

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."

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## 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.

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## 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
<b>Total Housing Units</b>	<b>8,776</b>

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
<b>Total Affordable Units</b>	<b>6,724</b>

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

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### 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
<b>Total Housing Units</b>	<b>8,776</b>

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
<b>Single Family Housing Units</b>	<b>8,462</b>	<b>96%</b>
1-unit, detached	7,169	82%
1-unit, attached	1,293	15%
<b>Multi-Family Housing Units</b>	<b>314</b>	<b>4%</b>
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%
<b>Total Housing Units</b>	<b>8,776</b>	

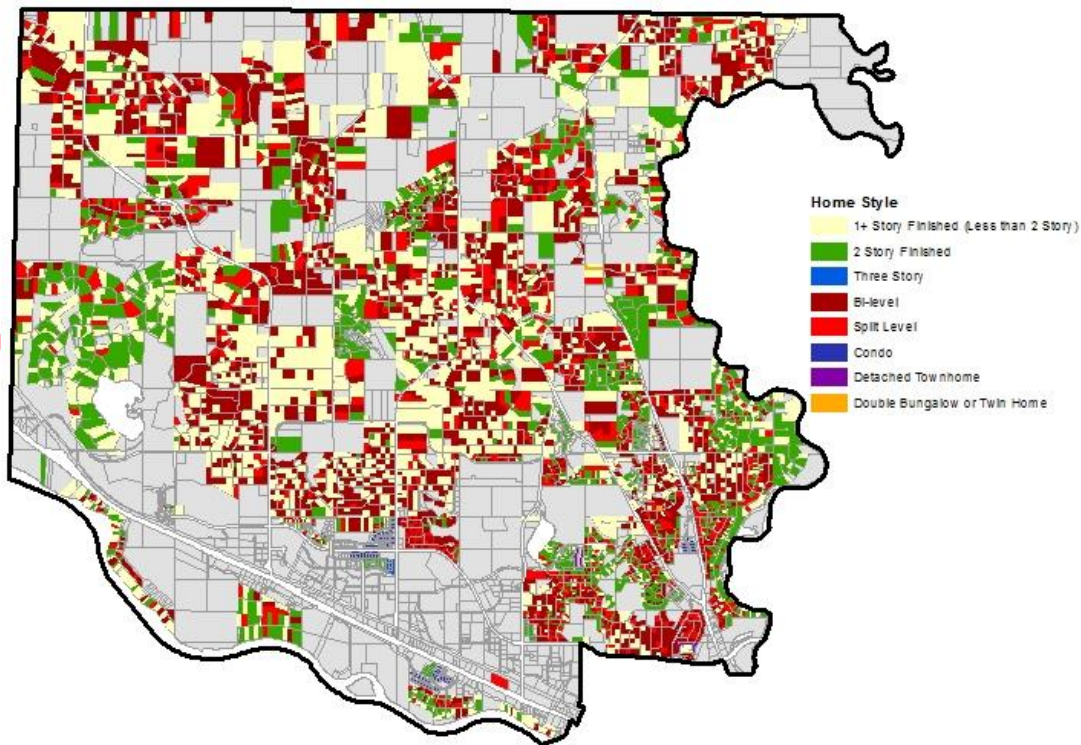
Source: ACS 2016 Estimates

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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
<b>Total</b>	<b>8,635</b>

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.



