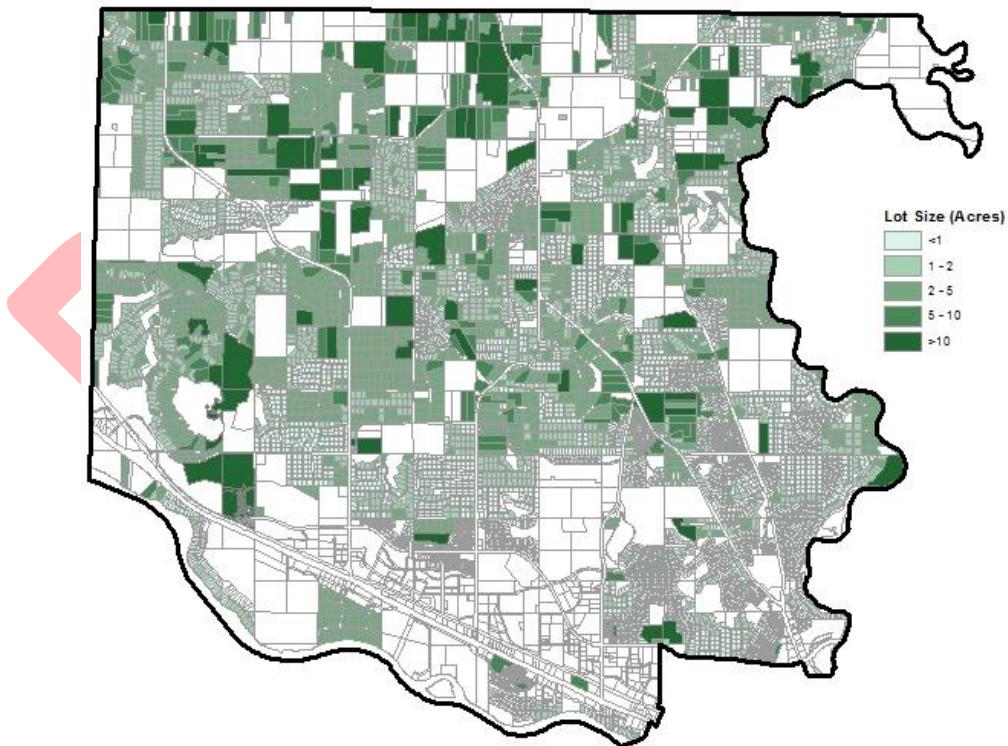
Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Lot Sizes

Of the residential lots with one unit (detached townhomes, single family homes, etc.), the majority are on lots less than one acre according to 2016 Metropolitan Council data. The map below shows the geographic distribution of different sized single-family residential lots. The larger lots are generally not near The COR, but are instead in the west, north, and northeast portions of the City. Lots in residential subdivisions are generally less than 5 acres, and usually less than 2 acres. Lot sizes tend to increase in the northern portion of the City, and are smaller in the central and southern portions of the City. This shift in lot size reflects the shift from rural character in the north into a more urban growth pattern in the central and southern parts of the City.

Lot Size	Count
Less than 1 acre	6,456
1 acre – 2 acre	1,417
2 acre – 5 acre	1,037
5 acre – 10 acre	181
10 acres or greater	111
Total	9,202

Source: Metropolitan Council GIS data, 2016



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Publicly Subsidized Housing Units

Table 6:

Housing Type	Number of Units
Senior Housing	0
Housing for People with Disabilities	0
All other Publicly Subsidized Units	102
Total Publicly Subsidized Housing Units	102

Source: Metropolitan Council Existing Housing Assessment and HousingLink Streams Data, total housing units 8,896

Information on Publicly Subsidized Units:

The Seasons

Funding: LIHTC 9% Tax Credit

7436-7600 147th Cir NW
 Year Built: 2013
 Total Units: 50
 Affordable Units: 49

Funding Dates & Programs

First known closing: 07/01/2013
 Most recent closing: 07/01/2013
 Earliest expiration: 07/01/2043
 Last Activity: New construction

Affordability by Bedroom

2 BR: 22
 3 BR: 27

MHFA: Housing Tax Credits 9%

Close Date: 07/01/2013
 Est. Expiration: 07/01/2043

Affordability by AMI

60%: 49

Property Identifiers

HousingLink 10893
 MHFA D7574
 HUDLIHTC MNA2013019

Sunwood Village

Funding: Other

7550 Sunwood Dr NW
 Year Built: 2016
 Total Units: 47
 Affordable Units: 47

Funding Dates & Programs

First known closing: 09/24/2015
 Most recent closing: 12/21/2016
 Earliest expiration: 01/01/2017
 Last Activity: New construction

Affordability by Bedroom

1 BR: 9
 2 BR: 26
 3 BR: 12

County: County

Close Date: 12/21/2016
 Expiration: 03/01/2047

Affordability by AMI

30%: 4
 50%: 43

MHFA: LHIA

Close Date: 12/21/2016
 Expiration: 03/01/2047

Property Identifiers

HousingLink 10924
 MHFA D7721

MHFA: LMIR

Expiration: 03/01/2047
 Close Date: 12/21/2016

MHFA: Bonds

Close Date: 12/21/2016
 Expiration: 03/01/2047

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Sunwood Townhomes

Funding: LIHTC 9% Tax Credit

5350 – 5444 Sunwood Dr NW*

Year Built: 2003
Total Units: 34
Affordable Units: 27

Affordability by Bedroom

1 BR: 2
2 BR: 12
3 BR: 12
4 BR: 1

Affordability by AMI

60%: 49

Property Identifiers

HousingLink 4521
MHFA D2743
TC9: D2743, MNA2002095

Funding Dates & Programs

First known closing: 07/01/2002
Most recent closing: 07/01/2003
Earliest expiration: 05/16/2023
Last Activity: New construction

County: County

Close Date: 05/16/2003
Est. Expiration: 05/16/2023

MHFA: LHIA

Close Date: 05/16/2003
Est. Expiration: 05/16/2023

MHFA: ARIF

Close Date: 05/16/2003
Est. Expiration: 05/16/2023

MHFA: Housing Tax Credits 9%

Close Date: 07/01/2002
Est. Expiration: 07/01/2021

*Some addresses within City of Anoka

Source: HousingLink – Streams Search, data through 12/31/2016

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Housing Cost Burden

According to the Metropolitan Council in 2018, 1,537 households in Ramsey are cost-burdened. Being cost-burdened is defined as spending more than 30% of your annual income on housing costs. Being cost-burdened by housing costs affects lower income residents at a higher rate than higher income residents.

In 2016, the ACS data showed that of those households making less than \$35,000 annually (which is almost one third of Ramsey households), around 22% of those households spend more than 30% of their annual income on housing costs. The percent of households who spend more than 30% of their annual income on housing costs is much higher for lower income residents. Households that make more than \$75,000 per year rarely pay more than 30% of their income to housing costs – less than 2%.

Approximately 17% of all households in Ramsey are cost-burdened to some extent.

Table 7:

Income Levels	Number of Households	Percent of Total
< 30% AMI	354	4%
31 – 50% AMI	438	5%
51 – 80% AMI	745	8%
Total	1,537	17%

Source: Metropolitan Council Existing Housing Assessment, total housing units 8,896

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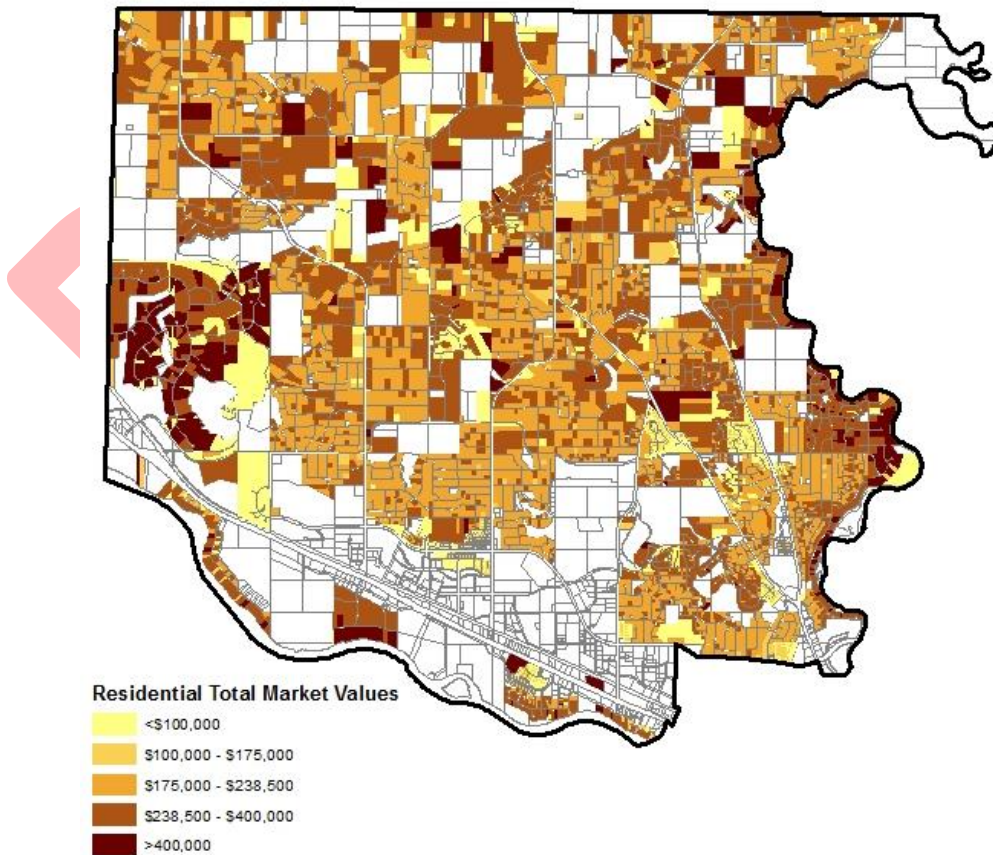
Assessed Values of Owner-Occupied Housing Units

Values above and below \$238,500 are shown in the figure below. \$238,500 represents the affordable purchase prize for a housing unit in 2015 for those at 80% of AMI. 2015 AMI was \$86,600 for a family of four in the Minneapolis-Saint Paul-Bloomington Metropolitan Area. The median value for a home in Ramsey was approximately \$210,200 in 2016.

Table 8:

Assessed Value	Number	Percent of Total
Less than \$50,000	329	4%
\$50,000 - \$99,999	141	2%
\$100,000 - \$149,999	851	11%
\$150,000 - \$199,999	2,109	28%
\$200,000 - \$299,999	2,965	39%
\$300,000 - \$499,999	1,067	14%
\$500,000 - \$999,999	131	2%
\$1,000,000 or more	0	-
Total Units:	7,593	
Median Value:	\$210,200	

Source: ACS 2016 Estimates



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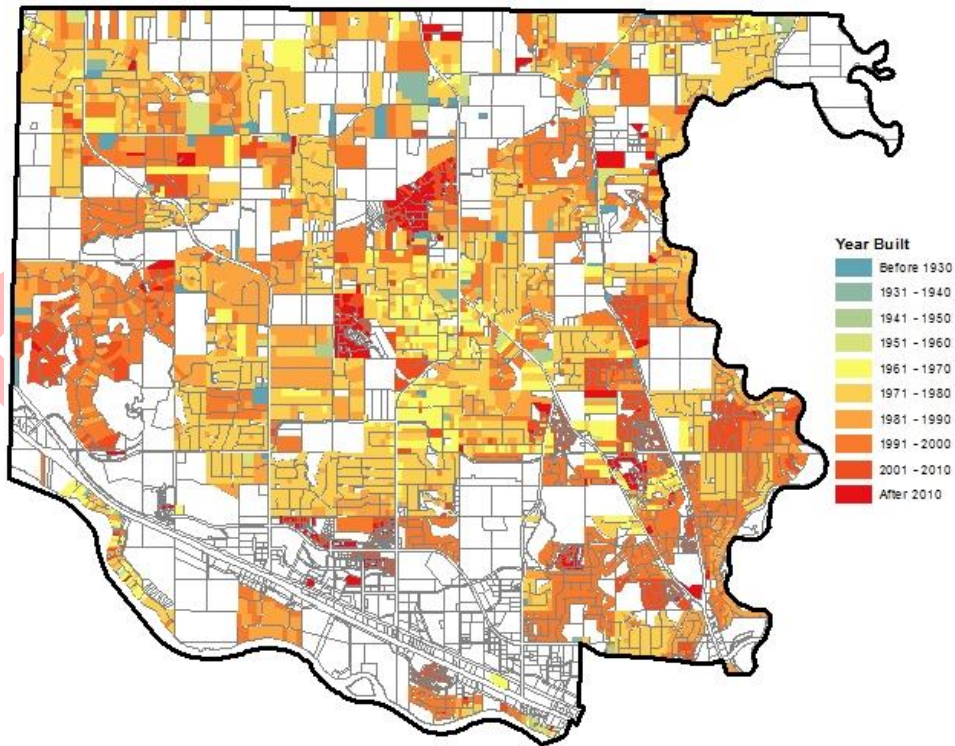
Housing Age (Single Family Homes)

The majority of single family homes were built between 1970 and 2009. Less than 10% of all single family homes in Ramsey were built outside this time period.

Table 5:

Year Built	Number of Houses	Percent of Total
Before 1939	53	<1%
1940s	16	<1%
1950s	56	<1%
1960s	375	4%
1970s	2,017	23%
1980s	1,322	15%
1990s	2,381	27%
2000s	2,397	27%
2010 to 2013	134	2%
2013 or Later	23	<1%
Total Housing Units	8,776	

Source: ACS 2016 Estimates



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Summary of Existing Housing

Within Ramsey, most of the homes are owner-occupied, and rentals are approximately 11% of the total housing units. Ramsey has a healthy vacancy rate, less than 3%, showing the high demand for housing units within Ramsey.

Approximately 96% of all housing units in Ramsey are single family homes, both attached and detached. Only 4% of all housing units are multi-family units. Likely, future housing growth will be single family in the northern portions of the City, which represent and maintain Ramsey's rural character. Areas near The COR represent areas where multi-family housing is more likely to occur in the future, this area represents the urban, transit-oriented growth around the Northstar Commuter Rail Station.

The Future Land Use Map and Development Maps show future areas that are likely to change in land uses. There are areas in the northern half of the City that will likely accommodate future single family housing development projects.

17% of all Ramsey households are cost-burdened, and the percent of lower income residents who are cost-burdened (spending more than 30% of their income on housing) is much higher than higher income residents. Creating and maintaining affordable housing options is a key priority for the City of Ramsey, in order to support these residents.

In summary, the existing housing assessment shows that there are residents who could use assistance from the City in order to reduce their housing costs. One route to reduce the number of cost-burdened residents is to provide additional housing options, including affordable housing options, across the City. The existing housing assessment also shows that housing in Ramsey is sought-after. There is a low vacancy rate, and a low rental rate, which means that those who want to move to Ramsey likely have to buy a single family home in order to move to the community. In order to provide options for all types of residents, at all stages of life, different housing options, including multi-family options and single family rentals, the City should support these types of projects.

