City of Ramsey
Agenda
Regular City Council
Tuesday, August 27, 2019
7:00 pm
Council Chambers, 7550 Sunwood Drive NW

1. Call to Order

2. Presentation

1. Swearing-In Ceremony for Councilmember Jeff Menth

2. Public Safety Educational Exhibit Appreciation

3. 2019 Happy Days Festival Update

3. Citizen Input

4. Consent Agenda

1. Receive July 2019 Financial Reports General Fund and Enterprise Funds

2. Receive Cash and Investments for Period Ending July 31, 2019

3. Approve Licenses

4. Accept Donations of Public Safety Educational Exhibit

5. Adopt Resolution # 19-207 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of August 8, 2019 through August 21, 2019

6. Adopt Resolution #19-200 Authorizing Partial Payment #1 to Northern Lines Contracting, Inc. for Improvement Project #18-09, COR Infiltration Basin Improvements.

7. Adopt Resolution #19-201 Appointing a Member to the Economic Development Authority

8. Adopt Resolution #19-202 Authorizing Final Payment to Kuechle Underground, Inc. for Improvement Project 18-14, Riverdale Drive Trunk Utility Improvements.

9. Adopt Resolution #19-203 Authorizing Partial Payment #2 to Asphalt Surface Technologies (ASTECH) for Improvement Project #19-01, Ford Brook Estates Street Reconstructions.

10. Adopt Resolution #19-206 Approving a Development Agreement and Snow Storage Easement Agreement for Ramsey Storage Center (Project No. 19-119); Case of Ramsey Storage Center, LLC

11. Adopt Resolution #19-208 Proclaiming Women's Suffrage Ratification Centennial Day

5. Approve Agenda

6. Public Hearing

7. Council Business

1. Presentation of Housing Study by Maxfield Research and Consulting, LLC

2. Receive Update on Metropolitan Council Brownfield Cleanup Grant Award and Discuss Fair Housing Policy Requirement

8. Mayor/Council/Staff Input

9. Adjournment

CC Regular Session **2. 1.**

Meeting Date: 08/27/2019

Information

Title:

Swearing-In Ceremony for Councilmember Jeff Menth

Purpose/Background:

Background: The City held a Special Election on August 13, 2019 to fill the vacant At-Large Council seat. As a result, Mr. Jeff Menth was elected to a partial term ending January 4, 2021. Councilmember Menth was officially sworn in previously in order to allow him to perform his official duties; however, the ceremonial swearing-in will be conducted this evening.

Attachments

No file(s) attached.

Form Review

Inbox	Reviewed By	Date
Colleen Lasher	Colleen Lasher	08/22/2019 10:41 AM
Kurt Ulrich	Kurt Ulrich	08/22/2019 10:59 AM
Form Started By: Katie Schmidt		Started On: 08/10/2019 09:39 AM
Final Approval Date: 08/22/2019		

CC Regular Session **2. 2.**

Meeting Date: 08/27/2019

Information

Title:

Public Safety Educational Exhibit Appreciation

Purpose/Background:

On Friday, April 6th, 2018 at 10:50 pm Ramsey Police & Fire Departments and Allina Paramedics were dispatched to a personal injury accident on Hwy 47 (St Francis Blvd NW) in the City of Ramsey, where it was reported one vehicle rolled over. The Minnesota State Patrol, Anoka County Sheriff's Office, and Anoka Police Department also responded to assist.

Officers arrived and found the driver Joey Anderson, who had not been wearing his seatbelt, was ejected from the vehicle and had died at the scene. A passenger in the vehicle who had been wearing his seat belt was walking around and treated for minor injuries. Speed, alcohol, distracted driving, and no seat belt were factors related to this crash.

Joey's father Wade Anderson later came to the Ramsey Police Department, and expressed how he and his family wanted to use the crashed car Joey had been driving to help make others aware of the reality of these types of incidents, and the importance of driving sober, not speeding, not driving distracted, and wearing your seat belt. Joey always wore his seatbelt; but for some reason which will be forever unknown, he was not wearing it during this trip.

A local Ramsey business M & G Trailer (7575 Hwy 10 NW) generously donated the trailer which will be used to transport the vehicle to different locations.

A local Anoka business North Star Towing (833 North St) generously donated their time and the equipment to permanently attached the vehicle to the trailer, so it can be safely transported to the various locations it will be on display at.

While the vehicle is on display at schools, county fairs, and city events, it will be an educational exhibit. Officers, Deputies, and Troopers can this as a tool to educate the public on the reality of these events, and the importance of following the laws put into place to protect us.

Wade Anderson, and the Anderson family, generously donated the vehicle, a 2007 silver BMW. Carrie Dubbelde who is a family member of Joey created the safety banners which will be on display around the vehicle, as well as the plaques which will be given in appreciation to M & G Trailer, North Star Towing, and the Anderson Family. The wrap-around banner serves many purposes; it lists facts to educate the public, it conveys a personal message and is a memorial to Joey, and it's a physical safety barrier to keep the public back from the sharp pieces exposed on the vehicle. Donations were generously made by the Anderson family to pay for the banner and plaques.

The ability to use this vehicle as an exhibit will be extremely valuable as a Public Safety education tool, allowing first responders to convey the importance of traffic laws and real dangers of operating vehicles to citizens.

Guests will be present to receive their appreciation plaques. The vehicle and trailer can be seen on display tonight parked on Sunwood Drive in front of City Hall. The exhibits first use will be at Ramsey's Happy Days, Saturday, September 7th, 2019.

Attachments

Trailer banner

Appreciation plaques

Form Review

Inbox	Reviewed By	Date
Jeff Katers	Brad Bluml	08/16/2019 05:25 PM
Jeff Katers	Jeff Katers	08/19/2019 08:36 AM
Kurt Ulrich	Kurt Ulrich	08/22/2019 10:59 AM

Form Started By: Brad Bluml Started On: 08/16/2019 05:13 PM

Final Approval Date: 08/22/2019

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS

On April 6, 2018 Joey made a really bad decision. He was drinking at a good friend's house. He decided to go to the store...that was the last drive he ever took. On his way back, Joey was on his phone, drunk, and NOT buckled up. Joey was ejected from this car. His friend who was in the car with him at the time of the crash did buckle up, he walked away...alone.

PLEASE DRIVE SOBER, NOT DISTRACTED, DON'T SPEED, AND BUCKLE UP!!

In Loving Memory of Joey

Joeseph Donald Anderson

5/28/98 - 4/6/18

Loving son, brother, grandson, nephew, cousin, friend

Joey graduated from Anoka High School in 2015. He played baseball and football. He LOVED baseball. He worked with his dad Wade doing demolition. He enjoyed camping and spending time with family and friends. He was a registered donor on his license.

Joey Was An Organ Donor

As of 5/24/19 the following organs/tissue have been donated in 9 states by Joey

Skin Graft
Eyes
3 Cardiovascular
20 tissue and bone allografts
5 other procedures

Be A Donor

City of RAMSEY

RAMSEY FIRE MINNESOTA

POLICE City of RAMSEY

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS

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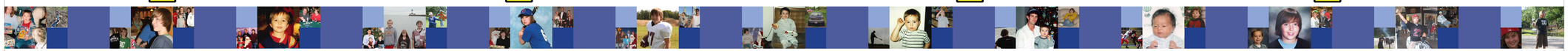

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POLICE City of RAMSEY

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS

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In 2013
387 Total Fatalities
76 Speed Related Fatalities
68 Distraction Related Fatalities
117 Alcohol Related Fatalities
81 Drunk Driving Related Fatalities
94 Unbelted MVO Fatalities

In 2014
361 Total Fatalities
94 Speed Related Fatalities
61 Distraction Related Fatalities
111 Alcohol Related Fatalities
88 Drunk Driving Related Fatalities
106 Unbelted MVO Fatalities

In 2015
411 Total Fatalities
78 Speed Related Fatalities
68 Distraction Related Fatalities
137 Alcohol Related Fatalities
95 Drunk Driving Related Fatalities
91 Unbelted MVO Fatalities

Thank You To

M&G Trailer Ramsey

&

Northstar Towing Anoka, MN

For Your Generous Donations

In 2016
392 Total Fatalities
89 Speed Related Fatalities
41 Distraction Related Fatalities
121 Alcohol Related Fatalities
73 Drunk Driving Related Fatalities
79 Unbelted MVO Fatalities

In 2017
358 Total Fatalities
88 Speed Related Fatalities
25 Distraction Related Fatalities
113 Alcohol Related Fatalities
72 Drunk Driving Related Fatalities
78 Unbelted MVO Fatalities

In 2018
381 Total Fatalities
111 Speed Related Fatalities
29 Distraction Related Fatalities
111 Alcohol Related Fatalities
83 Drunk Driving Related Fatalities
86 Unbelted MVO Fatalities

In Sincere Appreciation

Thank You

M & G Trailer

for your generous donation
to the Ramsey Community

In Loving Memory
of Joeseph "Joey" Anderson

In Sincere Appreciation

Thank You

Anderson Family

for your generous donation
to the Ramsey Community

In Loving Memory
of Joeseph "Joey" Anderson

In Sincere Appreciation

Thank You

North Star Towing

for your generous donation
to the Ramsey Community

In Loving Memory
of Joeseph "Joey" Anderson

CC Regular Session **2. 3.**

Meeting Date: 08/27/2019

Information

Title:

2019 Happy Days Festival Update

Purpose/Background:

Staff would like to provide an update for the City Council on the coordination and planning efforts for the City of Ramsey's annual Happy Days Festival. Included in this presentation are updates on the Happy Days schedule of events, new activities, opportunities for involvement, etc.

The General Fund supports $12,000 toward the Happy Days Festival. The remainder is paid by sponsor donations and registration fees.

Update provided by Administrative Intern Jay Elmquist.

Attachments

Happy Days 2019 Presentation

Form Review

Inbox	Reviewed By	Date
Colleen Lasher	Colleen Lasher	08/22/2019 11:56 AM
Kurt Ulrich	Kurt Ulrich	08/22/2019 03:17 PM
Form Started By: Megan Thorstad		Started On: 08/21/2019 02:51 PM
Final Approval Date: 08/22/2019		

21st Annual City of Ramsey
Happy Days
Saturday, September 7th

Schedule of Events

Thursday, Sept. 5

- Family Fun Experience – Ramsey Rotary

Friday, Sept. 6

- Movie in the Park – Dreamwork's *Home*

Saturday, Sept. 7

- 5K & Youth Fun Run, Family Bike Tour
- Pancake Breakfast, Car Show
- Kids Activities, Games, Inflatables
- Food Vendors & Ramsey Lion's Beer Tent
- Expo, Parade, Dog Show, Kids Talent Show
- Noah Sonie – Mentalist & Strolling Magician
- Bingo, Brat Pack Radio & Fireworks

Sunday, Sept. 8

- 9/11 Memorial Golf Tournament – Fire Relief Association

New Events

- First-ever Dog Show!
- New Performer: Noah Sonie – Mentalist & Strolling Magician
- New Entertainment: Brat Pack Radio
- Expanded Fireworks Show

Planning Overview

- On track with planning timeline
- Operating on a balanced budget
- Partnering with many of the same sponsors as in past years, with a few new additions

Opportunities to Get Involved

Online Volunteer sign-up offered

Volunteer shifts still available (meal provided)

Our website: www.cityoframsey.com/Happy-Days-Festival

Takeaways

- When? Saturday, September 7, from 8:30 am to 11:00 pm
- Schedule includes past year's activities as well as a few new additions
- Check out City of Ramsey's website for details

Thank you Sponsors!

Gold Sponsors

- Altron, Inc.
- Coborn's
- Hakanson Anderson
- Hope Fellowship Church
- Jackie B Realty Group – Realty One Group Choice
- The Links at Northfork
- NAU Country Insurance
- Northern Starz Children's Theatre
- One Hour Heating & Air Conditioning
- Parkplace Studio
- PSD, LLC.
- QCTV
- R & D Transportation
- Village Bank
- Wendell's
- Zero Zone, Inc.

Platinum Sponsors

Silver Sponsors

- All Season's Garage Door
- The Bank of Elk River
- Boilermakers Local #647
- Casey's General Store
- Chuck & Don's Pet Food & Supplies
- Countryside Printing
- Dedicated Networks
- Jumpn' Gymnastics
- Katie McNally – Allina Health Community Engagement
- Pearson Farm
- Ramsey Bicycle
- Sharp & Associates
- Texas Roadhouse

CC Regular Session **4. 1.**

Meeting Date: 08/27/2019

By: Diana Lund, Finance

Information

Title

Receive July 2019 Financial Reports General Fund and Enterprise Funds

Purpose/Background:

Purpose: Receive July monthly financial reports for the funds of: General, Water, Sewer, Street Lighting, Recycling and Storm Drainage.

Brief summary of actual revenues and expenditures-to-date in comparison to adopted budget for the respective funds.

Action:

No action required. Informational only.