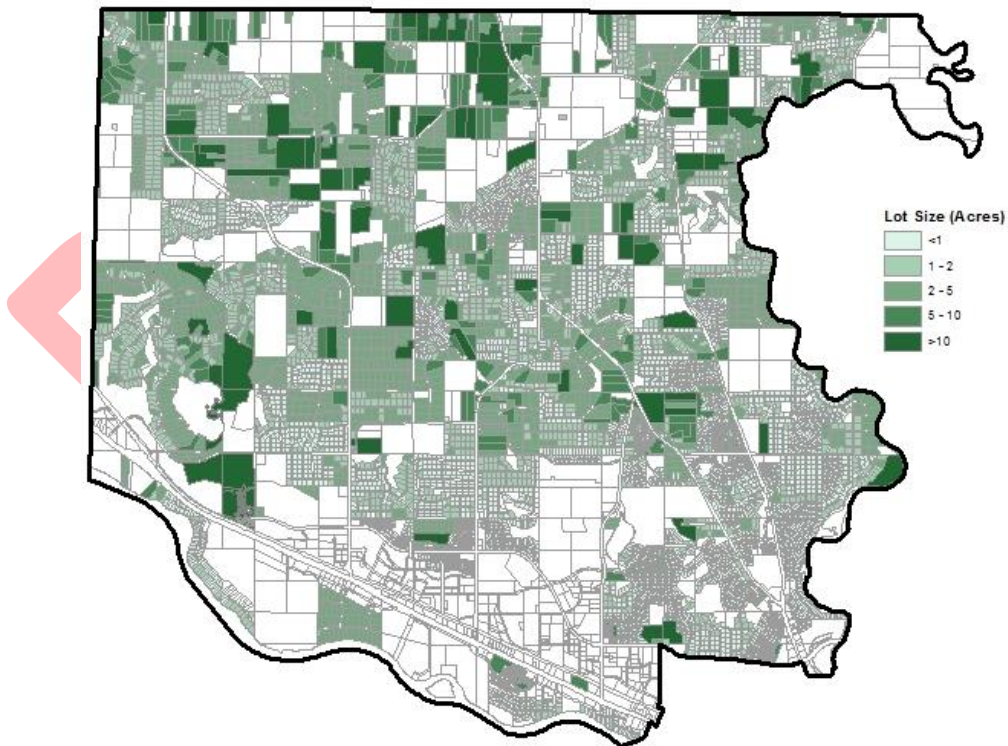
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### Lot Sizes

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
<b>Total</b>	<b>9,202</b>

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
<b>Total Publicly Subsidized Housing Units</b>	<b>102</b>

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 147<sup>th</sup> 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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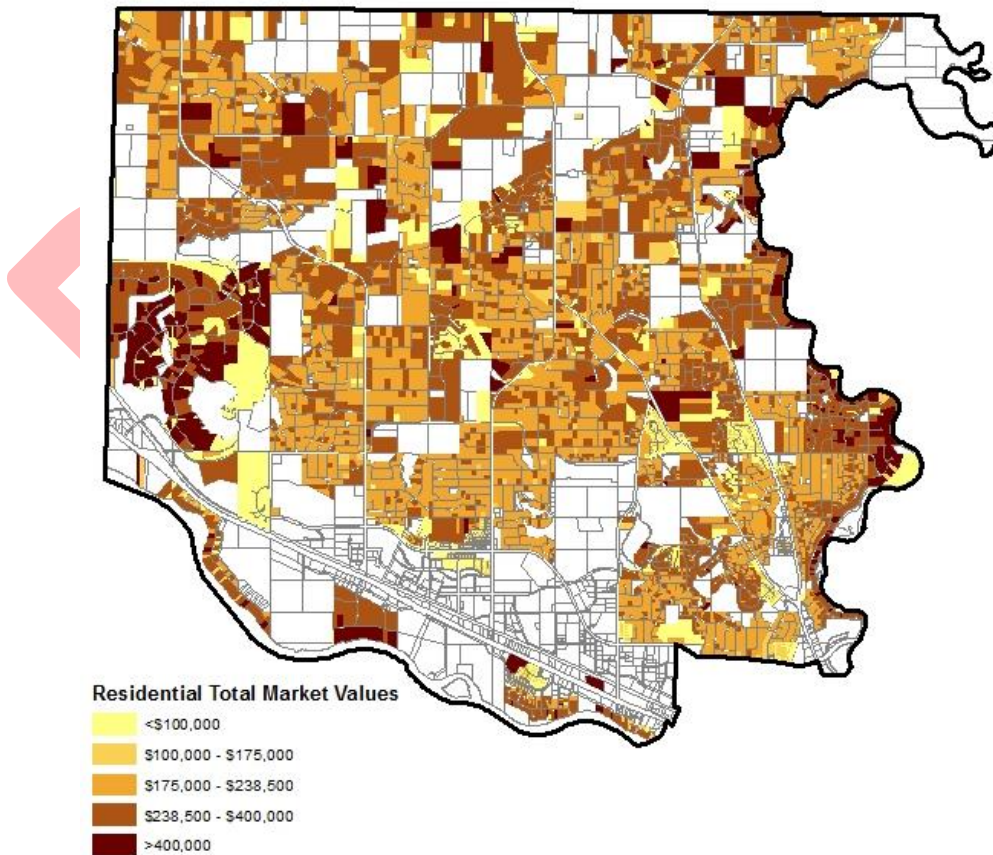
### Assessed Values of Owner-Occupied Housing Units