Most of the homes in Ramsey were built in 1970 or after, with very few built after 2010. Many of these homes will likely need reinvestment in coming years, such as putting in a new roof, updating well and septic, or upgrading the interior finishes in the home. The City could consider options to providing incentives for homeowners to make these improvements.

Land Supply

The Future Land Use Map guides the future land uses for the entire City of Ramsey. The areas designated low density, medium density, and high density residential are sufficient to absorb the City's necessary growth in housing and affordable housing allocations. The mass of the affordable housing allocation will likely be in The COR area, which provides flexibility and density bonuses for projects near the Northstar Commuter Rail Station.

With the City of Ramsey's knowledge of the area and land that is likely to develop, or projects that have been started on vacant land, the City does not expect to have any issues meeting the projected growth or affordable housing allocation.

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Existing Housing Programs

Anoka County Programs

When we would use these: The City of Ramsey cannot actively maintain or manage these programs; however, they are important to note as the City of Ramsey actively supports these programs and will lend their support to maintaining these programs in any way possible. Additionally, these tools are included in this section to provide additional resources for residents, and potential residents, of the City.

1. Anoka County Community Action Program (ACCAP) for Affordable Housing

Affordable Housing is a partnership between ACCAP and Anoka County Corrections to construct affordable housing in Anoka County. The goal of the program is to build two new homes each year using inmate labor to reduce construction costs making homeownership for eligible buyers very affordable. These homes are available to buyers who have completed the Home Ownership Program offered by ACCAP.

2. Anoka County – Housing & Redevelopment Authority

Anoka County Housing and Redevelopment Authority (ACHRA) was created in December 1994 and is responsible for the administration of federal, state, and Anoka County programs. They provide housing and redevelopment services to many communities in Anoka County, including Ramsey.

3. Anoka County – Senior Housing

Anoka County owns four properties, managed by Great Lakes Management Company, with market rate rental units for residents 55 years and older.

4. Anoka County – MN Housing Rehabilitation Loan Program (MNRLP)

Owner-occupied properties in Anoka County that are either single-family detached home, townhome, duplex, or condominium, or manufactured homes that are taxed as real or personal property can apply for eligible improvements including: Roof, furnace/boiler, insulation, radon mitigation, lead paint hazards, siding, handrails, plumbing, smoke/CO detectors, well and septic systems, electrical wiring, windows/doors. Applicants must meet the income requirements based on household size and other borrower requirements.

Regional Programs

Livable Communities Demonstration Account – Metropolitan Council Grant Fund

1. The Livable Communities Demonstration Account (LCDA) funds innovative projects that efficiently link housing, jobs, services, and transit.

When we would use this: The City of Ramsey is actively seeking projects that align with the mission of the LCDA. Due to the funding schedule and timeline, partners in these types of applications must be able to wait approximately 6 months from application to award letters. Because of this timeline, City-initiated projects, affordable housing projects (likely for those less than 50% AMI), and senior living projects are likely the prime candidates for this program.

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2. Section 8 Housing

Section 8 programs for Anoka County are administered by the Metropolitan Housing and Redevelopment Authority (HRA), located in Saint Paul, MN.

When we would use this: The City of Ramsey attempts to support affordable housing projects that utilize the Section 8 Program by writing letters of support in their applications. In addition, the City of Ramsey will advocate for continuing this program to ensure its continuity.

3. Home Energy Loan Program

Center for Energy and Environment (CEE) offers low-interest home energy loans for homeowners to make improvements to their homes. Examples of eligible projects include: heating system upgrades, central air conditioning, light fixtures, window and exterior door replacement, attic air sealing and insulation, wall insulation and heater, and geothermal and heat pumps. Loans are typically from \$1,000 - \$2,000 dollars. There is no maximum income limit for these loans.

When we would use this: The City of Ramsey does not manage this program, but they do support this program. The City has resources available to residents of all income levels, and is able to point residents to Center for Energy and the Environment for additional information on which they are not experts (such as insulating attics). Specially, the City is able to direct residents whose homes have code enforcement issues to this type of program to help increase the safety, value, and appearance of the home. Because these loans do not have income limits, these are options for all residents, developers, and others throughout the City. This type of program supports small upgrades to homes that long-term increase cost savings and environmental savings. This program not only represents the City of Ramsey's commitment to maintaining existing properties, but also our commitment to environmentally sensitive housing and design.

Statewide Programs

When we would use this:

1. Minnesota Housing – Coordinated Entry

Coordinated Entry is a HUD initiative to those who may be at-risk of losing their housing, or who are homeless. The Coordinated Entry initiative supports people in connecting their housing needs with the appropriate resources. Anoka County has a separate resource line to assist residents.

When we would use this: The City of Ramsey does not maintain this program, but does believe this program is an important tool they are able to point residents towards. The City of Ramsey provides a connection to this resource for residents who are at risk, or afraid of, losing their housing. They can also direct homeless individuals towards this program. The City of Ramsey will continue to support this program as they believe it is an important part of supporting their residents and maintaining their mission of equity.

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2. Minnesota Housing – Start Up Program

This first-time homebuyer program is meant to promote affordable interest rates and help homeowners better tackle their down payments and closing costs. Qualified first-time homebuyers must have a credit score of at least 640, they must meet certain income limits and must be able to obtain a mortgage from a lender. Borrowers must also attend a homebuyer education course.

In order to be eligible for this program, residents must be first-time homebuyers, have a credit score of at least 640, and meet the income requirements.

When we would use this: The City of Ramsey does not maintain this program, but believes it to be a great opportunity for potential homebuyers. Because so much of the City has naturally-occurring affordable housing, the City expects to see first time homebuyers purchasing properties in Ramsey. This type of program is an excellent tool to point those types of residents towards. Additionally, this type of program supports low-income individuals, and supports the City of Ramsey’s goal and mission to provide lifecycle housing options and affordable housing options.

3. Minnesota Housing - Step Up

This is a loan can be used for home purchase or to help homeowners refinance. The loan is meant to promote affordable interest rates in the state of Minnesota. The monthly payment portion of this Minnesota Housing program is available to help buyers afford closing costs and the down payment of a home purchase. The loan allows borrowers to reduce or eliminate mortgage insurance costs. Qualified borrowers need to have a credit score of at least 640, they must meet program income limits and in some cases, borrowers must attend homebuyer education courses.

Summary:

- Loan can be used for home purchase or refinancing.
- Must have a credit score of at least 640.
- Must meet income limits.

When we would use this: The City of Ramsey does not maintain this program.

4. Minnesota Housing - Deferred Payment Loan

This loan is meant for first-time homebuyers to help ease the cost of home ownership. There are two loan options, a deferred payment loan and a plus loan. The deferred payment loan starts at \$5,000 and up to \$7,500. The maximum for the plus loan is higher, up to \$10,000 for those borrowers who fit target criteria. Minimum credit score for qualified borrowers is 640. The borrowers must also attend a homebuyer education course. The loan term is equal to the first mortgage and has 0% interest - the loan is repaid when the property is sold, no longer the homestead of the homeowners, or the loan is refinanced.

Summary:

- Must be first-time homebuyers
- Two loan options — can borrow from \$5,000 to \$10,000
- Minimum credit score of 640

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5. Minnesota Housing - Monthly Payment Loan

This program is designed to help Minnesota homebuyers afford the costs of purchasing a home. Minnesota Housing has a monthly payment loan to help with 5% of the purchase price or \$5,000, whichever is greater, to be put towards closing costs and the down payment. Borrowers need to get a Minnesota Housing first mortgage loan as well, which is either a Start Up (first-time homebuyers), Step Up (refinancing), or MCC (mortgage credit certificate). The ten-year loan term comes with monthly payments with an interest rate equal to first mortgage rate. Qualified borrowers need a minimum 640 credit score and must meet program income limits. Borrowers also need to attend a homebuyer education course.

Summary:

- Loan towards closing costs and home down payment
- Ten-year loan term with monthly payments
- Minimum 640 credit score
- Qualified borrowers must attend homebuyer education course

When we would use this: The City of Ramsey does not maintain this program.

6. Minnesota Housing - Mortgage Credit Certificate

This program was designed to help Minnesota homeowners better afford their mortgages. This Mortgage Credit Certificate allows homeowners to claim 35% of their mortgage interest paid every year as a federal income tax credit — this can provide households with up to \$2,000 in tax savings. This certificate can be used in conjunction with a Minnesota Housing mortgage, as well as the Monthly Payment Loan which helps with the home down payment and closing costs. This program is geared towards first-time homebuyers (not owned a home in at least three years and not displaced by divorce). The certificate has many qualifications like: borrowers must qualify for a mortgage on a house, meet the income limits of the program, plan to have the property as their primary residence and hold a federal income tax liability. In order to be eligible for this program, residents must be first-time homebuyers, qualify for a home mortgage, and meet the income restrictions

When we would use this: The City of Ramsey does not maintain this program.

7. Minnesota GreenStar Certification

In order to be eligible for this program, residents must be first-time homebuyers, qualify for a home mortgage, and meet the income restrictions

When we would use this: The City of Ramsey does not maintain this program.

8. Weatherization Program

The Weatherization Assistance Program through the Minnesota Department of Commerce provides free home energy upgrades to income-eligible homeowners and renters. The goal of this program is to allow homeowners to save energy and ensure their homes are healthy and safe. Weatherization services include: exterior wall and attic insulation, air leakage reduction, furnace, boiler, and hot water heater repair or replacement, and can help decrease energy costs by 30% annually. The 2017 income limit for a household of 4 to be eligible for this program was an annual income of \$49,200.

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When we would use this: The City of Ramsey does not maintain this program.

9. Low Income Energy Assistance Program

The Low Income Energy Assistance Program (EAP) helps pay for heating costs and furnace repairs for low-income households. In order to be eligible, households must be at or below 50% AMI for the state. This program is eligible to homeowners and renters. Services may include: payment of energy bills, education on safe energy use, repair or replacement of broken heating systems, and help with utility disconnections or fuel deliveries. The 2017 income limit for a household of 4 to be eligible for this program is \$48,077.

When we would use this: The City of Ramsey does not maintain this program, but believes it to be a great opportunity for potential homebuyers. Because so much of the City has naturally-occurring affordable housing, the City expects to see first time homebuyers purchasing properties in Ramsey. This type of program is an excellent tool to point those types of residents towards. Additionally, this type of program supports low-income individuals, and supports the City of Ramsey's goal and mission to provide lifecycle housing options and affordable housing options.

When we would use this: The City of Ramsey does not maintain this program.

Federal Programs

When we would use this: Federal program are managed by the Federal Government; however, they are noted in this section of the Comprehensive Plan Update to provide additional information to residents seeking guidance or specific tools to increase homeownership. The City of Ramsey is supportive of these types of programs and will guide residents towards these programs in order to increase homeownership rates within the City, and provide opportunities for residents who many not have the option to purchase a home without these types of programs, specifically low-income residents and people of color. These programs have income limits, and therefore would be helpful for residents with lower incomes.

1. FHA Loans

Federal Housing Administration (FHA) loans typically have lower interest rates and smaller down payments than other loans. They also have low closing costs and are typically available to first-time homebuyers and those who are trying to make their homes more energy efficient (FHA Energy-Efficient Mortgage).

2. FHA Down Payment Assistance

Federal Housing Administration (FHA) loans typically have lower interest rates and smaller down payments than other loans. They also have low closing costs and are typically available to first-time homebuyers and those who are trying to make their homes more energy efficient (FHA Energy-Efficient Mortgage).

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Other Tools

10. Public-Private Partnerships

The City of Ramsey is actively creating relationships with local businesses, developers, and potential partners. The Economic Development Department works diligently to find opportunities for public-private partnerships, when private dollars can assist a public project with a mutually beneficial outcome.

When we would use this: Public-private partnerships work best when the City and the partner have similar goals and desired outcomes for a project. Potential projects that the City is actively looking at are new park spaces around affordable housing projects, a new parking ramp near affordable, multi-family housing, park spaces, and The COR, as well as roadway improvements. For new single-family housing development projects proposed through the PUD process, the City will attempt to suggest the cost-sharing of public amenities and improvements to adjacent spaces – such as parks, trails, open spaces, roadway improvements, or pedestrian crossings.

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Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Projected Housing Need

Ramsey’s population is anticipated to steadily increase through 2040. In order to accommodate the future growth, there will need to be additional housing units within Ramsey. A variety of housing types will need to be provided in order to house residents of all income levels, stages of life, and housing preferences. For instance, young families may prefer single family homes or townhomes, while seniors may prefer a denser living environment near The COR.

By 2040, the City of Ramsey will need to provide almost 4,000 additional housing units for almost 8,000 additional residents. Population and housing projections through 2040 are shown below.

	2010	2020	2030	2040
Population	23,668	26,400	30,700	34,700
Households	8,033	9,400	11,300	13,000

Source: Metropolitan Council

Affordable Housing Allocation

The City participates in the Livable Communities Program of the Metropolitan Council, which provides access to a number of funding opportunities. As part of said participation, the City plans for an allocation of affordable housing. The total need for affordable housing in the region from 2021 – 2030 is 37,900 units. In order to reach this total need, the City of Ramsey will need to provide an additional 499 units by 2030. The breakdown of unit types is shown below.

Affordable housing is defined by different affordability levels depending on tenant income. Affordability levels for necessary affordable housing in Ramsey is shown at three different levels below. 292 units will be required for those who make less than 30% Area Median Income (AMI). In 2015, annual income for those in this type of housing would need to be less than \$25,980 as the 2015 AMI was \$86,600 for a family of four in the region.

The need for affordable housing is shown below. As the City of Ramsey meets its affordable housing need, less Ramsey residents will experience a housing cost-burden. These residents, many of whom are members of the workforce in Ramsey and surrounding communities, can reside in our community without fear of homelessness.

Table 8:

Affordability Level	Number of Units
At or Below 30% AMI	292
31% to 50% AMI	167
51% to 80% AMI	40
Total Units	499

Source: Metropolitan Council Existing Housing Assessment, total housing units 8,896

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Imperative: A Balance of Rural Character and Urban Growth

Initiative 1: Rehabilitate and Improve Housing Stock to Preserve Rural Character and Enhance Existing Neighborhoods

Tactic	Priority	Responsible Party	Resources
Provide Incentive-Based Approaches for Individual Improvements to Private Properties	Immediate	Community Development	
Eliminate blighting influences such as unkempt yards, glaring lights, unscreened storage, noise, inappropriate vehicle storage, etc.	Immediate	Community Development	
Create a policy allowing accessory dwelling units (ADUs) on single family lots in order to maintain rural character while increasing lifecycle housing options and increasing affordability levels	Immediate	Community Development	
Identify and remove substandard housing units that are economically unfeasible to rehabilitate	Long-term	Community Development	
Create a simple webpage that allows residents to anonymously voice code enforcement concerns	Immediate	Community Development	
Create relationships with neighborhood leaders and Community Development Staff	Long-term	Community Development	

Initiative 2: Provide Sufficient Housing Options for all Types of Residents; Provide Lifecycle Housing Options

Tactic	Priority	Responsible Party	Resources
Complete housing needs assessment and analysis	Immediate	Community Development	\$15,000

Initiative 3: Promote Development that Preserves the Natural Environment and Respects Residential Health

Tactic	Priority	Responsible Party	Resources
Promote improvements to existing housing that meet or exceed energy efficiency standards and implement sustainable design features	Opportunity Driven	Community Development	

Initiative 4: Support Affordable Housing Development

Tactic	Priority	Responsible Party	Resources
Monitor the City's housing supply to ensure quality, low-income options	Immediate	Community Development	

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Imperative: A Connected Community

Initiative 1: Ensure that discrimination does not occur against persons **seeking housing in Ramsey** based on age, religion, race, ethnic origin, sexual preference, gender, status with regard to public assistance, marital or familial status, or disability.