Attachments

July 2019 General Fund Financial Report - Budget to Actual

July 2019 Enterprise Funds Financial Reports - Budget to Actual

Form Review

Inbox	Reviewed By	Date
Kurt Ulrich	Kurt Ulrich	08/22/2019 11:06 AM
Form Started By: Diana Lund		Started On: 08/19/2019 11:08 AM
Final Approval Date: 08/22/2019		

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2019 THROUGH PERIOD ENDING: July 31, 2019

GENERAL FUND EXPENDITURES - BY DEPARTMENT -

Dept	-CURRENT YEAR ADOPTED BUDGET-	CURRENT YTD GENERAL LEDGER
Admin	2,217,852.00	1,026,660.45
Com Dev	1,144,856.00	715,175.50
Contingency	131,373.00	-
Council	133,275.00	62,893.02
Finance	513,002.00	430,219.51
Fire	1,040,085.00	531,533.20
Legal	123,300.00	83,563.51
Police	3,827,771.00	2,068,656.16
Public Works	3,707,268.00	1,851,472.94
Grand Total	**12,838,782.00**	**6,770,174.29**

GENERAL FUND EXPENDITURES - BY CATEGORY -

Category	-CURRENT YEAR ADOPTED BUDGET-	-CURRENT YTD GENERAL LEDGER-
Capital Outlay	824,450.00	468,815.31
Debt Service	106,373.00	-
Other Services & Charges	2,674,679.00	1,198,346.05
Personal Services	8,271,485.00	4,626,403.01
Supplies	961,795.00	476,609.92
Grand Total	**12,838,782.00**	**6,770,174.29**

GENERAL FUND REVENUES - BY CATEGORY -

Category	-CURRENT YEAR ADOPTED BUDGET-	-CURRENT YTD GENERAL LEDGER-
Taxes	9,927,432.00	5,208,912.32
Charges for Services	703,600.00	338,456.63
Business Licenses/Permits	23,400.00	64,879.59
Fines and Forfeits	61,500.00	22,383.92
Federal Intergovernmental	8,000.00	-
State Intergovernmental	367,800.00	169,717.62
Interest	90,000.00	-
Miscellaneous	15,700.00	18,034.92
Non-Business Licenses/Permits	508,900.00	305,111.58
Transfers in	1,132,450.00	-
Grand Total	**12,838,782.00**	**6,127,496.58**

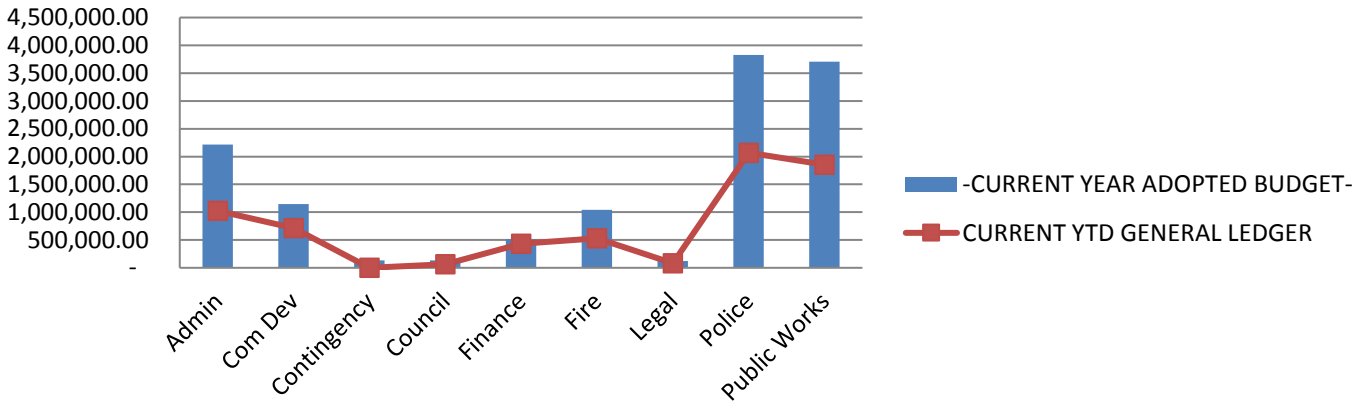
This report reflects year to date revenue and expenditures as compared to annual budget.
It does not reflect fund balance.

PREPARED BY: FINANCE DEPARTMENT

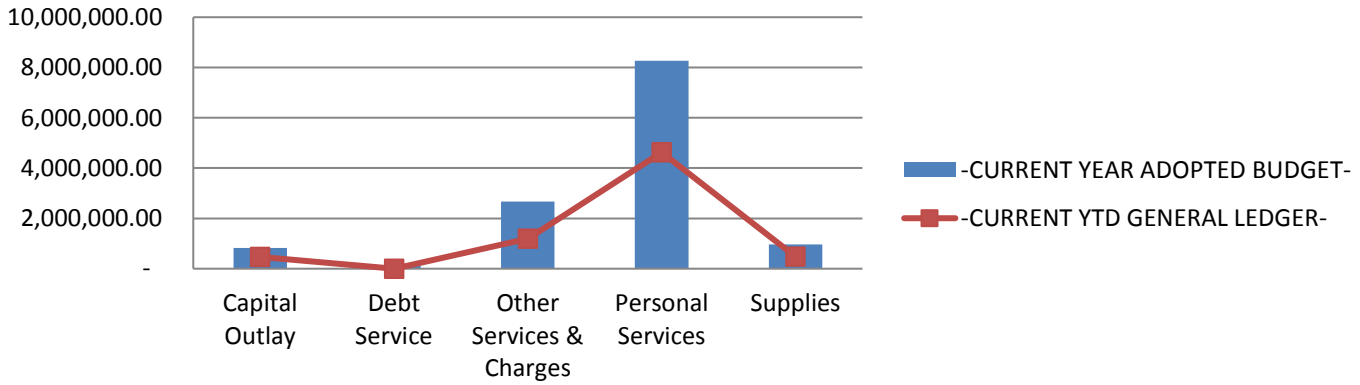
CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2019 THROUGH PERIOD ENDING: July 31, 2019

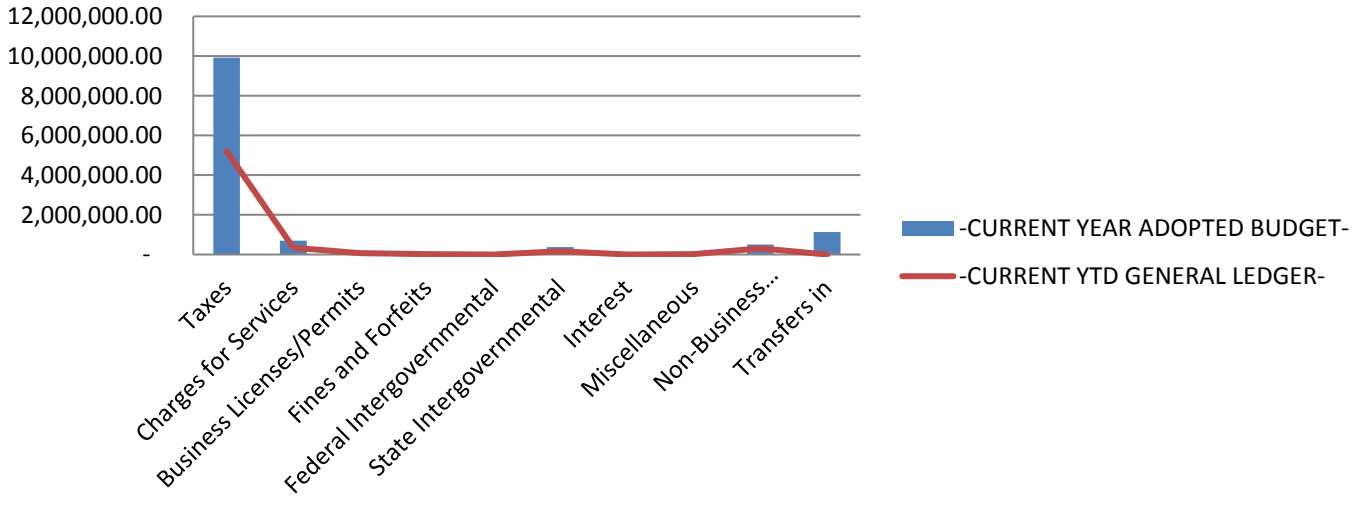
GENERAL FUND EXPENDITURES - BY DEPARTMENT



GENERAL FUND EXPENDITURES - BY CATEGORY



GENERAL FUND REVENUES



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PREPARED BY: FINANCE DEPARTMENT

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2019 THROUGH PERIOD ENDING: July 31, 2019

REVENUES

BUSINESS UNIT 9601 WATER UTILITY

GENERAL LEDGER ACCOUNT		CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
4140	CREDIT CARD PROCESSING FEES	(14,000.00)	(5,109.34)	36.50%
4609	OTHER MISCELLANEOUS REVENUES	62,000.00	5,278.96	8.51%
4651	WATER REVENUE		(130.85)	0.00%
4652	WATER SALES - RESIDENTIAL	1,142,606.00	577,645.85	50.56%
4653	WATER SALES-COMMERCIAL	666,194.00	246,244.90	36.96%
4654	WATER PENALTIES	36,576.00	9,716.41	26.56%
4655	WATER METER INSTALLATION	12,000.00	10,220.00	85.17%
4656	WATER METERS	30,000.00	37,190.14	123.97%
4657	CONNECTION/RECONNECTION FEES	500.00	-	0.00%
4701	INTEREST ON INVESTMENTS	130,000.00	-	0.00%
4606	DEVELOPER FEES (WAC)		172,872.00	0.00%
4601	MISCELLANEOUS REVENUE		766.28	0.00%
Grand Total		**2,065,876.00**	**1,054,694.35**	

EXPENSES

BUSINESS UNIT 9601 WATER UTILITY

GENERAL LEDGER ACCOUNT		CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
6102	F.T. REGULAR-WAGES & SALARIES	239,868.00	98,133.48	40.91%
6103	FULL TIME-REGULAR-OVERTIME	13,500.00	6,885.35	51.00%
6105	TEMPORARY-WAGES & SALARIES	17,066.00	4,293.60	25.16%
6121	PERA CONTRIBUTIONS	48,701.00	8,514.72	17.48%
6122	FICA/MEDICARE CONTRIBUTIONS	20,887.00	9,143.98	43.78%
6131	GROUP INSURANCE	33,931.00	14,352.45	42.30%
6133	WORKERS COMP INSURANCE PREMIUM	14,518.00	-	0.00%
6208	MISCELLANEOUS OFFICE SUPPLIES	600.00	341.42	56.90%
6223	GASOLINE	3,000.00	2,625.23	87.51%
6225	DIESEL FUEL	3,500.00	276.00	7.89%
6229	SHOP MATERIALS	600.00	77.56	12.93%
6231	UNIFORMS & TURN-OUT GEAR	2,900.00	2,020.00	69.66%
6249	MISCELLANEOUS OPERATING SUPPLY	18,000.00	10,400.75	57.78%
6257	OTHER VEHICLE PARTS	7,000.00	1,262.19	18.03%
6273	UTILITY SYSTEM MAINT SUPPLIES	75,000.00	33,082.14	44.11%
6281	SMALL TOOLS & MINOR EQUIPMENT	6,000.00	1,459.68	24.33%
6292	WATER METERS FOR RESALE	60,000.00	35,461.03	59.10%
6315	MISCELLANEOUS PROFESSIONAL SER	150,000.00	1,109.13	0.74%
6322	POSTAGE	2,600.00	1,998.12	76.85%
6323	CELLULAR PHONES	2,900.00	2,024.76	69.82%
6334	MILEAGE REIMBURSEMENT		132.54	0.00%
6335	TRAINING	1,500.00	880.00	58.67%
6352	GENERAL NOTICE & PUBLIC INFOR	300.00	-	0.00%
6361	GENERAL LIABILITY/PROPERTY INS	30,000.00	5,253.00	17.51%
6371	ELECTRIC UTILITIES	150,000.00	46,146.51	30.76%
6373	GAS	3,000.00	1,758.50	58.62%
6374	REFUSE/RECYCLING	700.00	308.38	44.05%
6381	BUILDING & STRUCTURE REPAIR	3,000.00	-	0.00%
6439	OTHER MISCELLANEOUS	58,000.00	-	0.00%
6451	MEMBERSHIP DUES	1,400.00	994.00	71.00%
6489	OTHER CONTRACTED SERVICES	76,000.00	8,589.17	11.30%
6722	DEPRECIATION	760,000.00	-	0.00%
6820	OPERATING TRANSFERS TO OTHER F	43,000.00	-	0.00%
Grand Total		**1,847,471.00**	**297,523.69**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2019 THROUGH PERIOD ENDING: July 31, 2019