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	-
<b>Total Units:</b>	<b>7,593</b>	
<b>Median Value:</b>	<b>\$210,200</b>	

Source: ACS 2016 Estimates



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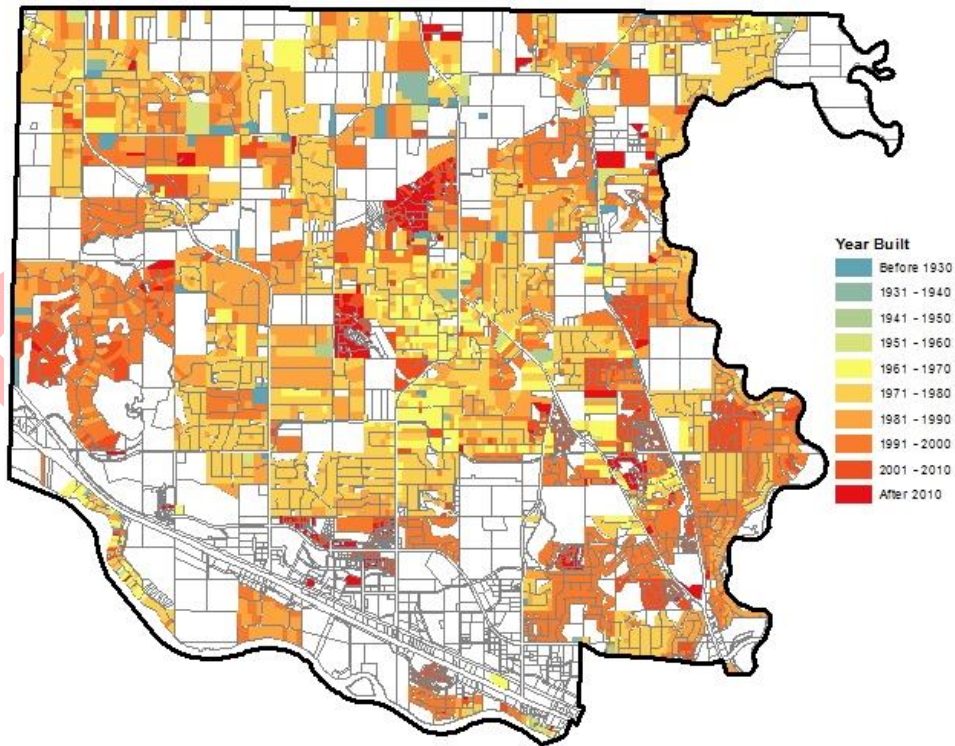
### Housing Age (Single Family Homes)

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%
<b>Total Housing Units</b>	<b>8,776</b>	

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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## 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
<b>Population</b>	23,668	26,400	30,700	34,700
<b>Households</b>	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
<b>Total Units</b>	499

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

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## 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	

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## 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.

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