Tactic	Priority	Responsible Party	Resources
Create Fair Housing Policy for City	Immediate	Community Development	
Provide resources to Ramsey residents, and those looking to become Ramsey residents, regarding Fair Housing policies at the state and local level	Opportunity Driven	Community Development	
Direct developers to the Affirmative Marketing Toolkit from the Fair Housing MN Resource Guide to make it easier for providers to meet federal requirements for planning fair housing	Opportunity Driven	Community Development	

Initiative 2: Ensure that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity, or sexual orientation.

Tactic	Priority	Responsible Party	Resources
Direct developers to the Affirmative Marketing Toolkit from the Fair Housing MN Resource Guide to make it easier for providers to meet federal requirements for planning fair housing	Opportunity Driven	Community Development	
Direct those seeking assistance with housing programs to Minnesota Housing programs	Opportunity Driven	Community Development	

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Imperative: An Active Community

Initiative 1: Plan for multi-family and senior residential developments near transit, bicycle routes, trails, sidewalks, etc. in order to reduce building footprints, energy consumption, and reliance on automobiles.

Tactic	Priority	Responsible Party	Resources
Allow flexibility in regulations for multi-family or senior housing projects near Northstar Commuter Rail Station	Opportunity Driven	Community Development	
Create and maintain a policy that allows for density bonuses for new projects in The COR that provide additional public amenities, such as open space dedication or affordable housing, in exchange for densities greater than the Zoning Ordinance typically would allow	Immediate	Community Development	

Initiative 2: Ensure new development projects support an active lifestyle.

Tactic	Priority	Responsible Party	Resources
Continue to require internal trails and sidewalks on adjacent roads for new residential development projects	Opportunity Driven	Community Development	
Continue to require sidewalks on adjacent roads for all non-residential development projects	Opportunity Driven	Community Development	
Encourage new non-residential development projects to include bike racks, bike storage, and locker rooms for bicycle commuting employees	Opportunity Driven	Community Development	
Encourage new residential development projects to include items such as bike racks, bike storage, workout centers, and showers	Opportunity Driven	Community Development	

Ramsey will evolve through citizen-driven, collaborative processes that respect the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Policies

- Provide Incentive-Based Approaches for Individual Improvements to Private Properties
- Monitor the City's housing supply to ensure quality, low-income options
- Create Eliminate blighting influences such as unkempt yards, glaring lights, unscreened storage, noise, inappropriate vehicle storage, etc.
- Require environmentally-sensitive site planning, green building design, and indoor environmental quality best practices. Continue to require stormwater management, strict wetland setbacks, tree preservation standards, and environmental review on development projects.

DRAFT

Comp Plan Steering Committee

2. 3.

Meeting Date: 03/12/2018

By: Tim Gladhill, Community Development

Information

Title:

Review Draft Mississippi River Corridor Critical Area (MRCCA) Chapter of Comprehensive Plan

Purpose/Background:

The purpose of this case is to review a draft of the Transportation Chapter of the Comprehensive Plan and make a recommendation to the Planning Commission. This Chapter will be an iterative review process as subsequent chapters are completed. This will not be the last time the Committee will review this chapter.

?Note - this Chapter is required by Minnesota Statute. Plan requirements have been prepared by the Minnesota Department of Natural Resources (DNR) via an approved Rulemaking Process. For more information, please visit the following webpage.

http://www.dnr.state.mn.us/waters/watermgmt_section/critical_area/index.html?

Observations/Alternatives:

Please see the attached document for specifics.

Recommendation:

Staff recommends that the Committee provide input on this draft and make recommendations to the Planning Commission.

Action:

Provide input and recommendations on the draft chapter.

Attachments

Critical Area Plan

Form Review

Inbox	Reviewed By	Date
Tim Gladhill	Tim Gladhill	03/09/2018 09:48 AM
Form Started By: Tim Gladhill		Started On: 03/09/2018 09:19 AM
Final Approval Date: 03/09/2018		

Introduction

Designated by Governor's Executive Order in the 1970s, the Mississippi River Corridor Critical Area (MRCCA) is a land corridor along the Mississippi River in the Twin Cities Metropolitan Area governed by special land planning requirements and land development regulations. These regulations, which are implemented through local MRCCA plans and ordinances, protect and preserve the natural, scenic, recreational, and transportation resources of this section of the Mississippi River. The MRCCA comprises 72 miles of river and 54,000 acres of surrounding land in 30 local jurisdictions.

Ramsey adopted its first Critical Area Plan in 1980. Ramsey adopted its first Critical Area Ordinance in 1985, and has processed several amendments since that date.

Ramsey has ensured that plan preparation has included extensive public engagement. In 2013, Ramsey hosted a series of public workshops on the topic, and maintains a contact database. In addition, Ramsey's overall Comprehensive Plan Update has included the most extensive public engagement process Ramsey has hosted for any of its Comprehensive Plan Updates.

Goals for the Critical Area

- Improve water quality.
- Reduce shoreline erosion.
- Improve access to the river.
- Protect significant ecological areas.

Initiatives for the Critical Area

Improve Water Quality

Initiatives designed to advance the improvement of water quality.

- Reduce the amount of sediment entering the river.
- Reduce the amount of phosphorus entering the river.

Reduce Shoreline Erosion

- Reduce the amount of erosion of upland area.

Improve Access to River

- Provide guidance to private owners on creating private access points.
- Encourage utilization of existing public spaces to access and view the river.
- Prioritize areas of additional acquisition to improve public access to the river.

Protect Significant Ecological Resources

- Encourage the protection of significant tree canopy coverage.
- Encourage the protection of ecologically significant vegetation.
- Encourage the establishment of pollinator friendly landscaping.

Mississippi River Corridor Critical Area Districts

River Neighborhood

The river neighborhood district is characterized by primarily residential neighborhoods that are riparian or readily visible from the river or that abut riparian parkland. The district includes parks and open space, limited commercial development, marinas, and related land uses.

The river neighborhood district must be managed to maintain the character of the river corridor within the context of existing residential and related neighborhood development, and to protect and enhance habitat, parks and open space, public river corridor views, and scenic, natural, and historic areas. Minimizing erosion and the flow of untreated storm water into the river and enhancing habitat and shoreline habitat vegetation are priorities in the district.

Rural Open Space

The rural and open space district is characterized by rural and low-density development patterns and land uses, and includes land that is riparian or visible from the river, as well as large, undeveloped tracts of high ecological and scenic value, floodplain, and undeveloped islands. Many primary conservation areas exist in the district.

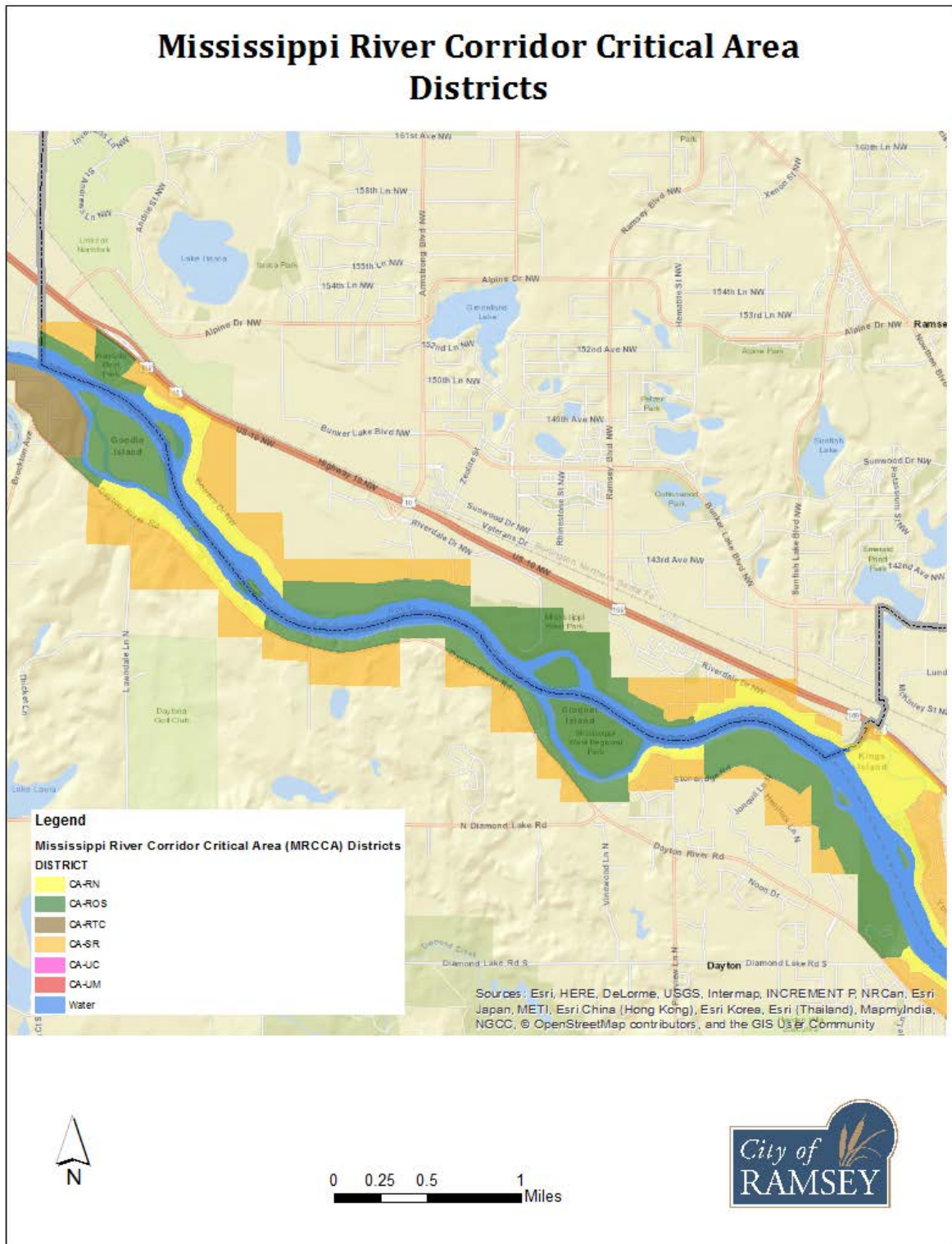
The rural open space district must be managed to sustain and restore the rural and natural character of the corridor and to protect and enhance habitat, parks and open space, public river corridor views, and scenic, natural, and historic areas.

Separated From River

The separated from river district is characterized by its physical and visual distance from the Mississippi River. The district includes land separated from the river by distance, topography, development, or a transportation corridor. The land in this district is not readily visible from the Mississippi River.

The CA-SR district provides flexibility in managing development without negatively affecting the key resources and features of the river corridor. Minimizing negative impacts to primary conservation areas and minimizing erosion and flow of untreated storm water into the Mississippi River are priorities in the district.

Figure 1: Mississippi River Corridor Critical Area Districts



Primary Conservation Areas

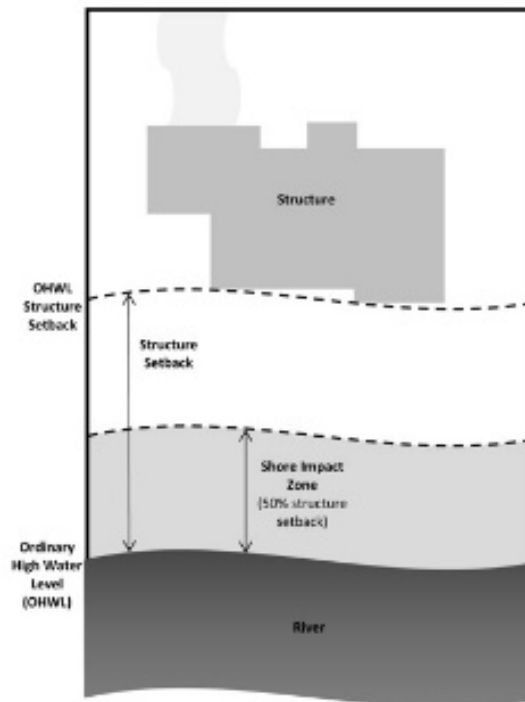
"Primary conservation areas" means key resources and features, including shore impact zones, bluff impact zones, floodplains, wetlands, gorges, areas of confluence with tributaries, natural drainage routes, unstable soils and bedrock, native plant communities, cultural and historic properties, significant existing vegetative stands, tree canopies, and other resources identified in local government plans.

General Overview and Description

Generalized maps of the Primary Conservation Areas below are included in the text below. Larger, more detailed maps are included as an appendix. Detailed maps will be available upon request.

Shore Impact Zones

"Shore impact zone" means land located between the ordinary high water level of public waters and a line parallel to it at a setback of 50 percent of the required structure setback or, for areas in agricultural use, 50 feet landward of the ordinary high water level.



Floodplains and Wetlands

"Floodplain" means the areas adjoining a watercourse which has been or hereafter may be covered by the regional flood.

Confluence with Key Tributaries

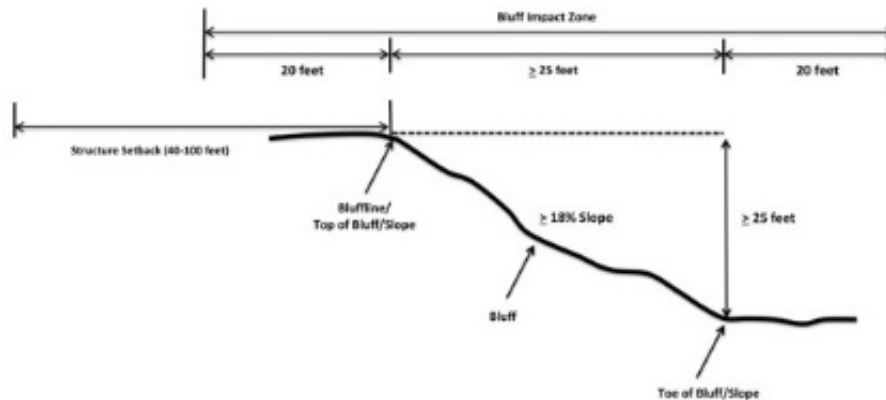
There are no confluences with key tributaries within Ramsey.

Natural Drainage Areas

The Critical Area Plan includes mapping of natural drainage areas that impact the Mississippi River.

Bluff Impact Zone

"Bluff impact zone" means the bluff and land within 20 feet of the bluff.



Native Plant Communities and Significant Existing Vegetative Stands

"Native plant community" means a plant community that has been identified as part of the Minnesota biological survey or biological survey issued or adopted by a local, state, or federal agency.