REVENUES

BUSINESS UNIT	9602	SEWER UTILITY		
GENERAL LEDGER ACCOUNT		CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
4140	CREDIT CARD PROCESSING FEES	(11,500.00)	(5,960.59)	51.83%
4356	SEWER AVAILABILITY CHARGE-ADM	5,000.00	1,267.35	25.35%
4609	OTHER MISCELLANEOUS REVENUES	5,000.00	-	0.00%
4661	RESIDENTIAL-SEWER CHARGES	1,196,052.00	632,575.73	52.89%
4662	COMMERCIAL-SEWER CHARGES	370,800.00	170,284.14	45.92%
4663	SEWER PENALTIES	40,000.00	14,186.53	35.47%
4701	INTEREST ON INVESTMENTS	85,000.00	-	0.00%
4702	MISCELLANEOUS INTEREST	15,000.00	-	0.00%
4606	DEVELOPER FEES (WAC)	-	(4,861.00)	0.00%
4601	MISCELLANEOUS REVENUE		954.06	0.00%
Grand Total		**1,705,352.00**	**808,446.22**	

EXPENSES

BUSINESS UNIT	9602	SEWER UTILITY		
GENERAL LEDGER ACCOUNT		CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
6102	F.T. REGULAR-WAGES & SALARIES	162,793.00	38,742.62	23.80%
6103	FULL TIME-REGULAR-OVERTIME	-	334.27	0.00%
6105	TEMPORARY-WAGES & SALARIES	-	5,608.52	0.00%
6121	PERA CONTRIBUTIONS	26,908.00	3,407.00	12.66%
6122	FICA/MEDICARE CONTRIBUTIONS	12,561.00	3,567.29	28.40%
6131	GROUP INSURANCE	6,867.00	-	0.00%
6133	WORKERS COMP INSURANCE PREMIUM	8,229.00	-	0.00%
6223	GASOLINE	3,500.00	1,865.54	53.30%
6225	DIESEL FUEL	2,500.00	1,026.92	41.08%
6249	MISCELLANEOUS OPERATING SUPPLY	17,000.00	3,589.19	21.11%
6257	OTHER VEHICLE PARTS		2,002.55	0.00%
6275	OTHER EQUIPMENT PARTS	5,000.00	1,464.83	29.30%
6315	MISCELLANEOUS PROFESSIONAL SER	70,000.00	108.75	0.16%
6334	MILEAGE REIMBURSEMENT		37.12	0.00%
6335	TRAINING	1,500.00	780.00	52.00%
6361	GENERAL LIABILITY/PROPERTY INS	20,000.00	512.00	2.56%
6371	ELECTRIC UTILITIES	17,000.00	6,189.06	36.41%
6373	GAS	2,000.00	1,095.26	54.76%
6374	REFUSE/RECYCLING	700.00	308.38	44.05%
6377	SEWER SERVICE CHARGE	780,705.00	520,469.68	66.67%
6388	OTHER VEHICLE REPAIR		1,334.00	0.00%
6489	OTHER CONTRACTED SERVICES	26,000.00	5,379.37	20.69%
6722	DEPRECIATION	525,300.00	-	0.00%
6820	OPERATING TRANSFERS TO OTHER F	37,000.00	-	0.00%
Grand Total		**1,725,563.00**	**597,822.35**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2019 THROUGH PERIOD ENDING: July 31, 2019

REVENUES

BUSINESS UNIT	9603	STREET LIGHT UTILITY	
GENERAL LEDGER ACCOUNT	CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
4140 CREDIT CARD PROCESSING FEES	(3,300.00)	(1,803.10)	54.64%
4681 CHARGES FOR STREET LIGHTS	148,000.00	78,340.53	52.93%
4683 STREET LIGHTING PENALTIES	7,000.00	2,217.53	31.68%
4701 INTEREST ON INVESTMENTS	11,000.00	-	0.00%
4684 PRIORITY STREET LIGHT	51,380.00	26,091.10	50.78%
Grand Total	**214,080.00**	**104,846.06**	

EXPENSES

BUSINESS UNIT	9603	STREET LIGHT UTILITY	
GENERAL LEDGER ACCOUNT	CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
6371 ELECTRIC UTILITIES	125,000.00	58,798.77	47.04%
6489 OTHER CONTRACTED SERVICES	14,300.00	5,379.36	37.62%
6722 DEPRECIATION	47,380.00	-	0.00%
6820 OPERATING TRANSFERS TO OTHER F	21,000.00	-	0.00%
Grand Total	**207,680.00**	**64,178.13**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2019 THROUGH PERIOD ENDING: **July 31, 2019**

REVENUES

BUSINESS UNIT	9604	RECYCLING UTILITY	
GENERAL LEDGER ACCOUNT	CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
4140 CREDIT CARD PROCESSING FEES	(3,800.00)	(2,079.55)	54.73%
4287 OTHER LOCAL GOVERNMENT GRANTS	69,000.00	-	0.00%
4609 OTHER MISCELLANEOUS REVENUES	-	927.78	0.00%
4671 RECYCLING CHARGES	310,000.00	157,124.01	50.69%
4672 RECYCLING PENALTIES	8,000.00	3,255.74	40.70%
4701 INTEREST ON INVESTMENTS	3,000.00	-	0.00%
Grand Total	**386,200.00**	**159,227.98**	

EXPENSES

BUSINESS UNIT	9604	RECYCLING UTILITY	
GENERAL LEDGER ACCOUNT	CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
6102 F.T. REGULAR-WAGES & SALARIES	21,733.00	6,026.21	27.73%
6103 FULL TIME-REGULAR-OVERTIME	-	389.76	0.00%
6104 PART TIME-WAGES & SALARIES	7,280.00	-	0.00%
6121 PERA CONTRIBUTIONS	2,176.00	480.94	22.10%
6122 FICA/MEDICARE CONTRIBUTIONS	2,230.00	433.20	19.43%
6131 GROUP INSURANCE	3,422.00	-	0.00%
6133 WORKERS COMP INSURANCE PREMIUM	1,230.00	-	0.00%
6249 MISCELLANEOUS OPERATING SUPPLY	30,000.00	13,523.30	45.08%
6322 POSTAGE	300.00	-	0.00%
6489 OTHER CONTRACTED SERVICES	322,000.00	188,836.92	58.65%
Grand Total	**390,371.00**	**209,690.33**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CITY OF RAMSEY
FINANCIAL STATEMENT

JANUARY 1, 2019 THROUGH PERIOD ENDING: **July 31, 2019**

REVENUES

BUSINESS UNIT	9605	STORM WATER UTILITY		
GENERAL LEDGER ACCOUNT		CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
4140	CREDIT CARD PROCESSING FEES	(6,000.00)	(3,140.89)	52.35%
4609	OTHER MISCELLANEOUS REVENUES	-	(5.00)	0.00%
4693	STORM WATER-RESIDENTIAL	552,874.00	284,557.73	51.47%
4694	STORM WATER-COMMERCIAL	543,309.00	287,906.04	52.99%
4695	STORM WATER-PENALTIES	19,901.00	8,761.61	44.03%
4701	INTEREST ON INVESTMENTS	11,000.00	-	0.00%
Grand Total		**1,121,084.00**	**578,079.49**	

EXPENSES

BUSINESS UNIT	9605	STORM WATER UTILITY		
GENERAL LEDGER ACCOUNT		CURRENT YEAR REQUESTED BUDGET	CURRENT YTD GENERAL LEDGER	-% of Budget-
6102	F.T. REGULAR-WAGES & SALARIES	128,315.00	21,185.39	16.51%
6103	FULL TIME-REGULAR-OVERTIME	-	872.43	0.00%
6121	PERA CONTRIBUTIONS	25,322.00	1,654.44	6.53%
6122	FICA/MEDICARE CONTRIBUTIONS	9,846.00	1,706.16	17.33%
6131	GROUP INSURANCE	16,585.00	-	0.00%
6133	WORKERS COMP INSURANCE PREMIUM	5,717.00	-	0.00%
6225	DIESEL FUEL	5,000.00	2,989.67	59.79%
6249	MISCELLANEOUS OPERATING SUPPLY	10,000.00	2,219.79	22.20%
6257	OTHER VEHICLE PARTS	9,500.00	806.10	8.49%
6315	MISCELLANEOUS PROFESSIONAL SER	60,000.00	434.65	0.72%
6334	MILEAGE REIMBURSEMENT		18.56	0.00%
6361	GENERAL LIABILITY/PROPERTY INS	8,400.00	-	0.00%
6371	ELECTRIC UTILITIES	2,500.00	1,273.23	50.93%
6373	GAS	2,500.00	1,095.23	43.81%
6374	REFUSE/RECYCLING	700.00	308.36	44.05%
6451	MEMBERSHIP DUES	21,000.00	-	0.00%
6489	OTHER CONTRACTED SERVICES	40,000.00	5,379.37	13.45%
6722	DEPRECIATION	334,750.00	-	0.00%
6820	OPERATING TRANSFERS TO OTHER F	32,000.00	-	0.00%
Grand Total		**712,135.00**	**39,943.38**	

Note: The Finance Department has highlighted line items that may be trending towards exceeding budget OR not may not have been included in the adopted budget.

CC Regular Session **4. 2.**

Meeting Date: 08/27/2019

By: Diana Lund, Finance

Information

Title

Receive Cash and Investments for Period Ending July 31, 2019

Purpose/Background:

Purpose: Receive reports of the city's cash and investments for the period ending July 31, 2019.

Cash and investment report shows the monthly cash flow - receipts and expenditures through July 31, 2019 with the current listing of the city's investment portfolio.

Action:

No action required. Informational only.

Attachments

Cash & Investments for Period Ending July 31, 2019

Form Review

Inbox	Reviewed By	Date
Kurt Ulrich	Kurt Ulrich	08/22/2019 11:07 AM
Form Started By: Diana Lund		Started On: 08/19/2019 12:16 PM
Final Approval Date: 08/22/2019		

CITY OF RAMSEY
REPORT OF POOLED CASH FLOWS
Period Ended July 31, 2019

	July-19 CURRENT MONTH	2019 YEAR-TO-DATE
CASH AND TEMPORARY INVESTMENTS		
BEGINNING BALANCE	$ 78,386,313.46	$ 77,758,879.57
CASH INFLOWS:		
Daily Deposit	436,775.80	4,056,588.32
Tax Settlements	2,541,996.14	7,162,734.82
U/B Receipts	29,952.46	1,068,130.49
Credit Cards (Includes Utility Billing)	109,960.15	1,712,403.16
Interest Earnings [Net of Interest Paid on Investments]	125,767.45	948,225.43
Bond Proceeds		-
TOTAL CASH INFLOW	$ 3,244,452.00	$ 14,948,082.22
TOTAL CASH AVAILABLE	$ 81,630,765.46	$ 92,706,961.79
CASH OUTFLOWS:		
Prepaid Checks	871,313.22	4,259,002.96
Bills Lists	306,799.77	4,159,336.73
Pay Estimates	193,388.99	853,485.43
Credit Cards	3,900.88	37,627.93
Payroll - Net	368,960.72	2,635,819.30
Flex Reimbursement	1,877.02	29,530.82
Void Checks/Dormant Checks Paid	(539.38)	(46,069.97)
Debt Service	32,602.50	925,273.35
Miscellaneous [Bank Charges; etc.]	188.73	682.23
TOTAL CASH OUTFLOW	$ 1,778,492.45	$ 12,854,688.78
POOLED CASH AND TEMPORARY INVESTMENTS ENDING BALANCE	**$ 79,852,273.01**	**$ 79,852,273.01**
MEMO - NET 2019 CASH INFLOW (OUTFLOW)	**1,465,959.55**	**2,093,393.44**
INVESTMENT PORTFOLIO SUMMARY		
BEGINNING BALANCE	**$ 69,772,009.68**	**66,545,332.76**
Purchases	4,713,000.00	25,248,000.00
Maturities/Sales	(6,067,035.09)	(23,375,358.17)
ENDING BALANCE	**$ 68,417,974.59**	**$ 68,417,974.59**

Prepared by the City of Ramsey Finance Department
8/21/2019

2019 CASH AND INVESTMENT ACTIVITY

CITY INVEST #	STATED MAT DATE	BROKER	SECURITY DESCRIP	FDIC #	CUSIP	PRIN BAL 1/1/2019	PURCH 2019	SOLD/ MATURE 2019	BV PRIN BAL 12/31/2019	PAR
1802228	3/28/2019	4M	Term Series 4M			500,000.00		500,000.00	0.00	500,000.00
190131A	5/30/2019	4M	Term Series 4M			0.00	1,000,000.00	1,000,000.00	0.00	1,000,000.00
190530A	9/26/2019	4M	Term Series 4M			0.00	1,000,000.00	0.00	1,000,000.00	1,000,000.00
190530B	11/29/2019	4M	Term Series 4M			0.00	500,000.00	0.00	500,000.00	500,000.00
190328	3/31/2020	4M	Term Series 4M			0.00	1,000,000.00	0.00	1,000,000.00	1,000,000.00
190131B	7/31/2019	4M	Term Series 4M			0.00	1,000,000.00	1,000,000.00	0.00	1,000,000.00
190131C	1/30/2020	4M	Term Series 4M			0.00	2,000,000.00	0.00	2,000,000.00	2,000,000.00
181031A	5/30/2019	4M	Term Series 4M			500,000.00		500,000.00	0.00	500,000.00
181031B	10/31/2019	4M	Term Series 4M			500,000.00		0.00	500,000.00	500,000.00
18831C	3/28/2019	4M	Term Series 4M			500,000.00		500,000.00	0.00	500,000.00
180831D	9/26/2019	4M	Term Series 4M			750,000.00		0.00	750,000.00	750,000.00
180406B	1/30/2019	4M	Term Series 4M		252589	1,000,000.00		1,000,000.00	0.00	1,000,000.00
180629E	1/30/2019	4M	Term Series 4M			500,000.00		500,000.00	0.00	500,000.00
180629F	7/30/2019	4M	Term Series 4M			500,000.00		500,000.00	0.00	500,000.00
180731C	1/30/2019	4M	Term Series 4M			1,000,000.00		1,000,000.00	0.00	1,000,000.00
180731D	7/31/2019	4M	Term Series 4M			1,000,000.00		1,000,000.00	0.00	1,000,000.00
									5,750,000.00	
150701A	2/1/2020	BAIRD	WINTHROP MN TAX		976367ND0	290,000.00		0.00	290,000.00	290,000
180223	12/30/2019	BAIRD	FNMA		3136G3VS2	500,000.00		0.00	500,000.00	500,000
180703	12/29/2020	BAIRD	FHLMC		3134GSHB4	600,000.00		600,000.00	0.00	600,000
180725C	7/25/2022	BAIRD	FFCB		3133EJVE6	350,000.00		350,000.00	0.00	350,000
160322A	3/22/2021	BAIRD	FNMA		3136H3BT1	250,000.00		0.00	250,000.00	250,000
160322B	1/1/2020	BAIRD	MINNENOTONKA MN ISD 276		604195D20	100,000.00		0.00	100,000.00	100,000
150701B	2/1/2021	BAIRD	WINTHROP MN TAX		976367NE8	305,000.00		0.00	305,000.00	305,000
140904	9/1/2021	BAIRD	OKLAHOMA TAXABLE		678519RP6	535,000.00		0.00	535,000.00	535,000
									1,980,000.00	
170111	1/11/2019	ICD SEC	CD-CAPITAL ONE BANK	33954	140420S92	148,000.00		148,000.00	0.00	200,000
190118A	7/19/2021	ICD SEC	CD-TIAA FSB	34775	8727OLBQ5	0.00	156,000.00	0.00	156,000.00	156,000
190628A	12/28/2021	ICD SEC	CD-FLAGSTAR BANK	32541	33847E2Q9	0.00	245,000.00	0.00	245,000.00	245,000
190621B	9/21/2020	ICD SEC	CD-GREAT SOUTHERN B.	29546	39120VSJ4	0.00	245,000.00	0.00	245,000.00	245,000
190607	5/7/2020	ICD SEC	CD-BANK OZARK	110	064417NJE4	0.00	245,000.00	0.00	245,000.00	245,000
190612	6/11/2020	ICD SEC	CD-FIRST FINANCIAL BA	6600	32021SGD2	0.00	245,000.00	0.00	245,000.00	245,000
190530C	5/29/2020	ICD SEC	CD-BANK UNITED	58979	066519JV2	0.00	245,000.00	0.00	245,000.00	245,000
190514	8/14/2020	ICD SEC	CD-DIME COMMUNITY B	16012	25432JAA1	0.00	245,000.00	0.00	245,000.00	245,000
190523	11/23/2020	ICD SEC	CD-CIBC BANK	33306	12547CAE8	0.00	245,000.00	0.00	245,000.00	245,000
190118B	1/19/2021	ICD SEC	CD-NBT BANK NA	7230	628779GB0	0.00	245,000.00	0.00	245,000.00	245,000
190128	1/28/2022	ICD SEC	CD-BMO HARRIS	16571	05581WK53	0.00	245,000.00	245,000.00	0.00	245,000
190130	1/30/2022	ICD SEC	CD-SECURITY FIRST BAN	5415	8142PAX9	0.00	245,000.00	0.00	245,000.00	245,000
190329	3/29/2022	ICD SEC	CD-FORTIS PRIVATE BAN	34401	3495FTBZ1	0.00	245,000.00	0.00	245,000.00	245,000
190711	7/13/2020	ICD SEC	CD-SECURITY BANK	15731	81404QABO	0.00	245,000.00	0.00	245,000.00	245,000
190712	7/12/2021	ICD SEC	CD-TIAA FSB	34775	8727OLCJ0	0.00	85,000.00	0.00	85,000.00	85,000
190718	7/18/2022	ICD SEC	CD-WESTERN BANK OF V	341	95772AAK9	0.00	245,000.00	0.00	245,000.00	245,000
190719A	7/19/2022	ICD SEC	CD-FRONTIER BANK	33922	359067CZ6	0.00	245,000.00	0.00	245,000.00	245,000
190719B	1/19/2021	ICD SEC	CD-WELLSLEY BANK	26605	94948LCR0	0.00	245,000.00	0.00	245,000.00	245,000
190719C	11/19/2021	ICD SEC	CD-BANK OF NEW ENGL/	24540	06426KBF4	0.00	245,000.00	0.00	245,000.00	245,000
190723	7/23/2021	ICD SEC	CD-SECURITY STATE BA	11907	81500JAT0	0.00	245,000.00	0.00	245,000.00	245,000
190726A	10/26/2020	ICD SEC	CD-COMMUNITY WEST E	27572	20415Q6W3	0.00	245,000.00	0.00	245,000.00	245,000
190729A	1/29/2021	ICD SEC	CD-RADIUS BANK	32551	75047ABL7	0.00	245,000.00	0.00	245,000.00	245,000
190731B	7/30/2021	ICD SEC	CD-LAKE OSCEOLA STAT	8172	510354AB9	0.00	245,000.00	0.00	245,000.00	245,000
170112	1/11/2019	ICD SEC	CD-WORLDS FOREMOST	57079	981571CS9	100,000.00		100,000.00	0.00	200,000
170714B	1/14/2019	ICD SEC	CD-MEDALLION BANK	57449	58403D7B6	249,000.00		249,000.00	0.00	249,000
170119	1/18/2019	ICD SEC	CD-WORLDS FOREMOST	57079	981571CU4	100,000.00		100,000.00	0.00	200,000
170125B	1/25/2019	ICD SEC	CD-BANKERS West BANK	23210	06610TDQ5	109,000.00		109,000.00	0.00	200,000
180125	1/25/2019	ICD SEC	CD-BANNER BANK-Int at	28489	06552XFNO	200,000.00		200,000.00	0.00	200,000
170125C	1/25/2019	ICD SEC	CD-RONDOUT SAVINGS I	15969	776322AR0	200,000.00		200,000.00	0.00	200,000
170125A	1/25/2019	ICD SEC	CD-WHITNEY BANK	12441	966594AV5	249,000.00		249,000.00	0.00	249,000
170731	1/31/2019	ICD SEC	CD-FIRST COMMERCIAL	57069	31984GEF2	249,000.00		249,000.00	0.00	249,000
180215	2/13/2019	ICD SEC	CD-BANK OF INDIA	33648	06279KFK7	200,000.00		200,000.00	0.00	200,000
161215	2/14/2019	ICD SEC	CD-MAIN STREET BANK	57162	56034WAP6	249,000.00		249,000.00	0.00	200,000
160826C	2/28/2019	ICD SEC	CD-COMENITY CAP BANI	57570	20033ARR9	249,000.00		249,000.00	0.00	249,000
170228	2/28/2019	ICD SEC	CD-ESSA BANK & TRUST	28262	29667RPN7	249,000.00		249,000.00	0.00	249,000
170829B	3/1/2019	ICD SEC	CD-AMERICAN EXPRESS	27471	02587DX45	249,000.00		249,000.00	0.00	249,000
170330A	4/1/2019	ICD SEC	CD-NORTHFIELD BANK	28710	66612ABG2	249,000.00		249,000.00	0.00	249,000
170421	4/22/2019	ICD SEC	CD-UNITED COMMUNITY	19143	90983HAC8	249,000.00		249,000.00	0.00	249,000
171214A	6/14/2019	ICD SEC	CD-MIDLAND STATES BA	01040	59774QFF4	249,000.00		249,000.00	0.00	249,000
171214C	6/14/2019	ICD SEC	CD-ZB (ZION)	02270	98878BLQ9	249,000.00		249,000.00	0.00	249,000
161221	6/21/2019	ICD SEC	CD-ORRSTOWN BANK	00713	687377EA5	249,000.00		249,000.00	0.00	249,000
170623	6/24/2019	ICD SEC	CD-STATE BANK OF INDI	33682	856285BZ3	249,000.00		249,000.00	0.00	249,000
161228B	6/28/2019	ICD SEC	CD-STEUBEN TR CO	12936	860010BG1	160,000.00		160,000.00	0.00	160,000
170630D	6/28/2019	ICD SEC	CD-SUMMIT COMMUNIT	34102	86604XLX2	205,000.00		205,000.00	0.00	205,000