Cultural & Historic Properties

"Historic property" means an archaeological site, standing structure, site, district, or other property that is:

- A. listed in the National Register of Historic Places or the State Register of Historic Places or locally designated as a historic site under Minnesota Statutes, chapter 471;
- B. determined to meet the criteria for eligibility to the National Register of Historic Places or the State Register of Historic Places; or
- C. an unplatted cemetery that falls under the provisions of Minnesota Statutes, chapter 307, in consultation with the Office of the State Archeologist.

One area of cultural and historic significance is located in the corridor. It does not meet the definition above. The location of the first settlement in Ramsey is located within the corridor, originally known as Itasca Village. There are no remaining structures or assets from this original settlement.

Gorges

There are no gorges located in Ramsey.

Unstable Soils and Bedrock

There is significant areas of shoreline erosion located along Ramsey's Mississippi River Shoreline. This erosion is documented through a 2016 Anoka Conservation District Survey. The results of said survey are incorporated into this document by reference. Ramsey will be utilizing this information for education, outreach, and funding purposes to restore priority areas from further erosion.

Figure 2: Shore Impact Zone Map

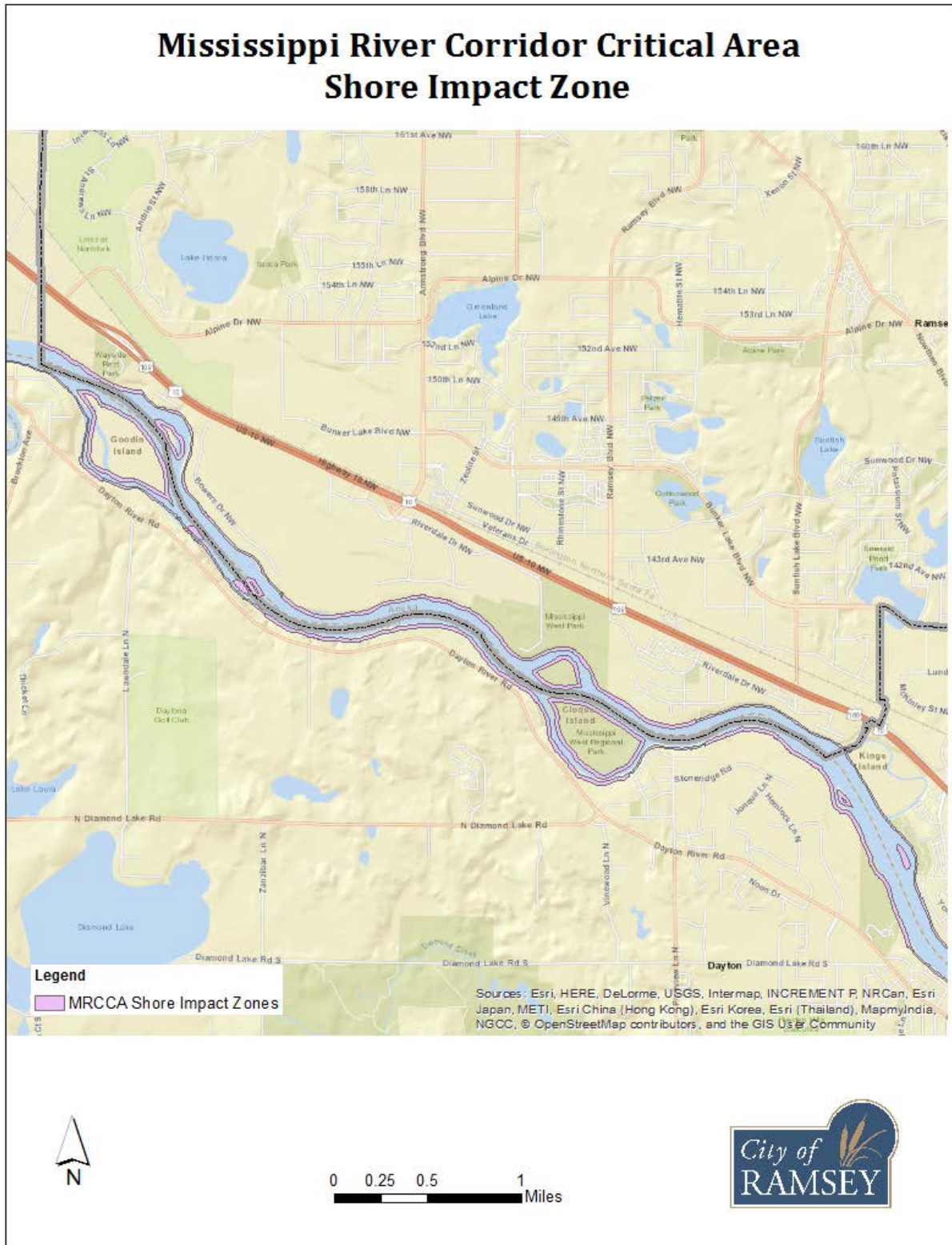


Figure 3: Floodplains and Wetlands

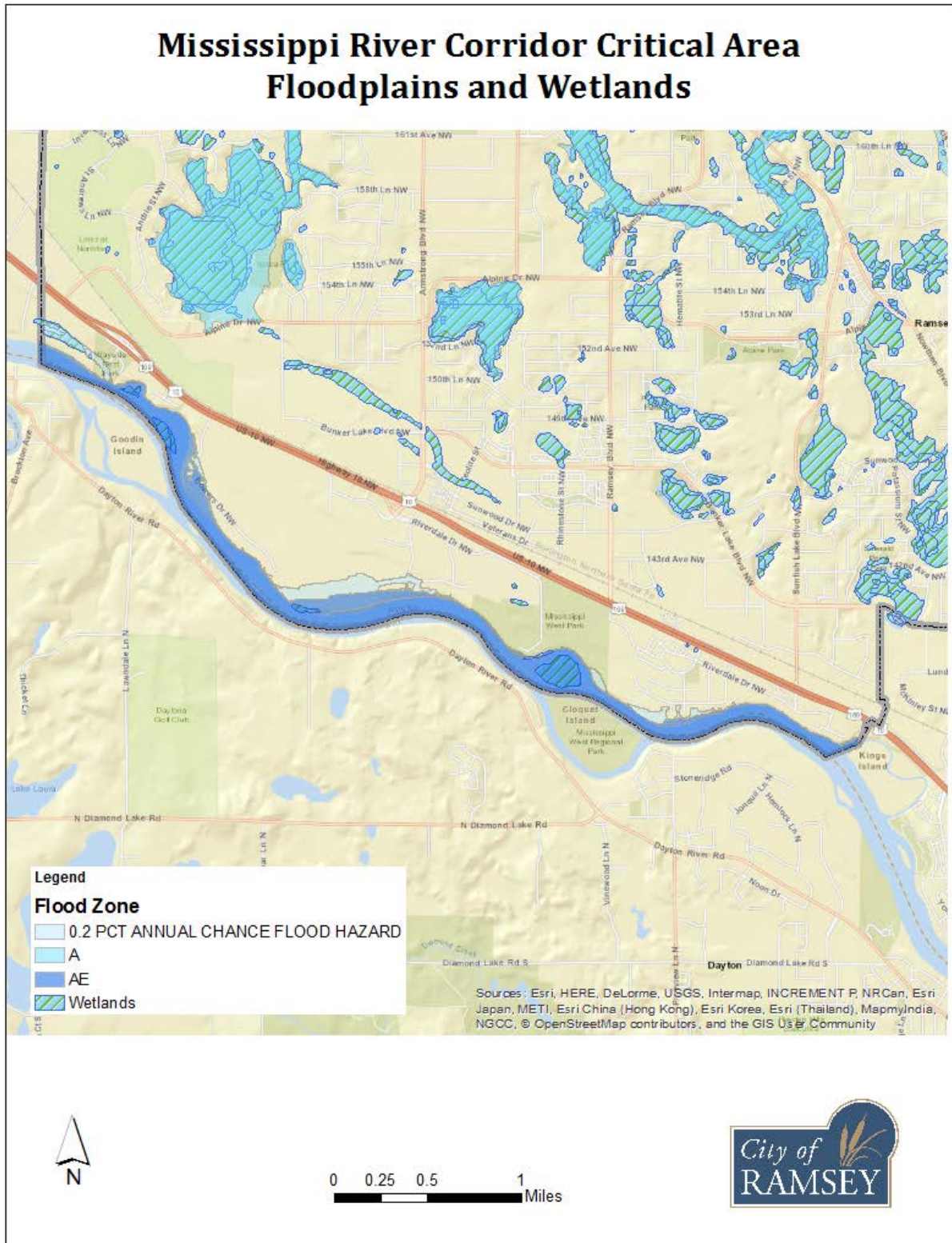


Figure 4: Confluence with Key Tributaries

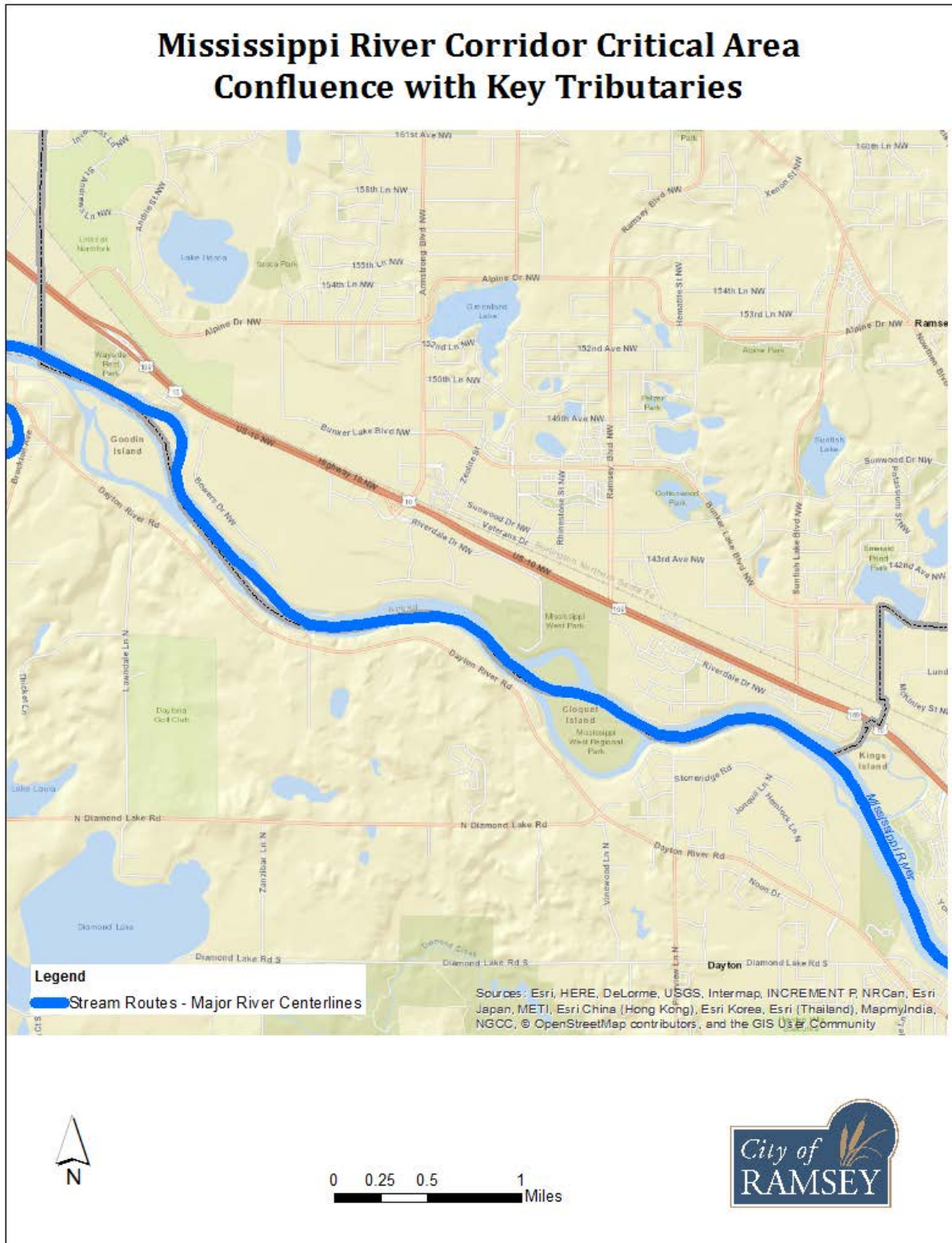
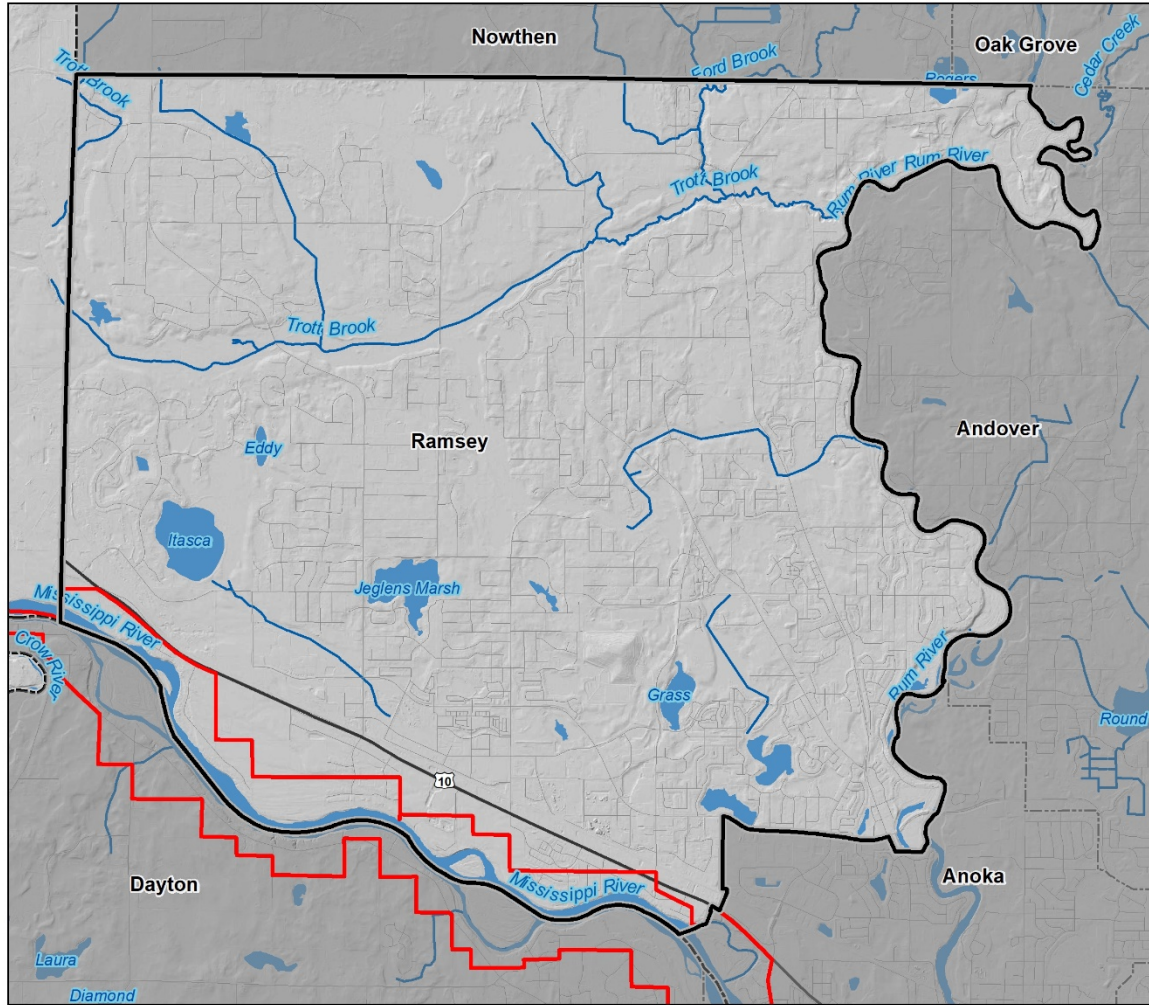