2019 CASH AND INVESTMENT ACTIVITY

CITY INVEST #	STATED MAT DATE	BROKER	SECURITY DESCRIP	FDIC #	CUSIP	PRIN BAL 1/1/2019	PURCH 2019	SOLD/ MATURE 2019	BV PRIN BAL 12/31/2019	PAR
170714C	7/15/2019	ICD SEC	CD-MIDSOUTH BANK	25884	59805FAB5	249,000.00		249,000.00	0.00	249,000
140716	7/16/2019	ICD SEC	CD-BARCLAYS BANK	57203	0674OKHF7	250,000.00		250,000.00	0.00	250,000
170719A	7/19/2019	ICD SEC	CD-DISCOVER BANK	05649	2546726A1	100,000.00		100,000.00	0.00	100,000
170719C	7/19/2019	ICD SEC	CD-ENERBANK	57293	29266N5Q6	249,000.00		249,000.00	0.00	249,000
170719B	7/19/2019	ICD SEC	CD-PEOPLES UNITED BAI	27334	71270QQZZ	249,000.00		249,000.00	0.00	249,000
170721	7/22/2019	ICD SEC	CD-MERRICK BANK	34519	59013JZB8	249,000.00		249,000.00	0.00	249,000
170724	7/24/2019	ICD SEC	CD-EAST BOSTON SAVIN	33510	27119PBU4	249,000.00		249,000.00	0.00	249,000
170728C	7/29/2019	ICD SEC	CD-CITIZENS STATE BAN	00419	17669WGF6	249,000.00		249,000.00	0.00	249,000
170131	7/31/2019	ICD SEC	CD-CAPE COD	23287	13934CAB3	249,000.00		249,000.00	0.00	200,000
180216	8/16/2019	ICD SEC	CD-CATHAY BANK	18503	149159LY9	249,000.00		0.00	249,000.00	249,000
170222	8/22/2019	ICD SEC	CD-KEY BANK	17534	493065XF8	149,000.00		0.00	149,000.00	149,000
170829A	8/29/2019	ICD SEC	CD-AMERICAN EXPRESS	35328	02587CFQ8	249,000.00		0.00	249,000.00	249,000
171222	9/23/2019	ICD SEC	CD-SACO & BIDDEFORD !	17743	78577TAV7	249,000.00		0.00	249,000.00	249,000
170927	9/27/2019	ICD SEC	CD-KEY BANK	17534	49306SYU4	100,000.00		0.00	100,000.00	100,000
170330B	9/30/2019	ICD SEC	CD-CENTRAL FEDERAL S	27910	15347EAE9	249,000.00		0.00	249,000.00	249,000
170331	9/30/2019	ICD SEC	CD-CITIZENS STATE BAN	11778	17668UAP5	103,000.00		0.00	103,000.00	103,000
171013	10/15/2019	ICD SEC	CD-LAKESIDE BANK	19573	51210SNQ6	101,000.00		0.00	101,000.00	101,000
170727	10/28/2019	ICD SEC	CD-PILOT BANK	27045	721531BT7	249,000.00		0.00	249,000.00	249,000
180430A	10/30/2019	ICD SEC	CD-FIRST GENERAL BAN	58060	320337CF3	200,000.00		0.00	200,000.00	200,000
171127	11/27/2019	ICD SEC	CD-ROCKFORD BANK & '	57927	77315PBM3	249,000.00		0.00	249,000.00	249,000
171129B	11/29/2019	ICD SEC	CD-CRESCOM BANK	57135	225862DH1	249,000.00		0.00	249,000.00	249,000
171130B	11/29/2019	ICD SEC	CD-PONCE DELEON	31189	73233AM1	53,000.00		0.00	53,000.00	53,000
171130A	11/29/2019	ICD SEC	CD-UNIVEST NATIONAL	07759	91527PBF3	249,000.00		0.00	249,000.00	249,000
181212A	12/12/2019	ICD SEC	CD-BANK OF BARODA	33681	06063HAW3	245,000.00		0.00	245,000.00	245,000
171213	12/13/2019	ICD SEC	CD-SALLIE MAE BANK	58177	795450G41	249,000.00		0.00	249,000.00	249,000
171215A	12/16/2019	ICD SEC	CD-HAMNI BANK	24170	410193CR9	249,000.00		0.00	249,000.00	249,000
171214B	12/16/2019	ICD SEC	CD-MORGAN STANLEY B	32992	61747MD65	249,000.00		0.00	249,000.00	249,000
171220A	12/20/2019	ICD SEC	CD-MB FINANCIAL	03628	55266CXT8	249,000.00		0.00	249,000.00	249,000
181228A	12/27/2019	ICD SEC	CD-BANK OF CHINA	33653	06428FFG7	245,000.00		0.00	245,000.00	245,000
171228C	12/27/2019	ICD SEC	CD-BELL BANK	19581	07815AAT4	249,000.00		0.00	249,000.00	249,000
171229A	12/27/2019	ICD SEC	CD-BRICKELL BANK	21220	10801DAM3	249,000.00		0.00	249,000.00	249,000
161230A	12/30/2019	ICD SEC	CD-M BANK	14816	55275FKK3	160,000.00		0.00	160,000.00	160,000
180302	1/2/2020	ICD SEC	CD-AXIOM BANK	31390	05464LAV3	200,000.00		0.00	200,000.00	200,000
180124A	1/24/2020	ICD SEC	CD-CROSSFIRST BANK	58648	2766ACD5	249,000.00		0.00	249,000.00	249,000
170728B	1/28/2020	ICD SEC	CD-NATIONWIDE BANK	34710	63861NAH8	249,000.00		0.00	249,000.00	249,000
180129	1/29/2020	ICD SEC	CD-FORTUNE BANK	58107	34969RCD8	248,000.00		0.00	248,000.00	248,000
180730	2/28/2020	ICD SEC	CD-METABANK	30776	59101LEF0	245,000.00		0.00	245,000.00	245,000.00
180926A	3/26/2020	ICD SEC	CD-QUONTIC BANK	57807	74909QAW9	245,000.00		245,000.00	0.00	245,000
170928	3/27/2020	ICD SEC	CD-CONNECTONE BANK	57919	20786ABV6	249,000.00		0.00	249,000.00	249,000
170929	3/27/2020	ICD SEC	CD-LANDMARK COMM B	34982	51507LBM5	249,000.00		0.00	249,000.00	249,000
180329	3/30/2020	ICD SEC	CD-CITIBANK-Semiannual	7213	17312QHS1	249,000.00		0.00	249,000.00	249,000
180406C	4/6/2020	ICD SEC	CD-SYNCHRONY BANK-S	27314	87164WUX4	249,000.00		0.00	249,000.00	249,000
180712	4/13/2020	ICD SEC	CD-HADDON SAVINGS B/	28222	404730BV4	245,000.00		0.00	245,000.00	245,000.00
180417	4/17/2020	ICD SEC	CD-SOUTHWEST NATION	4801	845182BK9	151,000.00		0.00	151,000.00	151,000
180727B	4/27/2020	ICD SEC	CD-PLUS INTERNATIONA	57083	7294OUJH9	245,000.00		0.00	245,000.00	245,000.00
180430B	4/30/2020	ICD SEC	CD-MAGYAR BANK-Semi	30704	55977RBP7	225,000.00		0.00	225,000.00	225,000
181217A	5/18/2020	ICD SEC	CD-FIRST SOURCE BANK	9087	33646CKN3	245,000.00		0.00	245,000.00	245,000
170922	5/26/2020	ICD SEC	CD-TEXAS EXCHANGE B.	20096	88241TCA6	249,000.00		0.00	249,000.00	249,000
171130C	5/29/2020	ICD SEC	CD-HENRY COUNTY BAN	15384	426336BM4	200,000.00		0.00	200,000.00	200,000
180531A	5/29/2020	ICD SEC	CD-STEARNS BANK	10988	857894WV9	249,000.00		0.00	249,000.00	249,000
180530	5/29/2020	ICD SEC	CD-WEX BANK-Semiannua	34697	92937CHA9	249,000.00		0.00	249,000.00	249,000
181207	6/8/2020	ICD SEC	CD-CIT BANK	58978	12556LAN6	245,000.00		0.00	245,000.00	245,000
181212B	6/12/2020	ICD SEC	CD-BANK OF AMERICA	3510	06051VD37	245,000.00		0.00	245,000.00	245,000
171215B	6/15/2020	ICD SEC	CD-PACIFIC CITY BANK	57463	69406PCT4	249,000.00		0.00	249,000.00	249,000
181214	6/15/2020	ICD SEC	CD-PINNACLE BANK	35583	72345SHM6	245,000.00		0.00	245,000.00	245,000
181221	6/22/2020	ICD SEC	CD-BROOKLINE BANK	17798	11373QFZ6	245,000.00		0.00	245,000.00	245,000
181228B	6/29/2020	ICD SEC	CD-COMMUNITY FIRST E	57511	20368TCH1	245,000.00		0.00	245,000.00	245,000
180706	7/6/2020	ICD SEC	CD-ORIENTAL BANK	31469	68621KBWO	245,000.00		0.00	245,000.00	245,000.00
180117	7/17/2020	ICD SEC	CD-CITIZENS NATIONAL	06531	175144DH4	150,000.00		0.00	150,000.00	150,000
180718A	7/20/2020	ICD SEC	CD-UNITED STATE BANK	12214	91153QAE6	245,000.00		0.00	245,000.00	245,000.00
170726	7/27/2020	ICD SEC	CD-GOLDMAN SACHS	33124	38148PLS4	249,000.00		0.00	249,000.00	249,000
180731A	7/31/2020	ICD SEC	CD-WELCH STATE BANK	9472	949095BB8	245,000.00		245,000.00	0.00	245,000.00
180831A	8/31/2020	ICD SEC	CD-PROVIDENT BANK	90141	743837DK9	204,000.00		0.00	204,000.00	204,000.00
180921A	9/21/2020	ICD SEC	CD-DISCOVER BANK	5649	254673TS5	145,000.00		0.00	145,000.00	145,000
180921B	9/21/2020	ICD SEC	CD-READING COOP BANI	26620	755324BQ2	245,000.00		0.00	245,000.00	245,000
171012	10/13/2020	ICD SEC	CD-ALLY BANK	57803	03006L5Z2	74,000.00		0.00	74,000.00	74,000
181217B	10/16/2020	ICD SEC	CD-FARM BUREAU BANK	35157	307660LA6	245,000.00		0.00	245,000.00	245,000
171027	10/27/2020	ICD SEC	CD-THIRD FEDERAL SAV	30012	88413QBS6	249,000.00		0.00	249,000.00	249,000
181213	12/14/2020	ICD SEC	CD-ALLY BANK	57803	02007GGP2	75,000.00		0.00	75,000.00	75,000
181228F	12/28/2020	ICD SEC	CD-BANK OF PRINCETON	58513	065452OAV1	245,000.00		0.00	245,000.00	245,000
181228E	12/28/2020	ICD SEC	CD-FIRST BANK OF PUER	30387	33767A6W6	249,000.00		0.00	249,000.00	249,000
171229B	12/29/2020	ICD SEC	CD-STATE BANK OF FEN'	11406	856188AV9	249,000.00		0.00	249,000.00	249,000
180726	4/26/2021	ICD SEC	CD-SIGNATURE BANK	57269	82668XFZ6	245,000.00		0.00	245,000.00	245,000.00
180713B	7/13/2021	ICD SEC	CD-FIRST FINANCIAL NW	29058	32022MAW8	245,000.00		0.00	245,000.00	245,000.00

2019 CASH AND INVESTMENT ACTIVITY

CITY INVEST #	STATED MAT DATE	BROKER	SECURITY DESCRIP	FDIC #	CUSIP	PRIN BAL 1/1/2019	PURCH 2019	SOLD/ MATURE 2019	BV PRIN BAL 12/31/2019	PAR
180713A	7/13/2021	ICD SEC	CD-SPIRIT BANK	4048	848608DE2	249,000.00		249,000.00	0.00	249,000.00
180717	7/16/2021	ICD SEC	CD-CURRIE STATE BANK	8833	23130SDL4	245,000.00		0.00	245,000.00	245,000.00
180831B	8/31/2021	ICD SEC	CD-PEOPLES SECURITY E	7514	712303AA4	245,000.00		245,000.00	0.00	245,000.00
180718B	10/18/2021	ICD SEC	CD-HERITAGE BANK	30090	42724JEH4	245,000.00		0.00	245,000.00	245,000.00
181228D	12/28/2021	ICD SEC	CD-BAR HARBOR BANK &	11971	066851WK8	245,000.00		0.00	245,000.00	245,000
181228C	12/28/2021	ICD SEC	CD-BMW BANK	35141	05580AQB3	96,000.00		0.00	96,000.00	96,000
180731B	1/31/2022	ICD SEC	CD-IROQUOIS FEDERAL S	29675	46355PCM8	245,000.00		0.00	245,000.00	245,000.00
180727A	7/27/2022	ICD SEC	CD-KANSAS STATE BANK	19899	50116CBY4	245,000.00		0.00	245,000.00	245,000.00
180725A	7/25/2023	ICD SEC	CD-COMMERCIAL BANK	18584	201282HW3	245,000.00		245,000.00	0.00	245,000.00
180629B	6/25/2020	ICD SEC	CD-FIRST INTERNET BAN	34607	32056GC21	249,000.00		0.00	249,000.00	249,000
									20,386,000.00	
160606	5/1/2020	Northland	ANCHOR BAY MI SCH DISTRICT		355185-PJ-2	500,000.00		0.00	500,000.00	500,000
190220A	3/1/2021	Northland	FRANKLIN WIS TAX		419791-U97		500,000.00	0.00	500,000.00	500,000
190703	4/1/2022	Northland	WEST ALLIS WIS TAX		951173-JA-2		180,000.00	0.00	180,000.00	180,000
190628A	8/1/2021	Northland	WASHINGTON STATE GO TAX		93974DYX0		500,000.00	0.00	500,000.00	500,000
190627	2/1/2020	Northland	MOORHEAD MINN ISD #152		616157-SK-0		500,000.00	0.00	500,000.00	500,000
190628B	4/1/2023	Northland	WEST ALLIS WIS TAX		951173NP4		240,000.00	0.00	240,000.00	240,000
190515	11/1/2022	Northland	MICHICAN STATE SCHOOL TAX		594612-CY-7		205,000.00	0.00	205,000.00	205,000
190424	5/15/2022	Northland	TEXAS A&M TAX		88213AEH4		130,000.00	0.00	130,000.00	130,000
190404	9/1/2026	Northland	TUSCOLA COUNTY MISC TAX		900764RL7		395,000.00	0.00	395,000.00	395,000
190402	2/1/2028	Northland	CLOQUET MN TAX		189036-PS-9		150,000.00	0.00	150,000.00	150,000
190220B	11/1/2023	Northland	HAWAII ST GO BONDS		214471-PA-6		200,000.00	0.00	200,000.00	200,000
190227	12/1/2025	Northland	COOK COUNTY SCHOOL DISTRICT		032879-TC-2		500,000.00	0.00	500,000.00	500,000
190726B	6/1/2023	Northland	DESMOINES IA COMM COLLEGE TAX		250097L75		250,000.00	0.00	250,000.00	250,000
190726C	7/17/2026	Northland	FFCB		3133EKVJ2		485,000.00	0.00	485,000.00	485,000
190731A	11/30/2021	Northland	CD-ENERBANK		29266N7E1		148,000.00	0.00	148,000.00	148,000
161114B	2/1/2024	Northland	ANDOVER MN TAX		034313-ZU-3	300,000.00		0.00	300,000.00	300,000
130412	2/1/2024	Northland	BECKER MN TAX		075671LJ4	50,000.00		0.00	50,000.00	50,000
160317	2/1/2019	Northland	BECKER MN TAX		075663TG9	645,000.00		645,000.00	0.00	645,000
150903	11/1/2018	Northland	BROOKFIELD WI, TAXABLE		112857-BL-0	500,000.00		0.00	500,000.00	500,000
110310	2/1/2020	Northland	BROOKLYN CENTER ISD#286		113853-KG-9	285,000.00		0.00	285,000.00	285,000
180913	7/31/2023	Northland	CD-BANK NEW ENGLAND SALEM		06426K-AN-8	245,000.00		0.00	245,000.00	245,000
180725B	7/25/2023	Northland	CD-SMARTBANK		83172H-DT-4	245,000.00		245,000.00	0.00	245,000
120215B	6/1/2026	Northland	CEDAR RAPIDS IO TAX		150528-JU-2	50,000.00		50,000.00	0.00	50,000
120606B	6/1/2022	Northland	CEDAR RAPIDS IO TAX		150528-N2-6	135,000.00		0.00	135,000.00	135,000
120606A	6/1/2023	Northland	CEDAR RAPIDS IO TAX		150528-PA-9	140,000.00		0.00	140,000.00	140,000
140620	12/1/2020	Northland	CELINA OHIO SCHOOL DISTR		151069-FD-8	300,000.00		0.00	300,000.00	300,000
130815A	12/1/2020	Northland	CHASKA, MN TAX		161664-DY-0	75,000.00		0.00	75,000.00	75,000
130815B	12/1/2021	Northland	CHASKA, MN TAX		161664-DZ-7	75,000.00		0.00	75,000.00	75,000
171129A	2/1/2019	Northland	CHASKA, MN TAX		161664-G4-7	120,000.00		120,000.00	0.00	120,000
140502	2/15/2020	Northland	COLLINGSWOOD NJ TAX		194756-PQ-9	145,000.00		0.00	145,000.00	145,000
180917	8/15/2019	Northland	CONNECTICUT STATE GO		20772J-QL-9	100,000.00		0.00	100,000.00	100,000
140730A	6/1/2019	Northland	DES MOINES IA TAXABLE		25009X-GB-5	115,000.00		115,000.00	0.00	115,000
140730B	6/1/2020	Northland	DES MOINES IA TAXABLE		25009X-GC-3	145,000.00		0.00	145,000.00	145,000
170109	6/1/2022	Northland	DESMOINES IA TAX		250097-J3-7	200,000.00		0.00	200,000.00	200,000
141104	2/1/2022	Northland	DULUTH MN TAXABLE		264438-G5-5	150,000.00		0.00	150,000.00	150,000
170712	7/1/2021	Northland	GARDENDALE ALA TAX		365478-DQ-6	240,000.00		0.00	240,000.00	240,000
171218B	3/1/2020	Northland	GLENDALE RIVER HILLS WIS TAX		378541-CN-4	135,000.00		0.00	135,000.00	135,000
140320A	3/1/2019	Northland	HAWLEY MN SCHOOL DISTRICT		420416-EZ-8	390,000.00		390,000.00	0.00	390,000
140117	11/1/2019	Northland	HONOLULU TAXABLE		438670-Q4-6	275,000.00		0.00	275,000.00	275,000
150109	10/1/2022	Northland	HUBBARD COUNTY TAX		443348-DE-4	135,000.00		0.00	135,000.00	140,000
180730	10/1/2024	Northland	HUBBARD COUNTY TAX		443348-DG-9	100,000.00		0.00	100,000.00	100,000
180212B	6/1/2019	Northland	IOWA WESTIN COMM COLLEGE		462612-SA-1	140,000.00		140,000.00	0.00	140,000
180212C	6/1/2020	Northland	IOWA WESTIN COMM COLLEGE		462612-SB-9	160,000.00		0.00	160,000.00	160,000
120321	3/1/2022	Northland	MADISION WI SCHOOL DISTR		558495-KN-6	500,000.00		0.00	500,000.00	500,000
150708	2/1/2019	Northland	MAPLEWOOD MN TAX		56557-UM-5	350,000.00		350,000.00	0.00	350,000
161101	3/1/2019	Northland	MARSHFIELD WI TAX		572852-W4-9	145,000.00		145,000.00	0.00	145,000
121228B	9/1/2023	Northland	MIDDLETON WIS REFUND		596782-T6-7	300,000.00		0.00	300,000.00	300,000
120214B	9/1/2025	Northland	MIDDLETON WIS REFUND		596782-TJ-1	315,000.00		0.00	315,000.00	315,000
150430	2/1/2022	Northland	MINNETONKA ISD #276		604195-YG-6	270,000.00		0.00	270,000.00	270,000
130702A	1/1/2019	Northland	MINNETONKA ISD #276		604195-VW-4	285,000.00		285,000.00	0.00	285,000
130702B	1/1/2021	Northland	MINNETONKA ISD #276		604195-VY-0	400,000.00		0.00	400,000.00	400,000
160812	5/1/2023	Northland	MONROE MI TAX		611101-MF-0	190,000.00		0.00	190,000.00	190,000
130722	2/1/2021	Northland	MOUND MN TAXABLE		620S35-W4-2	95,000.00		0.00	95,000.00	95,000
100803C	2/1/2019	Northland	NEW PRAGUE BAB		648159-TY-7	45,000.00		45,000.00	0.00	45,000
100803D	2/1/2020	Northland	NEW PRAGUE BAB		648159-TZ-4	70,000.00		0.00	70,000.00	70,000
141006	6/1/2020	Northland	NORTHEAST IOWA COMM COLLEGE		664214-JQ-7	320,000.00		0.00	320,000.00	320,000
181011	10/1/2020	Northland	OKLAHOMA COUNTY ISD #6		678720-KJ-1	400,000.00		0.00	400,000.00	400,000
161003B	2/1/2019	Northland	OLIVIA MN TAX		681079-YE-3	95,000.00		95,000.00	0.00	95,000
161003C	2/1/2020	Northland	OLIVIA MN TAX		681079-YF-0	100,000.00		0.00	100,000.00	100,000
180131	3/1/2021	Northland	PALMYRA EAGE AREA SCHOOL		697165-EH-7	75,000.00		0.00	75,000.00	75,000
130624A	2/1/2023	Northland	RAMSEY COUNTY TAXABLE		751622-HH-7	595,000.00		0.00	595,000.00	595,000
130624B	2/1/2022	Northland	RAMSEY COUNTY TAXABLE		751622-HG-9	285,000.00		0.00	285,000.00	285,000

2019 CASH AND INVESTMENT ACTIVITY

CITY INVEST #	STATED MAT DATE	BROKER	SECURITY DESCRIP	FDIC #	CUSIP	PRIN BAL 1/1/2019	PURCH 2019	SOLD/ MATURE 2019	BV PRIN BAL 12/31/2019	PAR
180124B	2/1/2019	Northland	RICHFIELD TAX TIF		763325-6K-8	25,000.00		25,000.00	0.00	25,000
171228A	2/1/2020	Northland	SCOTT COUNTY TAX		809557-AY-7	60,000.00		0.00	60,000.00	60,000
171228B	2/1/2021	Northland	SCOTT COUNTY TAX		809557-AZ-4	115,000.00		0.00	115,000.00	115,000
120308A	12/1/2020	Northland	SHOREWOOD WIS TAX		825230-KU-8	150,000.00		0.00	150,000.00	150,000
120308B	12/1/2022	Northland	SHOREWOOD WIS TAX		825230-KW-4	150,000.00		0.00	150,000.00	150,000
120308C	12/1/2027	Northland	SHOREWOOD WIS TAX		825230-LB-9	225,000.00		0.00	225,000.00	225,000
120308D	12/1/2028	Northland	SHOREWOOD WIS TAX		825230-LC-7	465,000.00		0.00	465,000.00	465,000
170215	5/1/2019	Northland	SPARTA WIS REFUNDING		846748-HC-8	100,000.00		100,000.00	0.00	100,000
161222	2/1/2019	Northland	ST. PAUL MN PORT AUTHORITY TAX		793028-WR-8	145,000.00		145,000.00	0.00	145,000
110608	2/1/2019	Northland	WADENA MN BAB		930217-JD-7	95,000.00		95,000.00	0.00	95,000
170620A	6/1/2019	Northland	WATERLOO IOWA TAXABLE		941647-VS-5	210,000.00		210,000.00	0.00	210,000
170620B	6/1/2020	Northland	WATERLOO IOWA TAXABLE		941647-VT-3	210,000.00		0.00	210,000.00	210,000
170823B	10/1/2019	Northland	WESTERN LAKE SUPERIOR		958522-XW-9	120,000.00		0.00	120,000.00	120,000
120215C	10/1/2019	Northland	WESTERN LAKE SUPERIOR		958522-WU-4	100,000.00		0.00	100,000.00	100,000
160728A	5/1/2020	Northland	WISCONSIN STATE TAX		97705M-DS-1	500,000.00		0.00	500,000.00	500,000
									14,783,000.00	
181228G	12/28/2021	UBS	CD-ALLY BANK		02007GGT4	100,000.00		0.00	100,000.00	100,000
190118C	1/18/2024	UBS	CD-STATE BANK INDIA II	33682	856283G91	0.00	245,000.00	245,000.00	0.00	245,000
190118C	1/18/2024	UBS	CD-CAPITAL ONE	4297	14042RLP4	0.00	245,000.00	0.00	245,000.00	245,000
190118C	1/18/2024	UBS	CD-CAPITAL ONE USA	33954	14042TAP2	0.00	245,000.00	0.00	245,000.00	245,000
190118C	1/18/2024	UBS	CD-FIRST STATE BANK W	9437	33650TAE0	0.00	245,000.00	0.00	245,000.00	245,000
190620	12/20/2019	UBS	CD-IBERIABANK LAFAYE	28100	45083ANA6	0.00	245,000.00	0.00	245,000.00	245,000
190619	11/19/2019	UBS	CD-CITIZEN BANK NATIC	27957	75524KMF8	0.00	245,000.00	0.00	245,000.00	245,000
190621	6/20/2025	UBS	CD-CELTIC BANK	57056	15118RRB5	0.00	245,000.00	0.00	245,000.00	245,000
190705	1/3/2022	UBS	CD-BANCO POPULAR	34967	05970EAM6	0.00	245,000.00	0.00	245,000.00	245,000
190614	6/14/2024	UBS	CD-ANCHOR BANK	4208	033034AF6	0.00	245,000.00	0.00	245,000.00	245,000
190630	6-30///	UBS	MM				3,000,000.00	0.00	3,000,000.00	3,000,000
190506	1/19/2027	UBS	FFCB		3133EG467	0.00	264,000.00	264,000.00	0.00	264,000
190418	12/5/2024	UBS	CD-DELTA NATIONAL BA	26633	2477RBD6	0.00	200,000.00	0.00	200,000.00	200,000
190408	4/10/2023	UBS	CD-SILVERGATE BANK	27330	828373FH8	0.00	245,000.00	0.00	245,000.00	245,000
190401	5/25/2027	UBS	FHLB STEP		3130A86VO	0.00	300,000.00	0.00	300,000.00	300,000
190123	1/25/2021	UBS	CD-ALLEGIANCE BANK	58629	01748DBM7	0.00	245,000.00	0.00	245,000.00	245,000
190322	3/22/2022	UBS	CD-MEDALLION BANK	57449	58404DDP3	0.00	245,000.00	0.00	245,000.00	245,000
190325	3/25/2024	UBS	CD-BANK HAPOALIM	33686	06251AW48	0.00	245,000.00	0.00	245,000.00	245,000
190327	3/28/2022	UBS	CD-VALLEY NATIONAL E	9396	919853DK4	0.00	245,000.00	0.00	245,000.00	245,000
190315	3/15/2024	UBS	CD-COMENITY CAPITAL	57570	20033AS31	0.00	245,000.00	0.00	245,000.00	245,000
190306	3/6/2025	UBS	CD-FIRST NATIONAL BAI	5005	32115AAG7	0.00	245,000.00	245,000.00	0.00	245,000
190710	5/15/2022	UBS	CONVENTION CENTER AUTHORITY		32115AAG7	0.00	175,000.00	0.00	175,000.00	175,000
190725A	12/1/2027	UBS	WRIGHT COUNTY TAXABLE		982276BK2	0.00	630,000.00	0.00	630,000.00	630,000
190725B	8/25/2020	UBS	CD-BMO HARRIS	16571	05581WX59	0.00	245,000.00	0.00	245,000.00	245,000
190726D	7/26/2022	UBS	CD-OLD NATIONAL BANI	3832	680061HN1	0.00	245,000.00	0.00	245,000.00	245,000
190729B	7/29/2025	UBS	CD-FIRST NATIONAL BAI	17438	32115AAG7	0.00	245,000.00	0.00	245,000.00	245,000
181214	12/14/2021	UBS	CD-BMW BANK		05580AQA5	95,000.00		0.00	95,000.00	95,000
180628	6/28/2023	UBS	CD-COMENITY BANK	27499	981996UP3	200,000.00		0.00	200,000.00	200,000
180815B	8/16/2021	UBS	CD-DIETRICH BANK	3787	253720AB2	245,000.00		0.00	245,000.00	245,000
180815A	8/16/2021	UBS	CD-DISCOVER BANK	5649	254673SV9	145,000.00		0.00	145,000.00	145,000
180831E	8/28/2020	UBS	CD-FIRST REPUBLIC BAN	59017	33616CBL3	245,000.00		0.00	245,000.00	245,000
150311	3/11/2025	UBS	CD-HBSC BANK	57890	40434ASB6	240,000.00		0.00	240,000.00	240,000
160930E	9/30/2019	UBS	CD-JEFFERSON BANK & T	1071	472376AA0	245,000.00		0.00	245,000.00	245,000.00
180928	9/28/2023	UBS	CD-JP MORGAN CHASE BANK		48128FVB5	245,000.00		0.00	245,000.00	245,000
161216B	12/16/2022	UBS	CD-MERCANTIL COMM E	22953	58733ADQ9	245,000.00		0.00	245,000.00	245,000
180531B	6/1/2020	UBS	CD-MORGAN STANLY	34221	6176OALP2	245,000.00		0.00	245,000.00	245,000
180926A	9/27/2021	UBS	CD-TOWNEBANK PORTSMOUTH VA		89214PCA5	200,000.00		0.00	200,000.00	200,000
180723	7/24/2023	UBS	CD-TOYOTA FINANCIAL	57542	89235MJA0	245,000.00		245,000.00	0.00	245,000
180629A	6/29/2021	UBS	CD-WELLS FARGO	3511	949763RX6	245,000.00		0.00	245,000.00	245,000
150812	6/1/2023	UBS	CHARLOTTE TAXABLE		161037L61	300,000.00		0.00	300,000.00	300,000
180626	2/1/2023	UBS	FFCB		3133EG5K7	300,000.00		0.00	300,000.00	300,000
'180711A	3/6/2023	UBS	FFCB		3133EJET2	350,000.00		350,000.00	0.00	350,000
180614	6/12/2024	UBS	FFCB		3133EH2F9	500,000.00		500,000.00	0.00	500,000
180522	2/5/2025	UBS	FFCB		3133EJBN8	750,000.00		0.00	750,000.00	750,000
180711B	2/20/2026	UBS	FFCB		3133EJDH96	400,000.00		1,150,000.00	-750,000.00	400,000
010328	6/25/2023	UBS	FHG14A		312916PD5R	2,000.00		0.00	2,000.00	152,000
160928	3/28/2025	UBS	FHLB		3130A9CN9	300,000.00		0.00	300,000.00	300,000.00
160826D	8/24/2026	UBS	FHLB		3130A8ZG3	300,000.00		0.00	300,000.00	300,000
160830A	8/28/2026	UBS	FHLB		3130A8ZF3	300,000.00		0.00	300,000.00	300,000
180713C	8/24/2028	UBS	FHLB		3130A8Y56	500,000.00		0.00	500,000.00	500,000
180914	5/28/2038	UBS	FHLB STEP		3130A83X9	300,000.00		0.00	300,000.00	300,000
180814	8/16/2024	UBS	FHLB-STEP		3130A8UZ4	430,000.00		0.00	430,000.00	430,000