Figure 5: Natural Drainage Areas

Mississippi River Corridor Critical Area - Major Natural Drainage Routes City of Ramsey, Anoka County



- MRCCA Boundary
- Background Layer: MnGEO Hillshade (LIDAR)
- ~ Streams (All Types - Perennial & Intermittent)
- Lakes and Major Rivers
- County Boundaries
- City and Township Boundaries
- NCompass Street Centerlines

Figure 6: Bluffs and Bluff Impact Zones

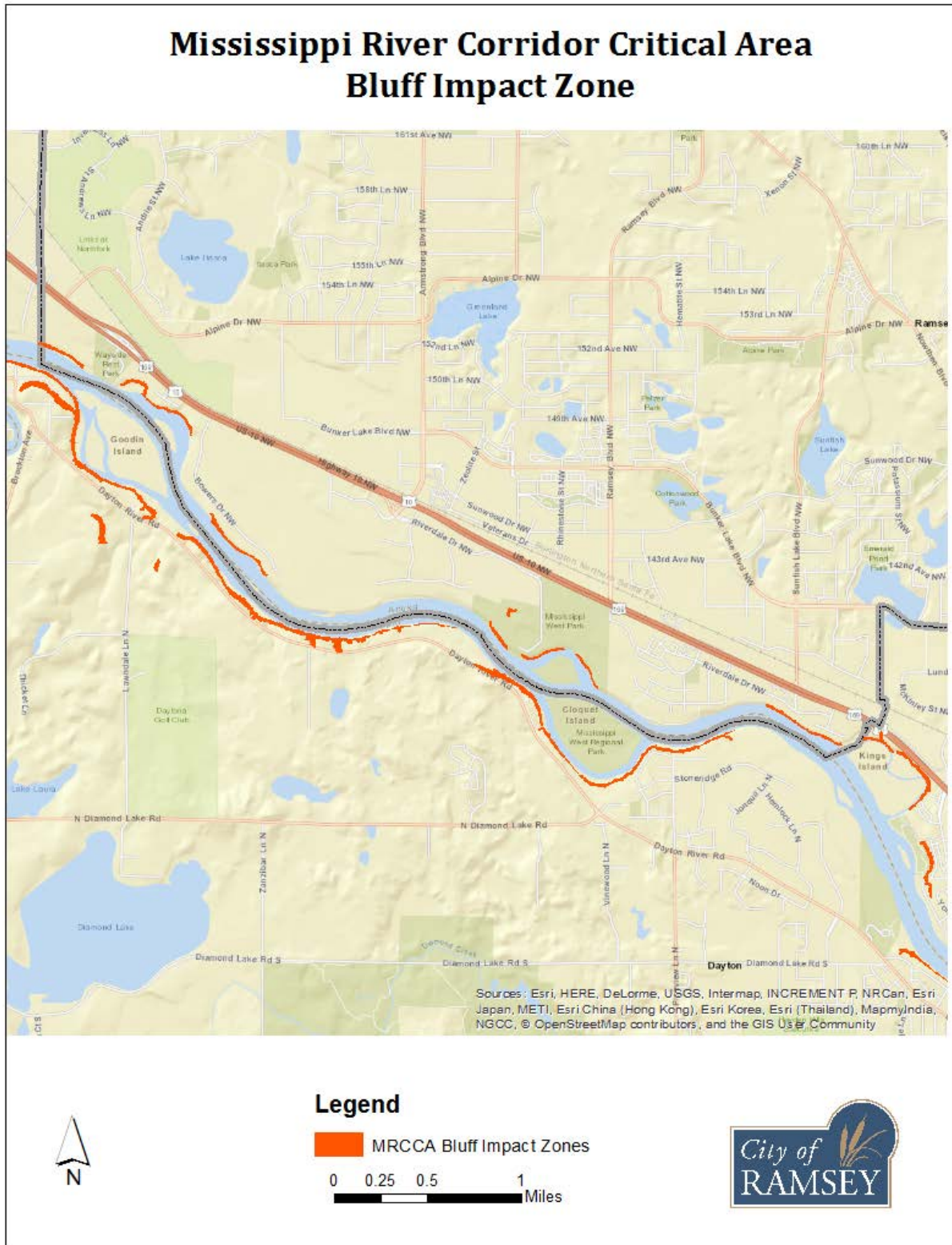
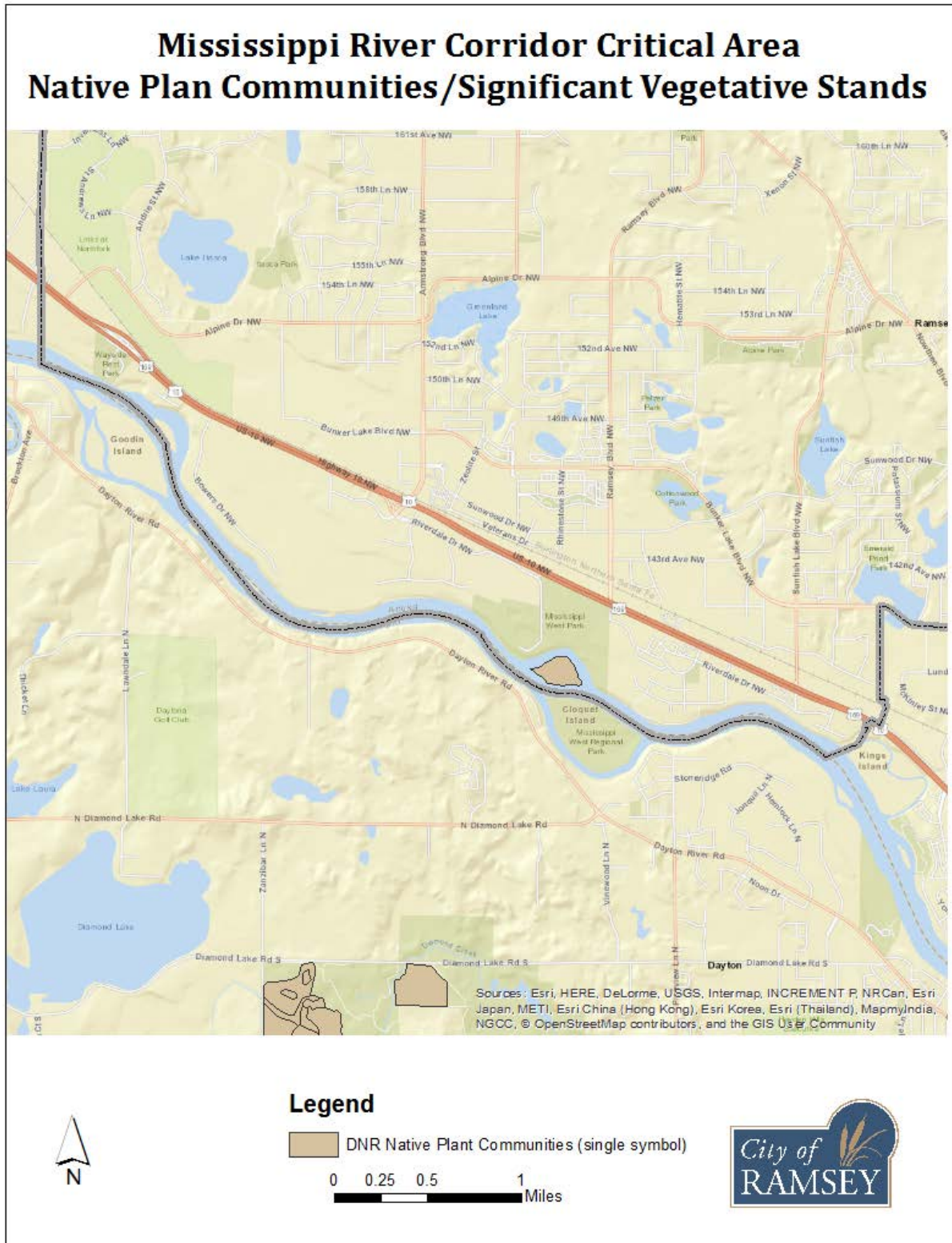


Figure 7: Native Plan Communities & Significant Existing Vegetative Stands



Public River Corridor Views

General Overview

Views Toward River from Public Places

Views Toward Bluffs from River

Rivlyn Neighborhood



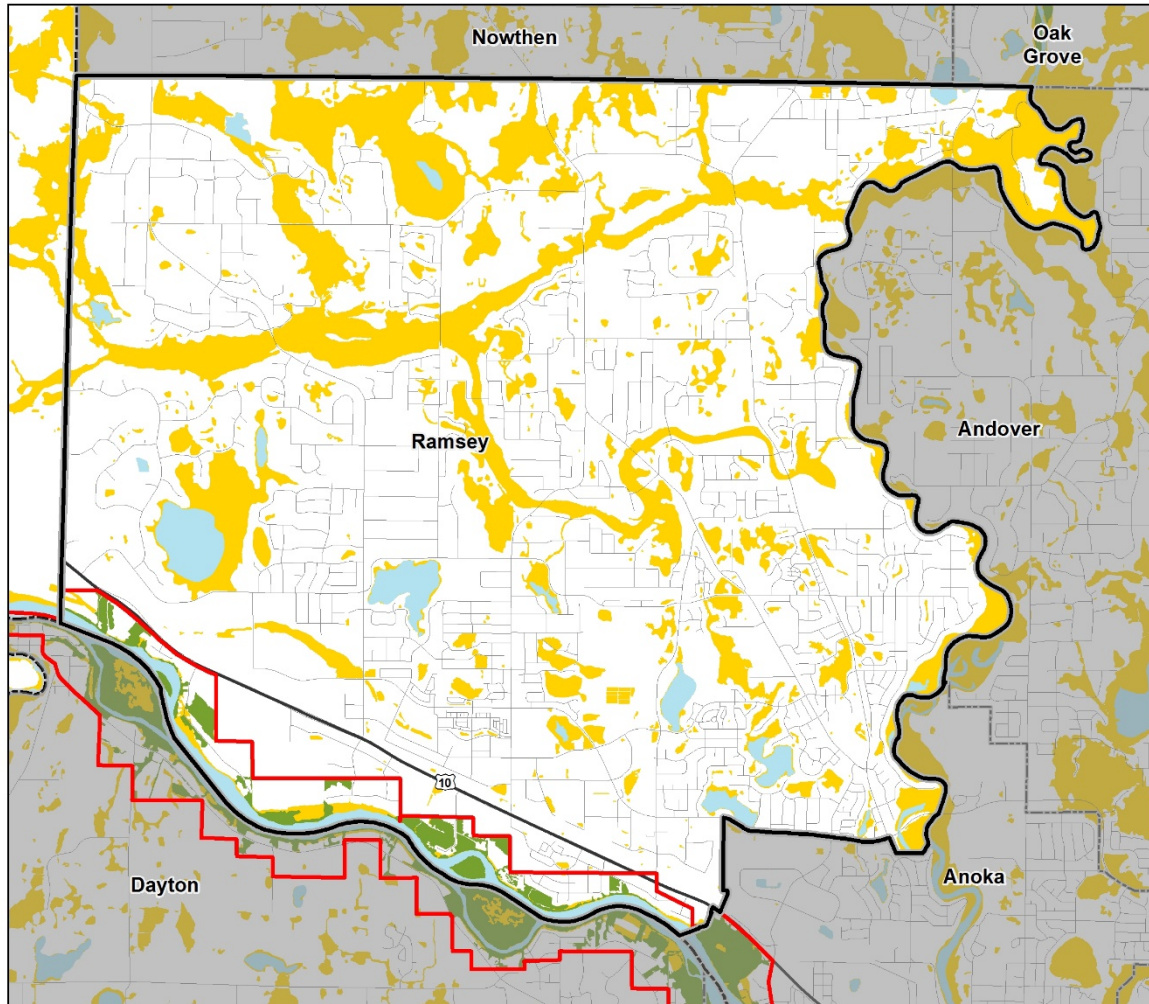
Other Important Views

Priorities for Restoration

Ramsey's priority for restoration within the Corridor is protecting the Corridor from significant erosion as identified by the 2017 Anoka Conservation District Mississippi River Shoreline Inventory for Ramsey.