2019 CASH AND INVESTMENT ACTIVITY

CITY INVEST #	STATED MAT DATE	BROKER	SECURITY DESCRIP	FDIC #	CUSIP	PRIN BAL 1/1/2019	PURCH 2019	SOLD/ MATURE 2019	BV PRIN BAL 12/31/2019	PAR
160830B	8/28/2023	UBS	FHLMC		3134GAAKO	300,000.00		0.00	300,000.00	300,000
160726	7/26/2024	UBS	FHLMC		3134G9N78	500,000.00		0.00	500,000.00	500,000
020826	10/15/2022	UBS	FHR 1391D		312912LUO	402.24		104.88	297.36	59,990
180907	7/1/2021	UBS	FLORIDA STATE BOARD OF ADMIN		341271ABO	400,000.00		0.00	400,000.00	400,000
171211	7/1/2021	UBS	FLORIDA STATE BOARD OF ADMIN		341271AB0	235,000.00		0.00	235,000.00	235,000
160428	10/28/2022	UBS	FNMA		3136G3JS5	250,000.00		0.00	250,000.00	250,000
160830D	8/24/2023	UBS	FNMA		3136G32Y0	250,000.00		0.00	250,000.00	250,000
970625	2/25/2021	UBS	FNMA FNR-1991-7 H		31358FZW2	1,000.00		0.00	1,000.00	129,000
021004	8/25/2022	UBS	FNR 1992-125L		31358PS40C	491.52		121.05	370.47	52,000
001127	7/25/2022	UBS	FNR G92-35		31358PHV2C	439.00		132.24	306.76	75,215
161026	10/1/2024	UBS	HONOLULU TAX		4386705W7	300,000.00		0.00	300,000.00	300,000
161114A	7/1/2025	UBS	LEXINGTON FAYETTE AIRPORT		52909MCA0	300,000.00		0.00	300,000.00	300,000
160412	5/1/2019	UBS	LINCOLN SD TAX		533883NG5	500,000.00		500,000.00	0.00	500,000
160718	12/1/2021	UBS	LITTLE MIAMI OHIO SCHOOL		537292KY9	345,000.00		0.00	345,000.00	345,000
151023	10/1/2024	UBS	MADISON TAXABLE		55844RKN3	640,000.00		0.00	640,000.00	640,000
180629C	6/1/2025	UBS	MARYLAND STATE TAX		57420PGR1	300,000.00		0.00	300,000.00	300,000
160601	2/15/2022	UBS	MCALLEN TAX'		582018Ff5	200,000.00		0.00	200,000.00	200,000
160224B	12/1/2019	UBS	MCLEAN COUNTY IL SCHOOL DISTRIC'		582018Ff5	450,000.00		0.00	450,000.00	450,000
161208B	11/1/2024	UBS	MICHIGAN FIN AUTH REV		59447TJX2	250,000.00		0.00	250,000.00	250,000
160705	11/1/2021	UBS	MICHIGAN STATE TAX		594612CX9	300,000.00		0.00	300,000.00	300,000
160526	5/1/2020	UBS	MILAN MICH SCHOOL TAX		598801JD1	500,000.00		0.00	500,000.00	500,000
150310	4/1/2020	UBS	MONTGOMERY ALA TAX		613035L69	400,000.00		0.00	400,000.00	400,000
161208A	4/1/2023	UBS	NEW HOPE CULTURAL ED TAX		64542WAY6	250,000.00		0.00	250,000.00	250,000
160830C	8/1/2022	UBS	NEW YORK CITY TAXABLE		64966MED7	300,000.00		0.00	300,000.00	300,000
151104	3/1/2022	UBS	NEW YORK TAXALBE		64966KQC0	500,000.00		0.00	500,000.00	500,000
151009	9/1/2024	UBS	NJ ENVIRONMENTAL INFRASTRUCTUR		645791CAO	270,000.00		0.00	270,000.00	270,000
160727	5/1/2022	UBS	NORTH BRANCH SCHOOL TAX		657740F50	500,000.00		0.00	500,000.00	500,000
130606B	11/1/2019	UBS	NYC GEN TAX		64971QH63	1,000,000.00		0.00	1,000,000.00	1,000,000
180108	10/1/2022	UBS	PALM BEACH COUNTY SOLID WASTE		696560LD1	450,000.00		0.00	450,000.00	450,000
151207	12/1/2020	UBS	SACRAMENTO TAXABLE		786060BB8	300,000.00		0.00	300,000.00	300,000
160613	12/1/2020	UBS	SCHILLER PARK TAX		8062721LM6	325,000.00		0.00	325,000.00	325,000
161018	7/1/2024	UBS	SELMA ALA TAX		816459QV6	500,000.00		0.00	500,000.00	500,000
160802	12/1/2027	UBS	TOOLE CITY UT TAX		89033RBU7	400,000.00		0.00	400,000.00	400,000
160422	5/15/2021	UBS	UNIVERSITY OF CA TAX		91412GFS9	500,000.00		0.00	500,000.00	500,000
160927A	5/1/2021	UBS	YPSILANTI MI SCHOOL DISTR		987864NY7	405,000.00		0.00	405,000.00	405,000.00
									25,518,974.59	
	TOTAL INVESTMENTS					66,545,332.76	25,248,000.00	23,375,358.17	68,417,974.59	
			Unamortized Premiums			1,458,475.04	8,321.60		1,466,796.64	
			Unamortized Discounts			(3,416,804.32)	(27,509.80)		(3,444,314.12)	
			BOW			8,411,896.01	30,732,755.08	31,649,353.61	7,495,297.48	
			Money Market Accounts			4,759,980.08	7,656,538.34	6,500,000.00	5,916,518.42	
			Net Cash and Investments			77,758,879.57	63,618,105.22	61,524,711.78	79,852,273.01	

CC Regular Session **4. 3.**

Meeting Date: 08/27/2019

By: Wendy Schlueter, Community Development

Information

Title

Approve Licenses

Purpose/Background:

Purpose:

The purpose of this case is to approve various license requests for 2019.

Background:

Certain businesses in the City of Ramsey are required to apply for a license in addition to the Business Registration Certificate (BRC). Other businesses that may require a license, but are not required to have a BRC, may also be included in this approval. Those new license requests and/or renewals are attached for City Council approval.

Recommendation:

Staff recommends approval of license applications contingent upon completion of background checks.

Action:

Motion to approve the attached license applications contingent upon completion of background checks.

Attachments

Licenses to Approve

Form Review

Inbox	Reviewed By	Date
Sean Sullivan	Wendy Schlueter	08/22/2019 03:19 PM
Sean Sullivan	Sean Sullivan	08/22/2019 04:02 PM
Tim Gladhill	Tim Gladhill	08/22/2019 04:06 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 04:34 PM
Form Started By: Wendy Schlueter		Started On: 08/12/2019 12:14 PM
Final Approval Date: 08/22/2019		

Report Name: License Report - License Types
Council Dates: 8/27/2019 to 8/27/2019
Status: Active, Inactive
License Type(s): 3.2 Beer Off-Sale, 3.2 Beer On-Sale Temporary, Liquor 2 A.M. Closing, Liquor Off-Sale, Liquor On-Sale, Liquor On-Sale Sunday, Temporary Intoxicating, Wine On-Sale, Amusement Center, Amusement Devices/Billiard Tables, Business License-1st Year, Business License-Renewal, Garbage Haulers, Pawnbroker, Second Hand Goods Dealer, Special Events, Temporary Amusement/Carnival/Circus, Therapeutic Massage Establishment, Therapeutic Massage Therapist, Tobacco, Transient Merchant/Peddler/Solicitor

City of Ramsey
License Report - License Types

Company	Location	Complex	Exp. Date	Council Date	Status
Transient Merchant/Peddler/Solic					
American Dream Home Improveme			12/31/2019	8/27/2019	A
Marilyn's Puppies			12/31/2019	8/27/2019	A
Roofing & Restoration Services of			12/31/2019	8/27/2019	A
APK Restoration			12/31/2019	8/27/2019	A

Transient Merchant/Peddler/Solicitor License Count: 4

Total Licenses: 4

CC Regular Session **4. 4.**

Meeting Date: 08/27/2019

Submitted For: Brad Bluml, Police **By:** Brad Bluml, Police

Information

Title

Accept Donations of Public Safety Educational Exhibit

Purpose/Background:

On Friday, April 6, 2018, at 10:50 pm, Ramsey Police & Fire Departments and Allina Paramedics were dispatched to a personal injury accident on Hwy 47 (St Francis Blvd NW) in the City of Ramsey, where it was reported one vehicle rolled over. The Minnesota State Patrol, Anoka County Sheriff's Office, and Anoka Police Department also responded to assist.

Officers arrived and found the driver Joey Anderson, who had not been wearing his seatbelt, was ejected from the vehicle and had died at the scene. A passenger in the vehicle who had been wearing his seat belt was walking around and treated for minor injuries. Speed, alcohol, distracted driving, and no seat belt were all factors contributing to this crash.

Joey's father Wade Anderson later came to the Ramsey Police Department and expressed how he and his family wanted to use the crashed car Joey had been driving to help make others aware of the reality of these types of incidents, and the importance of driving sober, not speeding, not driving distracted, and wearing your seat belt. Joey always wore his seatbelt; but for some reason which will be forever unknown, he was not wearing it during this trip.

Observations/Alternatives:

The ability to use this vehicle as an exhibit will be extremely valuable as a Public Safety education tool, allowing first responders to convey the importance of traffic laws and real dangers of operating vehicles to citizens. A formal presentation of appreciation and recognition of the donations is planned for the presentation portion of tonight's council meeting. The vehicle and trailer will be on display this evening on Sunwood Drive in front of City Hall. The exhibit's first use will be at Ramsey's Happy Days, Saturday, September 7, 2019.

Funding Source:

This case is funded by donations and supplemented by the police department budget to pay for the title transfers for the vehicle and trailer.

A local Ramsey business, M & G Trailer Sales, located at 7575 Hwy 10 NW, Ramsey, generously donated the trailer which will be used to transport the vehicle to different locations. While the vehicle is on display at schools, county fairs, and city events, it will be an educational exhibit. Police Officers, Deputies, and Troopers can use this as a tool to educate the public on the reality of these events, and the importance of following the laws put into place to protect us. The trailer is a 2017 Sure-Trac model ST8218CHW-B-070 with VIN: 5JW1U1826H1162977, and Minnesota license plate 200498. The donation is estimated at approximately $2,500.

Another local business, North Star Towing located at 833 North St., Anoka, generously donated their time and the equipment to permanently attached the vehicle to the trailer, so it can be safely transported to the various locations where it will be on display. It is estimated their donation is approximately $400.

Wade Anderson who was the second registered owner of the vehicle, and the Anderson family, generously donated the vehicle, a 2007, silver 4-door BMW 328xi wagon, with VIN: WBAVT73547FZ36236, and Minnesota license plates ALU-268. The monetary donation of this vehicle is estimated at $3,000.

Carrie Dubbelde, a family member of Joey, who works at FastSigns in Roseville, Minnesota, created the safety banners which will be on display around the vehicle, as well as the plaques which will be given in appreciation to M & G Trailer, North Star Towing, and the Anderson Family. The wrap-around banner serves many purposes. It lists facts to educate the public, it conveys a personal message and is a memorial to Joey, and it's a physical safety barrier to keep the public back from the sharp pieces exposed on the vehicle. An image of the banner is attached to this case. The Anderson family paid for the banners and plaques.