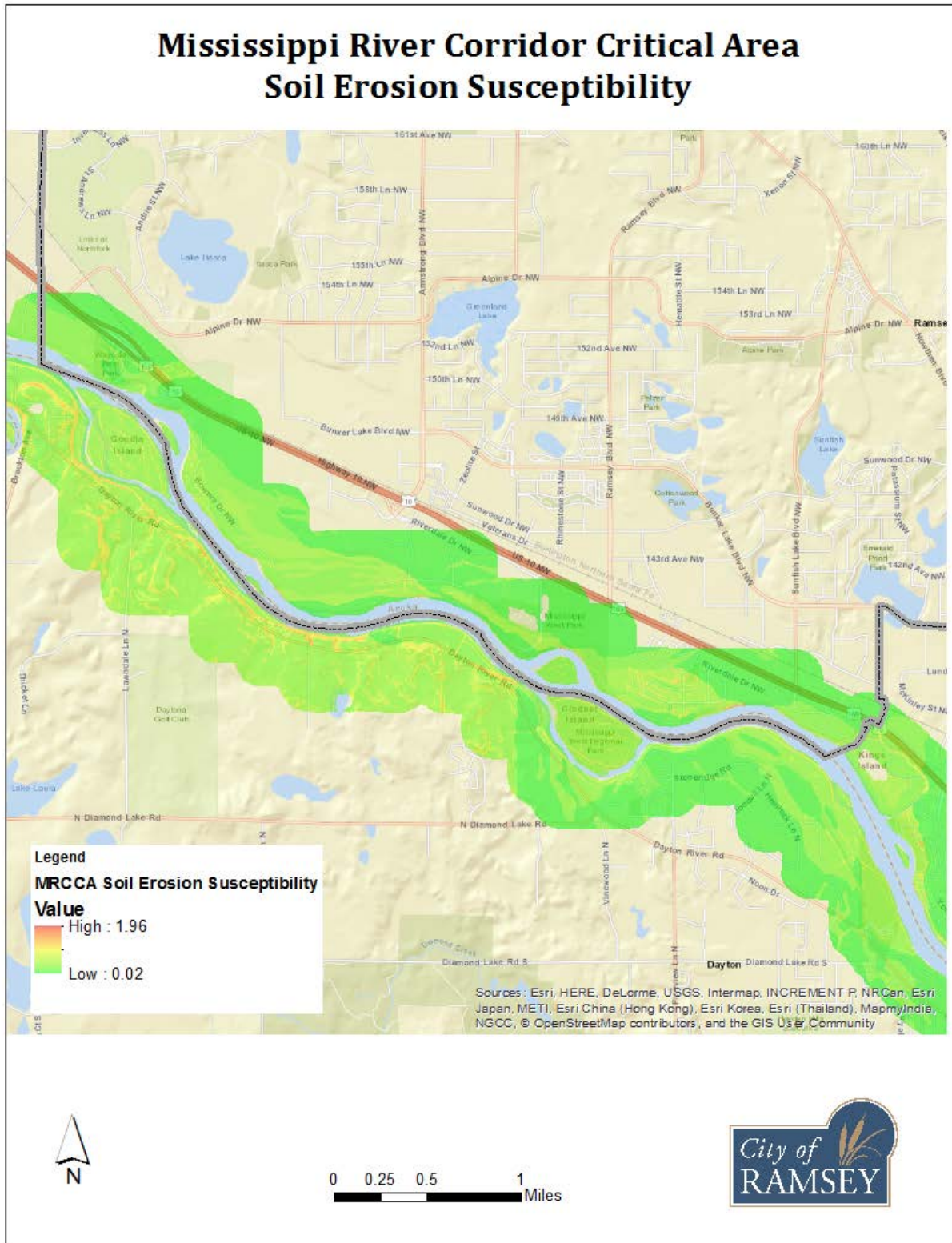
Figure 8: Vegetation Restoration Priorities

Mississippi River Corridor Critical Area - Vegetation Restoration Priorities City of Ramsey, Anoka County



-  MRCCA Boundary
-  DNR Native Plant Communities & Significant Existing Vegetative Stands
-  Vegetation Restoration Priorities (Bluff and shore impact zones, floodplains and wetlands not already covered by native plant communities and significant existing vegetative stands)
-  County Boundaries
-  City and Township Boundaries
-  NCompass Street Centerlines

Figure 9: Soil Erosion Susceptibility



Policies

General

Districts/Land Use

Ramsey will implement the policies of the Critical Area by adopting the new districts within our Zoning Code.

Primary Conservation Areas

Public River Corridor Views

Restoration Priorities

Surface Water Uses

Ramsey will continue to support Anoka County's operation of a Boat Launch along Traprock Street.

Water-Oriented Use

Open Space & Recreation Facilities

Ramsey will continue to support planning and implementation for Mississippi West. Ramsey will continue to own and maintain Riverdale Park. Ramsey will continue to plan for a new municipal park along the Mississippi River between the Alpaca Estates and Bowers neighborhoods.

Transportation & Public Utilities

Ramsey will continue to support future planning for the future Mississippi River Crossing to the City of Dayton in Hennepin County.

Ramsey will continue to support Connexus Energy's electric transmission line across the Mississippi River to the City of Dayton.

Implementation

ACTION	TIMEFRAME
Ordinance/City Code Updates	
Amend MRCCA Overlay District (City Code)	2019
Amend Zoning Map	2019
Ordinance/City Code Administration	
Establish General Land Use Review Procedures	2019
Develop Administrative Procedures for Shoreline Stabilization	2019
Actively communicate with other communities to protect views they have identified in your community that are valuable, and vice versa.	2019
Establish a vegetation permitting process that includes permit review procedures to ensure consideration of restoration priorities identified in this plan in permit issuance, as well as standard conditions requiring vegetation restoration for those priority areas.	2020
Establish process for evaluating priorities for natural vegetation restoration, erosion prevention and bank and slope stabilization, or other restoration priorities identified in this plan in CUP, variances and subdivision/PUD processes.	2020
Develop visual analysis approach for CUPs for additional height in the RTC and UM districts (if applicable), as well as for proposed PUDs and variances.	2020
Develop a system for reviewing, tracking, and monitoring open space required as part of the subdivision process.	2020

ACTION	TIMEFRAME
Education and Outreach	
Create Informational Packet	2019
Develop a Communications Plan	2019
Create New MRCCA Webpage	2019
Create Signage Package for Public Places	2020
Capital Improvements	
Update Capital Improvement Program to Reflect MRCCA Plan Update	2019
Include Transportation Corridors Within MRCCA in CIP	2019
Land Acquisition	
Create Land Acquisition Plan for Select Parcels	2020
Additional Initiatives	
Adopt Surface Water Regulations	2019
Conduct Additional Research	??
Coordinate Jurisdictional Planning Efforts	??
Conduct Master Planning Efforts	??
Conduct Corridor Planning Efforts	??

Meeting Date: 03/12/2018

By: Tim Gladhill, Community Development

Information

Title:

Review Updated Economic Development Plan

Purpose/Background:

The purpose of this case is to review an updated draft of the Economic Development Plan.

Observations/Alternatives:

In late 2017, the original draft of the Economic Development Plan was brought forward to the Economic Development Authority (EDA). The EDA then updated long-range economic development vision and goals and focused on a more strategic level. The document was then updated to reflect the new strategic direction as recommended by the EDA. The EDA is currently working on updating content in the Retail Development section of the Plan. This document will be brought forward again in April for review.

Recommendation:

Provide comment and direction on the updated draft.

Action:

Provide comment and direction on the updated draft.

Attachments

Economic Development Plan

Form Review

Inbox	Reviewed By	Date
Tim Gladhill	Tim Gladhill	03/09/2018 09:48 AM
Form Started By: Tim Gladhill		Started On: 03/08/2018 09:28 AM
Final Approval Date: 03/09/2018		

City of Ramsey 2040 Comprehensive Plan Update

Economic Development Plan

Background on this Document

This document is a draft of the narrative to be used in the 2040 Comprehensive Plan Update. This is not a final version or actual layout. This document will be reviewed and revised multiple times. The City will try to add additional maps and figures to better tell the story of this vision.

Ramsey's Long Range Imperatives

Four key themes have emerged as part of this Comprehensive Plan Update that transcend each section our Vision. Each Initiative, Tactic, and Policy should relate to one of these four Imperatives.

1. Rural Character and Urban Growth Balance
2. An Active Community (Parks, Recreation, and Open Space)
3. A Connected Community (Transportation)
4. A Positive Learning Environment



Economic Development Initiatives

1. Maintain and Expand our Employment Base
2. Increase and Construct Retail Options for Residents and Businesses
3. Improve Highway 10
4. Complete Built-Out of The COR according to the approved Development Plan.

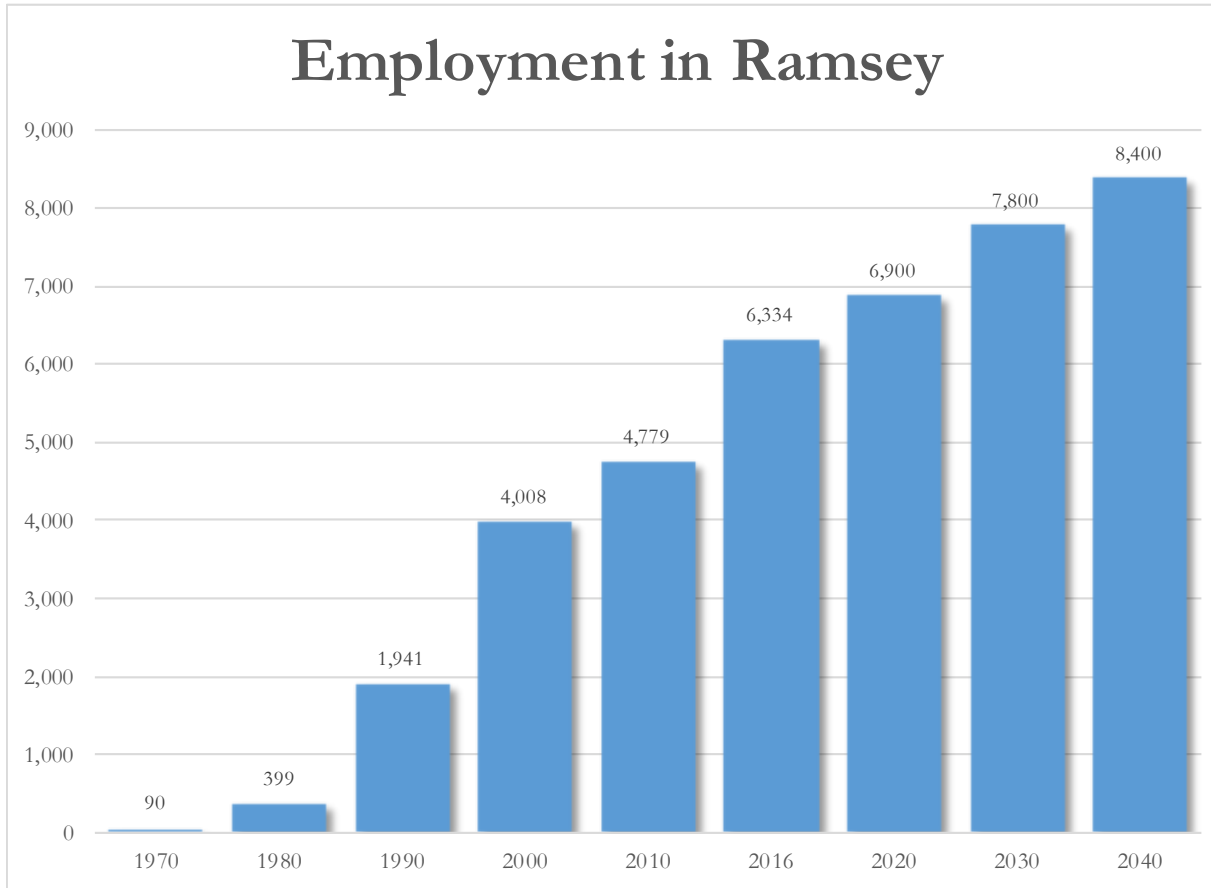
5. Improve the Image of Ramsey and its Neighborhoods, Business Districts, and Key Corridors
6. Create a Robust Offering of Recreational Opportunities that benefit Businesses.



Economic Development Outlook

Ramsey has an estimated employment base of 6,334 employees working in Ramsey and approximately 634 acres of industrial land.

Figure 1: Employment Forecasts



Source: U.S. Census Decennial Survey, U.S. Census American Communities Survey, Metropolitan Council Forecasts



Industrial Development

Existing Industrial Conditions

Ramsey/Anoka Industrial Park.

Ramsey's existing industrial park area borders another large industrial park in the City of Anoka. Highlights of the combined industrial park area are below.

- Approximately 1,000 acres
- Approximately 15,000 jobs
- Hundreds of businesses, with a high concentration of manufacturing

Future Industrial Opportunities

Employment growth is expected to continue to grow through 2040. The current estimated employment within Ramsey is 6,334 jobs. The number is expected to grow 8,100 jobs in the year 2040.

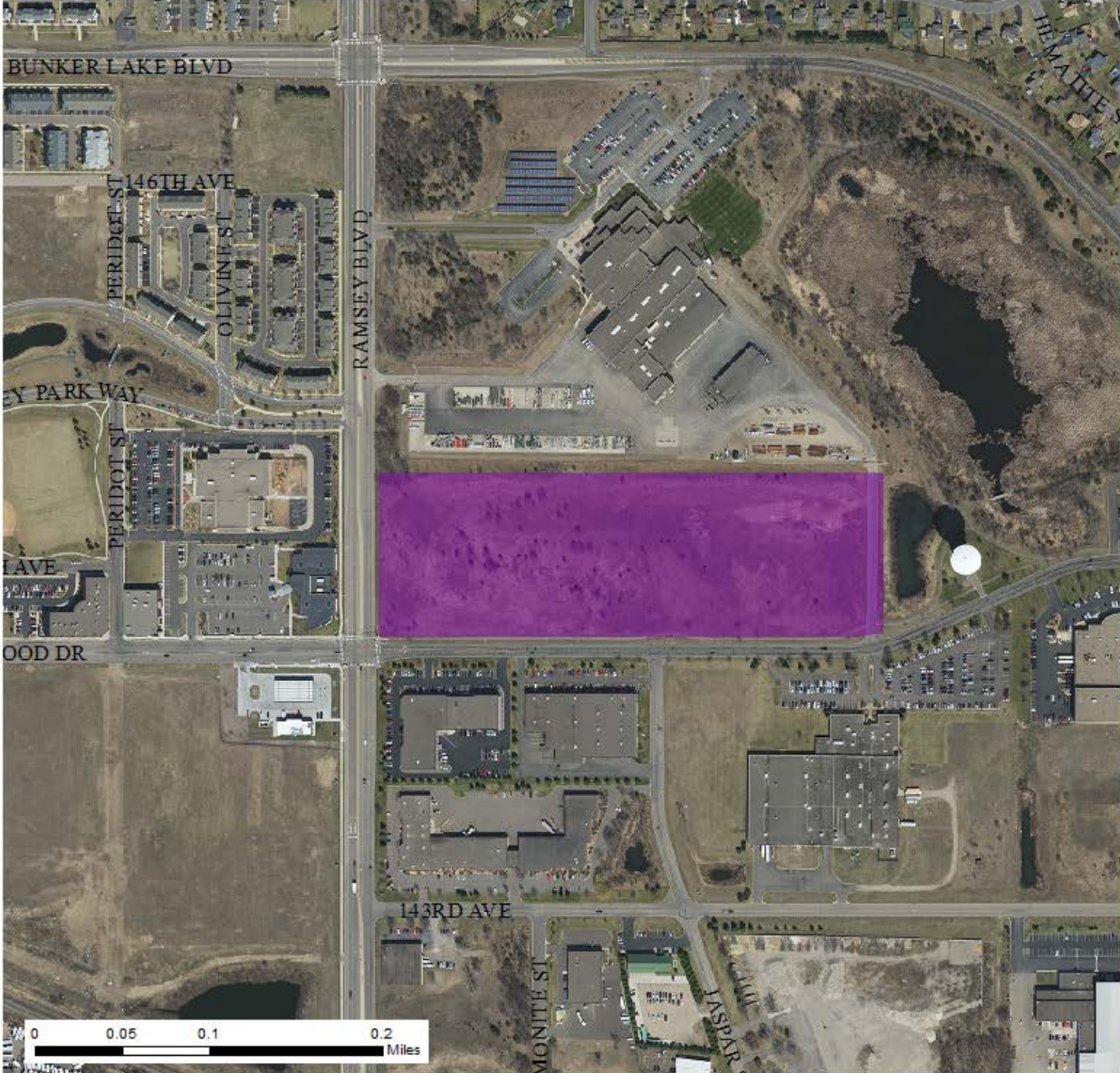
Ramsey has been fortunate to be extremely successful in both greenfield development and redevelopment. Ramsey's supply of industrial land guided by the 2030 Comprehensive Plan is extremely low. In response, Ramsey amended its 2030 Comprehensive Plan to guide an additional 115 acres for future employment growth.

Highlights of existing employment growth opportunities include, but are not limited to the following.

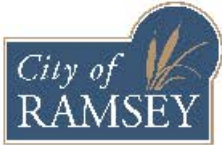
- AEC Energy Park (15 Acres)
- Bunker Lake Industrial Park (140 Acres)
- Highway 10 Business Park (150 Acres)
- Jaspar Industrial Park (9 Acres)



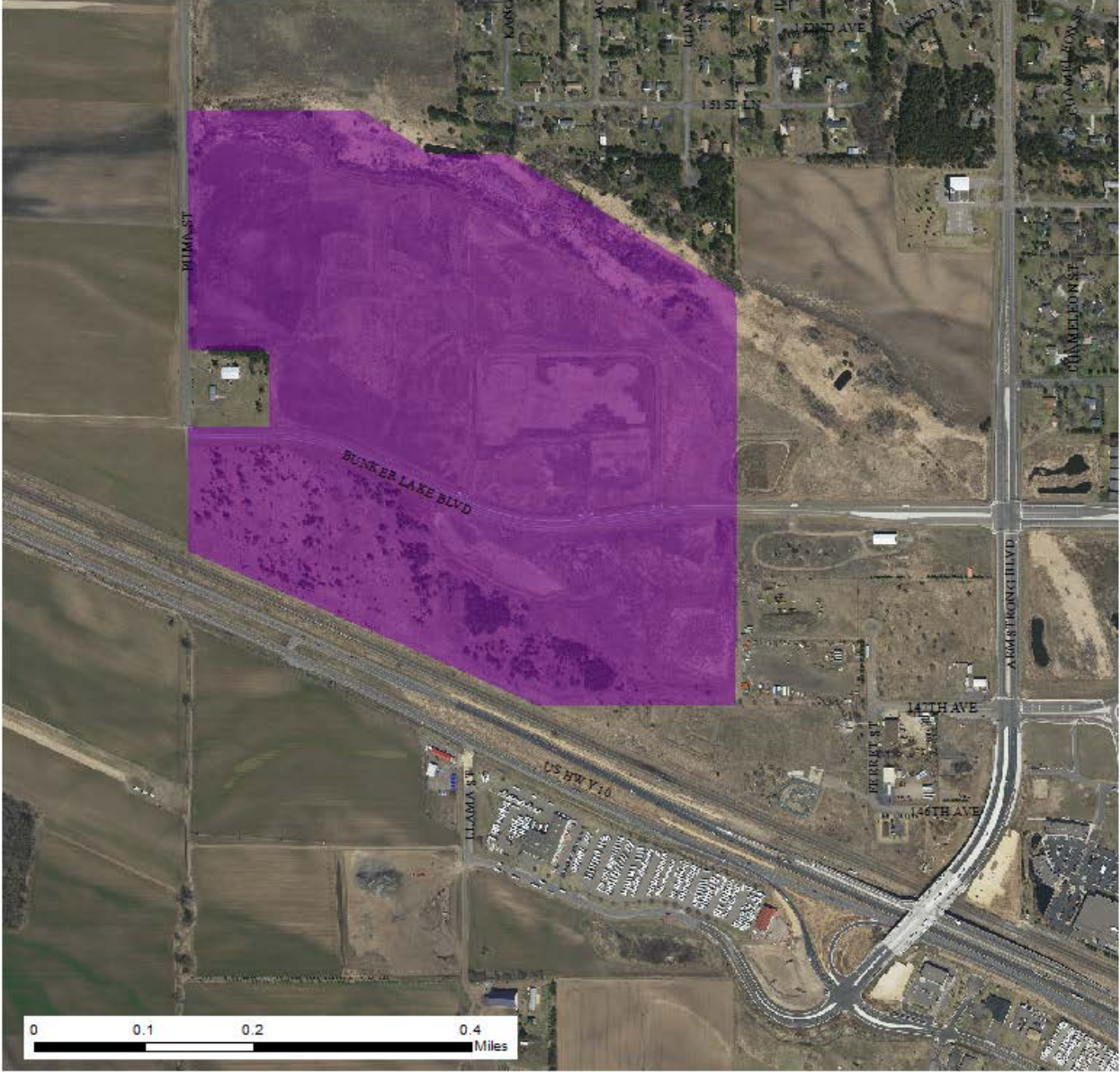
Future Industrial Opportunities



Opportunity
AEC Energy Park



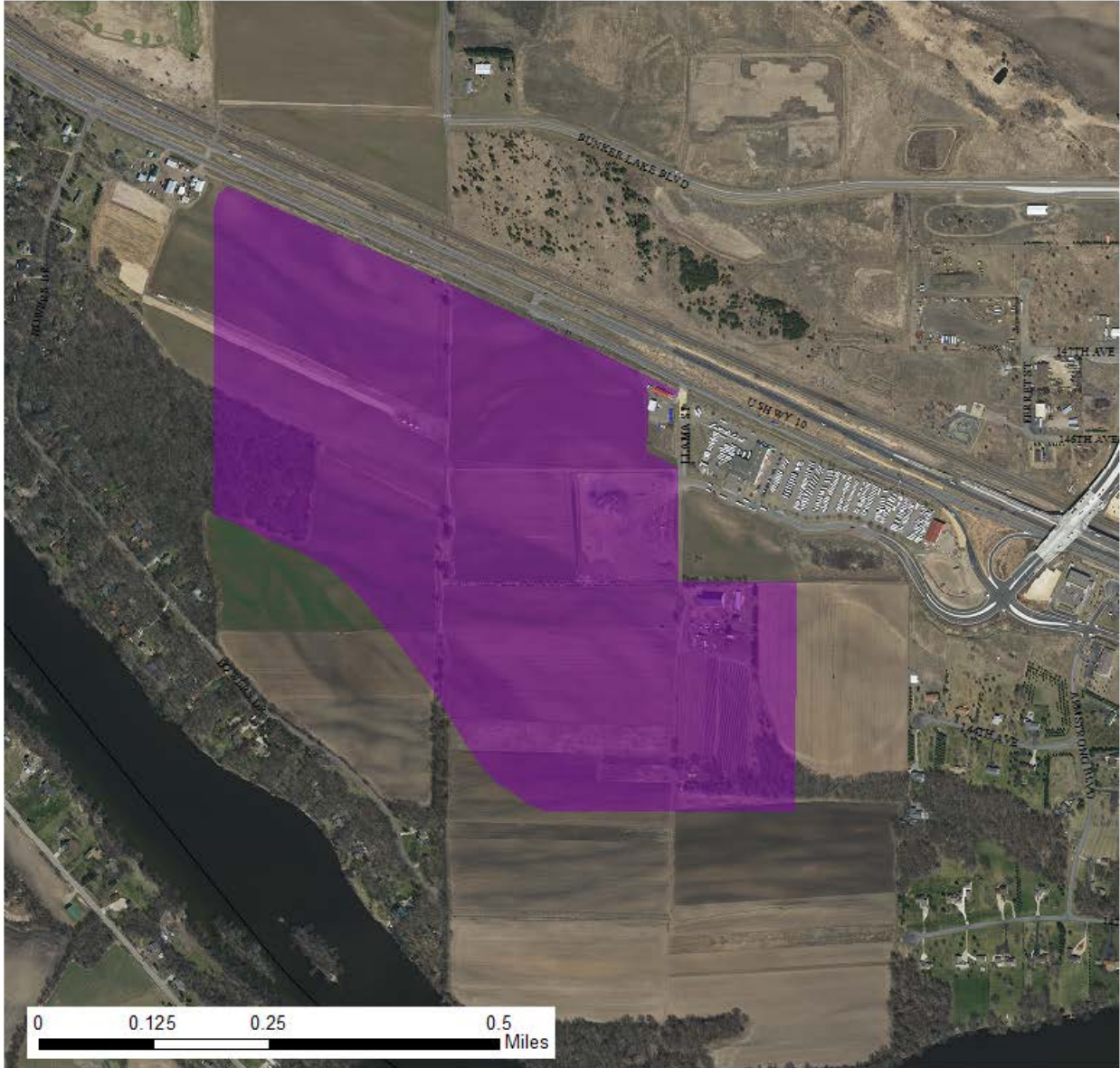
Future Industrial Opportunities




Opportunity
Bunker Lake Industrial Park



Future Industrial Opportunities

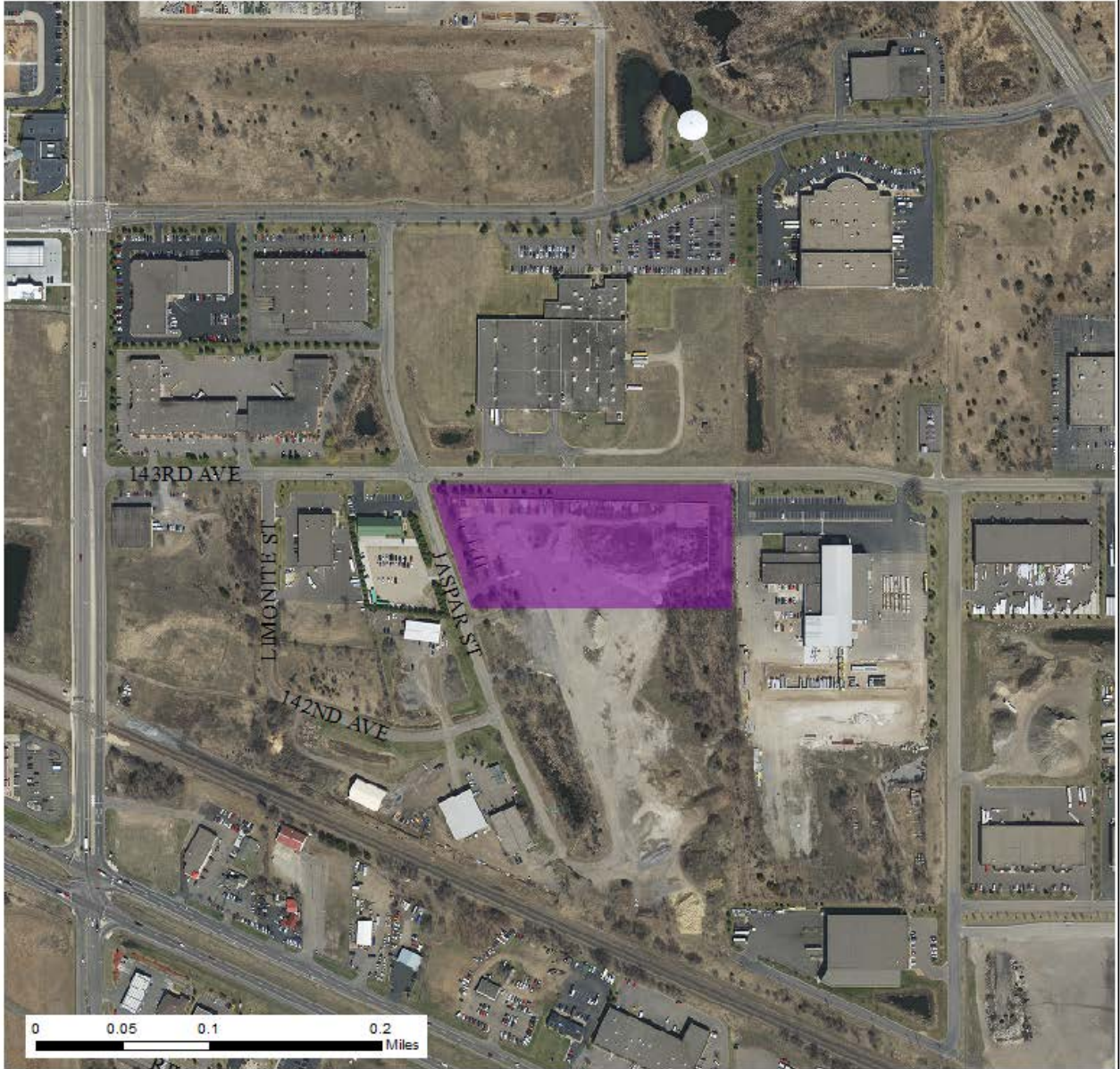


Opportunity

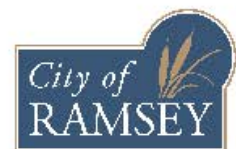
 Highway 10 Industrial Park



Future Industrial Opportunities



Opportunity
Jaspar Industrial Park



Retail Development

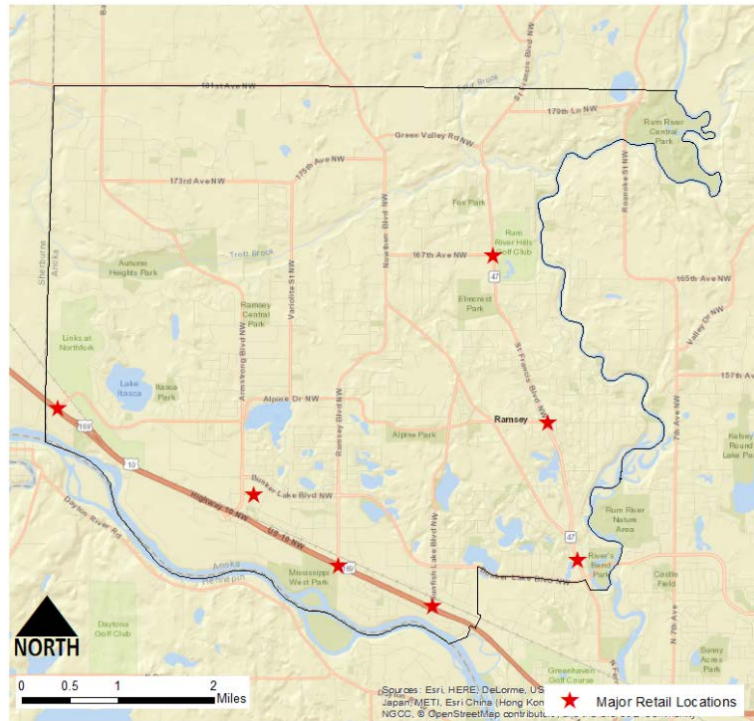
Existing Retail

Primary retail nodes are indicated on the map below. The City has approximately 125 acres of developable land available for development of new retail opportunities.

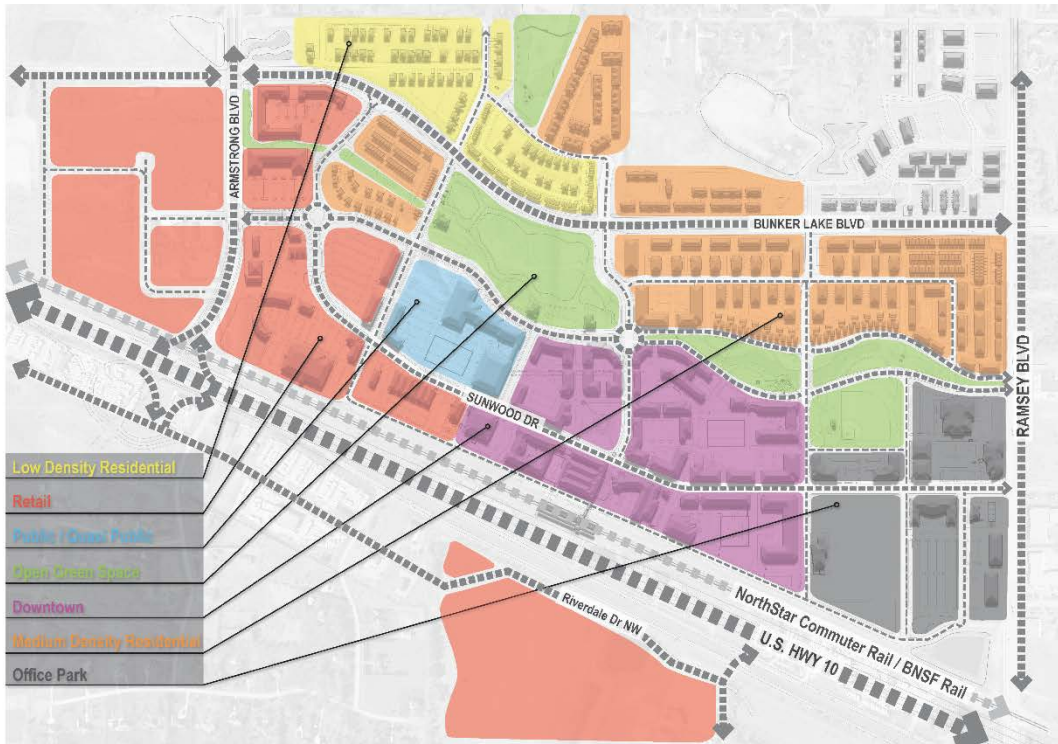
Market Conditions in Ramsey

Ramsey's Market Area for retail growth has a positive outlook, but is constrained by several factors. While the Mississippi River and Rum River are some of Ramsey's primary assets, they do constrain Ramsey's Retail Market Area, as these physical barriers restrict access for many in close proximity.

Retail Opportunities

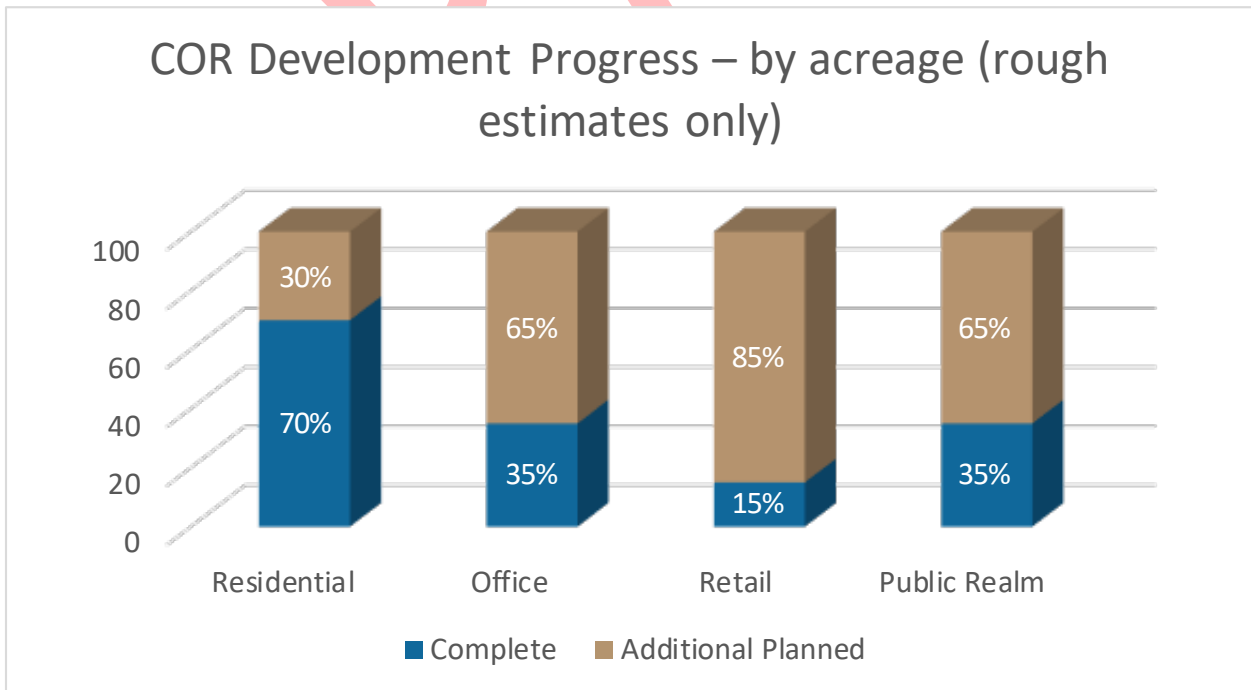


Future Retail Opportunities
The COR



The COR Land Use

Table 1: Planned Growth in The COR



Rum River Hills (167th Avenue/TH 47 Retail Node)

The Rum River Hills Neighborhood is anchored by a small retail node at the intersection of 167th Avenue and Saint Francis Boulevard (T.H. 47). For a number of years, Ramsey has analyzed how to best revitalize this node that has experienced a high rate of vacancy and blight. This node has seen some private reinvestment in recent years. The Rum River Hills Golf Course has also expressed an interest in redeveloping a small portion of their land for residential development.

Rum River Hills Neighborhood Goal

To improve and/or remove blight from the retail node and encourage sustainable market-driven redevelopment that will benefit the entire City of Ramsey.

Rum River Hills Neighborhood Vision

Ramsey's vision for the neighborhood is a mixture of residential and retail uses. Residential users may include single family residential, townhomes, or senior living units as directed by the market. Retail will include a market driven neighborhood commercial node. Redevelopment should include a connection to Elmcrest Park and/or nearby trails where feasible.

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Final Draft Note:

A series of 'Site Profile Maps' will be added here. These 'Site Profile Maps' are similar to the individual site maps in the Industrial section of this Chapter.

- The COR
- South of Highway 10/South of Rail Station
- Highway 10 Corridor
- Bunker Lake Boulevard/TH 47
- Alpine Drive/TH 47
- 167th Avenue/TH 47
- Anoka Border – Highway 10
- Elk River Border – Highway 10

DRAFT

Economic Development Tools

The City of Ramsey has a number of financial tools available for economic development projects. Below is an overview of the most commonly used economic development tools.

GAP FINANCING:

The City's RLF and the DEED MIF programs are used to fill the financial "gap" of a particular project. A financial gap occurs when private financing and/or owner equity cannot fund an entire project. Commonly, these programs are used to purchase equipment; however, other eligible uses exist. Interest rates and terms are negotiable.

DEED JOB CREATION FUND:

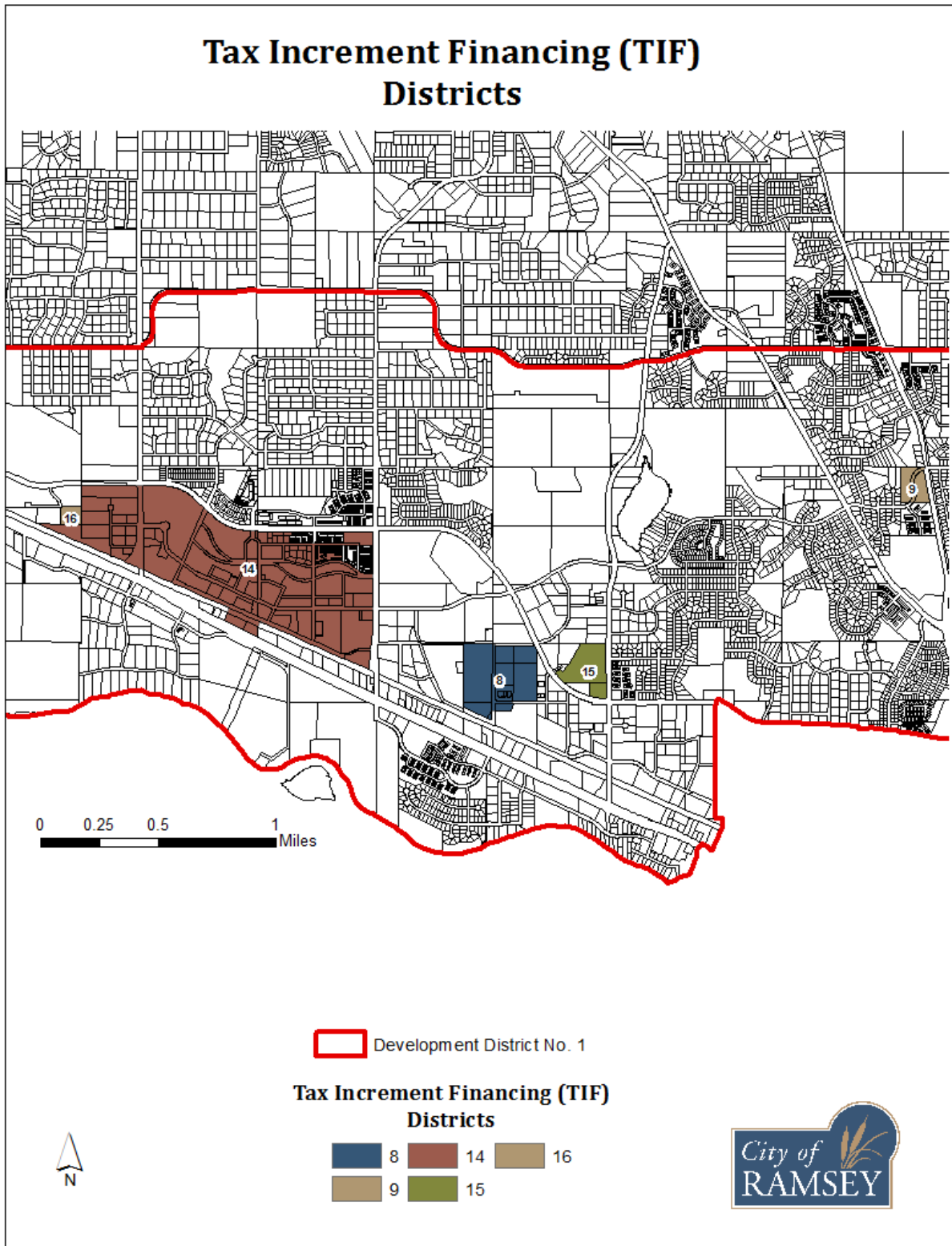
DEED assistance to projects that have capital investment and provide well-paying jobs. Program would allow for a company to receive a 5% rebate on capital expenditures (construction costs, materials etc.) up to \$500,000. In addition, this program allows for up to \$500,000 in job creation rebates based upon jobs created and their salary levels.

PROPERTY TAX PROGRAMS:

Tax abatement and TIF are local tax programs typically used for public infrastructure or land acquisition costs. In general, both programs work by capturing property taxes generated by a particular parcel then dedicating said tax revenue for a specific project cost.

Eligibility for financing tools based on the merit of an individual project, compliance with specific program requirements and in many cases approval from the Ramsey EDA and City Council. The City of Ramsey targets quality projects with high quality job growth. Typically, projects require owner equity and/or private financing. Most programs require specific job creation goals and annual reporting.

Tax Increment Financing
Figure 2: Tax Increment Financing District



Economic Development Implementation

The Metropolitan Council’s Regional Development Framework, ThriveMSP 2040, outlines roles for the Metropolitan Council and Ramsey for land use policy. Specific to land use policy, the Metropolitan Council has set a goal for the region to achieve Economic Competitiveness.

Ramsey Role	Metropolitan Council Role
<ul style="list-style-type: none"> • Consider how local efforts to focus economic development strategies along existing commercial centers (historic downtowns or commercial corridors) can contribute to the region’s overall economic competitiveness through enhanced integration of local and regional planning efforts. • Protect sites for highway-, river- and rail-dependent manufacturing and freight transportation needs from incompatible uses and identify local land supply and transportation needs for effective use of those sites. • Identify important multimodal intersections, alternative freight routes, key intersections, and other existing opportunities that may contribute to local and regional economic competitiveness. 	<ul style="list-style-type: none"> • Invest in regional amenities and services, including transit, regional parks and trails, and bikeways to support the Emerging Suburban Edge area as an attractive place to locate and do business. • Promote local planning around key intersections, regional infrastructure, and business needs. • Support the development of workforce housing to provide nearby housing options for employees of local employers. • Convene interested partners to further strategies towards increasing regional competitiveness and include discussion of how Emerging Suburban Edge communities can contribute to the region’s overall economic growth.

Economic Development Tactics

- Maintain and Expand our Employment Base
 - Continue our Business Retention and Expansion Efforts.
 - Build Out the Bunker Lake Industrial Base.
 - Plan for the Highway 10 Business Park (next Business Park after Bunker Lake Industrial Park).
 - Make sites shovel ready.
 - Provide incentives to achieve our economic development goals.
 - Be flexible with zoning.
- Increase Retail Options for Residents and Businesses
 - Continue and Expand Current Marketing and Recruitment Efforts for New Retailers.
 - Improve Access and Visibility for Retailers from Key Corridors.
 - Consider free land and incentives.
 - Directly recruit businesses.
 - Execute a marketing campaign to draw businesses.
 - Coordinate with existing efforts (Anoka County, DEED, Chambers of Commerce, etc.)
- Improve Highway 10
 - Establish a Stakeholder Group for Highway 10.
 - Improve Traffic Conditions (Complete Highway 10 Traffic Plan).
 - Create a sustainable funding plan for right-of-way acquisition and construction.

- Remove Blight and Public Nuisances (Complete Highway 10 Land Use Plan).
- Complete Built-Out of The COR according to the approved Development Plan.
 - Complete the Development Plan Update.
 - Continue Current Recruitment Efforts.
- Improve the Image of Ramsey and its Neighborhoods, Business Districts, and Key Corridors
 - Improve signage.
 - Grade separate rail crossings to eliminate physical barriers.
 - Remove Blight and Public Nuisances at the Rum River Hills Node.
 - Remove Blight and Public Nuisances at the Highway 47 Corridor.
 - Improve Relationships Communitywide to Remove Blight and Public Nuisances.
- Create a Robust Offering of Recreational Opportunities that benefit Businesses.

Ongoing Policies

- Organization should be business-friendly (City Council, Advisory Boards, Staff)

DRAFT

Comp Plan Steering Committee

2. 5.

Meeting Date: 03/12/2018

By: Tim Gladhill, Community Development

Information

Title:

Upcoming Meeting Reminders

Purpose/Background:

The following are meeting reminders for important upcoming dates.

Monday, April 9	Public Workshop
Thursday, May 3	Public Hearing (Planning Commission)
?Monday, May 14	Comprehensive Plan Steering Committee
Tuesday, May 22	City Council Considers Approval for Official Review
June to December	Adjacent Jurisdictional Review
December 31	Deadline to Submit to Metropolitan Council ?
Early 2019	Approval by the Metropolitan Council Final Approval by the City

Observations/Alternatives:

Staff suggests a joint meeting in May between the Planning Commission, Steering Committee, and City Council prior to final adoption for adjacent review.

Recommendation:

No action requested.

Action:

No action requested.

Attachments

No file(s) attached.

Form Review

Inbox

Tim Gladhill
Form Started By: Tim Gladhill
Final Approval Date: 03/09/2018

Reviewed By

Tim Gladhill

Date

03/09/2018 09:48 AM
Started On: 03/09/2018 09:38 AM