Recommendation:

Staff requests the Council accept the above-listed donations.

Action:

Motion to accept the following Public Safety Exhibit donations:

A crashed 2007 Silver 4 Door BMW 328i Wagon - approximate value $3,000
Banners and Plaques
Transport Trailer - approximate value $2,500
Labor and Equipment to permanently attach the vehicle to the trailer - approximate value $400

Attachments

Trailer banner

Appreciation plaques

Form Review

Inbox	Reviewed By	Date
Jeff Katers	Jeff Katers	08/19/2019 08:35 AM
Kurt Ulrich	Kurt Ulrich	08/22/2019 10:41 AM
Form Started By: Brad Bluml		Started On: 08/16/2019 02:52 PM
Final Approval Date: 08/22/2019		

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS

On April 6, 2018 Joey made a really bad decision. He was drinking at a good friend's house. He decided to go to the store...that was the last drive he ever took. On his way back, Joey was on his phone, drunk, and NOT buckled up. Joey was ejected from this car. His friend who was in the car with him at the time of the crash did buckle up, he walked away...alone.

PLEASE DRIVE SOBER, NOT DISTRACTED, DON'T SPEED, AND BUCKLE UP!!

In Loving Memory of Joey

Joeseph Donald Anderson

5/28/98 - 4/6/18

Loving son, brother, grandson, nephew, cousin, friend

Joey graduated from Anoka High School in 2015. He played baseball and football. He LOVED baseball. He worked with his dad Wade doing demolition. He enjoyed camping and spending time with family and friends. He was a registered donor on his license.

Joey Was An Organ Donor

As of 5/24/19 the following organs/tissue have been donated in 9 states by Joey

Skin Graft
Eyes
3 Cardiovascular
20 tissue and bone allografts
5 other procedures

Be A Donor

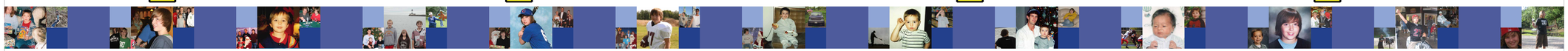
City of RAMSEY

RAMSEY FIRE MINNESOTA

POLICE City of RAMSEY

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS



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Be A Donor

City of RAMSEY

RAMSEY FIRE MINNESOTA

POLICE City of RAMSEY

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS

WARNING ⚠ PLEASE DO NOT TOUCH CAR ⚠ SHARP OBJECTS

In 2013
387 Total Fatalities
76 Speed Related Fatalities
68 Distraction Related Fatalities
117 Alcohol Related Fatalities
81 Drunk Driving Related Fatalities
94 Unbelted MVO Fatalities

In 2014
361 Total Fatalities
94 Speed Related Fatalities
61 Distraction Related Fatalities
111 Alcohol Related Fatalities
88 Drunk Driving Related Fatalities
106 Unbelted MVO Fatalities

In 2015
411 Total Fatalities
78 Speed Related Fatalities
68 Distraction Related Fatalities
137 Alcohol Related Fatalities
95 Drunk Driving Related Fatalities
91 Unbelted MVO Fatalities

Thank You To

M&G Trailer Ramsey

&

Northstar Towing Anoka, MN

For Your Generous Donations

In 2016
392 Total Fatalities
89 Speed Related Fatalities
41 Distraction Related Fatalities
121 Alcohol Related Fatalities
73 Drunk Driving Related Fatalities
79 Unbelted MVO Fatalities

In 2017
358 Total Fatalities
88 Speed Related Fatalities
25 Distraction Related Fatalities
113 Alcohol Related Fatalities
72 Drunk Driving Related Fatalities
78 Unbelted MVO Fatalities

In 2018
381 Total Fatalities
111 Speed Related Fatalities
29 Distraction Related Fatalities
111 Alcohol Related Fatalities
83 Drunk Driving Related Fatalities
86 Unbelted MVO Fatalities

In Sincere Appreciation

Thank You

M & G Trailer

for your generous donation
to the Ramsey Community

In Loving Memory
of Joeseph "Joey" Anderson

In Sincere Appreciation

Thank You

Anderson Family

for your generous donation
to the Ramsey Community

In Loving Memory
of Joeseph "Joey" Anderson

In Sincere Appreciation

Thank You

North Star Towing

for your generous donation
to the Ramsey Community

In Loving Memory
of Joeseph "Joey" Anderson

CC Regular Session **4. 5.**

Meeting Date: 08/27/2019

By: Jackie Lipski, Finance

Information

Title

Adopt Resolution # 19-207 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of August 8, 2019 through August 21, 2019

Action:

Motion to Adopt Resolution # 19-207 Approving Cash Disbursements Made and Authorizing Payment of Accounts Payable Invoicing Received During the Period of August 8, 2019 through August 21, 2019.

Attachments

Resolution 8/27/2019

Bills List 08/27/2019

Form Review

Inbox	Reviewed By	Date
Diana Lund	Diana Lund	08/21/2019 02:56 PM
Kurt Ulrich	Jackie Lipski	08/22/2019 08:46 AM
Jackie Lipski (Originator)	Jackie Lipski	08/22/2019 08:52 AM
Kurt Ulrich	Kurt Ulrich	08/22/2019 11:08 AM
Diana Lund	Kathy Schmitz	08/22/2019 11:16 AM
Kurt Ulrich	Kathy Schmitz	08/22/2019 11:17 AM
Form Started By: Jackie Lipski		Started On: 08/21/2019 02:47 PM
Final Approval Date: 08/22/2019		

Councilmember Riley introduced the following resolution and moved for its adoption:

RESOLUTION #19-207

RESOLUTION APPROVING CASH DISBURSEMENTS MADE AND AUTHORIZING PAYMENT OF ACCOUNTS PAYABLE INVOICING RECEIVED DURING THE PERIOD OF AUGUST 8, 2019 THROUGH AUGUST 21, 2019

WHEREAS, the City of Ramsey Finance Department has made cash disbursements and received accounts payable invoicing during the period of August 8, 2019, through August 21, 2019, in the amount of $ 1,056,399.17 and

WHEREAS, the City Council of the City of Ramsey is required to authorize payment for all disbursement transactions.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the Ramsey City Council hereby approves the cash disbursements made and authorizes payment of the accounts payable invoices as detailed in the attached Bills List for the period August 8, 2019, through August 21, 2019, in the amount of $ 1,056,399.17.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember , and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

None

and the following abstained:

None

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 27th day of August 2019.

_____

Mayor

ATTEST:

_____

City Clerk

RAMSEY CITY COUNCIL MEETING

8/27/2019

BILLS LIST

DISBURSEMENTS TO BE APPROVED THIS MEETING:

DISBURSEMENT TYPE:	SUBMITTED FOR APPROVAL
Purchase Journal:	
Prepaids 8/8/19-8/21/19	484,934.53
Accounts Payable 8/8/19-8/21/19	114,698.09
Payroll 8/9/19	172,884.02
Pay Estimates- Projects	283,882.53

TOTAL SUBMITTED FOR APPROVAL THIS MEETING
(Invoices Available for Reviewal) **$ 1,056,399.17**

		APPROVED PREV. MTG	2019 Y.T.D.
DISBURSEMENTS PREVIOUSLY APPROVED AND PAID:			
	NET PAYROLL TOTAL	$ 196,332.87	$ 2,635,819.30
-	CORRECTION TO PAYROLL		
	PREPAIDS	511,481.38	4,485,702.70
-	PREPAID ADJUSTMENTS		
	WIRE TRANSFERS FOR DEBT SERVICE		929,567.10
-	CORRECTION TO D.S.		
	ACCOUNTS PAYABLE INVOICING - PREVIOUS MEETING:		
-	BILLS LIST SUBMITTED	397,457.19	4,557,243.92
	ADD (DELETE) BILLS LIST SUBMITTED PAY ESTIMATE(S)		853,485.43
-	CHECKS VOIDED	0.00	0.00
TOTAL CASH DISBURSEMENTS PREVIOUSLY APPROVED		**$ 1,105,271.44**	**$ 13,461,818.45**

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109214	**8/8/2019**		**100012 ACE SOLID WASTE INC**						
		104.64	FIRE STATS AUG 2019		97960	5145208	0220.6374		REFUSE/RECYCLING
		104.64							
109215	**8/8/2019**		**100297 CENTERPOINT ENERGY**						
		32.30	MISC PW ACCTS		97976	8000014064-2 JUNE 19	0311.6373		GAS
		63.60	MISC PW ACCTS		97976	8000014064-2 JUNE 19	0452.6373		GAS
		12.50	MISC PW ACCTS		97976	8000014064-2 JUNE 19	9601.6373		GAS
		12.50	MISC PW ACCTS		97976	8000014064-2 JUNE 19	9602.6373		GAS
		12.51	MISC PW ACCTS		97976	8000014064-2 JUNE 19	9605.6373		GAS
		133.41							
109216	**8/8/2019**		**100404 CENTURYLINK**						
		65.35	JULY/AUG 19 SERVICE		97962	763 422-1452 795 JUL 19	0452.6321		TELEPHONE
		65.35							
109217	**8/8/2019**		**110734 CITY OF RAMSEY**						
		542.17	5650 ALPINE DR		97963	726528 2ND QTR 19	0220.6372		WATER/IRRIGATION
		563.55	15050 ARMSTRONG BLVD		97964	727978 2ND QTR 19	0220.6372		WATER/IRRIGATION
		1,105.72							
109218	**8/8/2019**		**107724 COMCAST**						
		6.96	FF 1 3 MONTHS AUG-OCT 2019		97965	7/24/2019	0220.6489		OTHER CONTRACTED SE
		6.96							
109220	**8/8/2019**		**107138 M AND G TRAILER SALES**						
		1,257.50	2020 SURE TRAC TRAILER		97970	080519	0194.6249		MISCELLANEOUS OPERA
		1,257.50							
109221	**8/8/2019**		**117113 NORTH FISH REAL ESTATE**						
		73,105.00	SURETY REDUCTION		97971	080519	9804.6433	00116796	REFUNDS
		73,105.00							
109222	**8/8/2019**		**117114 PARK VIEW EAST-MINNEAPOLIS LLC**						
		59,291.12	TIF 3RD PAYMENT		97972	080119	9214.6433		REFUNDS
		8,131.70	TIF 3RD PAYMENT		97972	080119	9214.6433		REFUNDS
		67,422.82							
109223	**8/8/2019**		**101103 SPRINT**						
		39.99	JUNE/ JULY 19 SERVICE		97973	570683319-212	0220.6323		CELLULAR PHONES
		39.99							
109224	**8/8/2019**		**117111 THINK DIGITAL SIGNS**						
		16,312.50	75 % DEP MONUMENT SIGN		97974	1291	9702.6315		MISCELLANEOUS PROFE
		60,575.62	75% DEP MONUMENT SIGN REF		97975	1292	9412.6580		OTHER EQUIPMENT
		76,888.12							
109273	**8/15/2019**		**100143 FERGUSON WATERWORKS # 2516**						

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109273	8/15/2019		100143 FERGUSON WATERWORKS # 2516						Continued.
		156.75	GAS SENSOR		97998	0337093	9602.6489		OTHER CONTRACTED SE
		156.75							
109274	8/15/2019		117118 GUTKNECHT, WENDY						
		514.76	REFUND ESCROW 116906		97999	081419	9804.6433	00116906	REFUNDS
		514.76							
109275	8/15/2019		100265 LINKS AT NORTHFORK						
		8,466.16	EDA GOLF EVENT 8/20/19		98000	081419	9230.6249		MISCELLANEOUS OPERA
		8,466.16							
109276	8/15/2019		100338 MORNING SUN HOMES						
		1,500.00	REFUND ERO ESC 7756 147TH TER		98002	081519	9804.6433	00116611	REFUNDS
		1,500.00							
109277	8/15/2019		116364 NORTHLAND CUSTOM HOMES LLC						
		5,000.00	REF LAND ESC 9014 169TH AVE NW		98003	081519	9252.1155.1		MANUAL-ACCOUNTS RE(
		1,500.00	REF ERO ESC 9014 169TH AVE NW		98004	081519A	9804.6433	00116839	REFUNDS
		6,500.00							
109278	8/15/2019		100391 POSTMASTER						
		1,693.06	SEPT/OCT 19 RAMSEY RESIDENT		98005	081219	0195.6322		POSTAGE
		1,693.06							
109279	8/15/2019		112959 PREMIUM WATERS INC						
		30.55	FIRE- BOTTLED WATER		98006	621332-07-19	0220.6489		OTHER CONTRACTED SE
		121.68	FIRE- BOTTLED WATER		98007	621331-07-19	0220.6489		OTHER CONTRACTED SE
		152.23							
109280	8/15/2019		115972 ROBINSON, SCOTT						
		1,245.50	SEPT/OCT 19 RAMSEY RES ADS		98014	081219	9101.4609		OTHER MISCELLANEOUS
		1,245.50							
109281	8/15/2019		117119 SALOKA, CODY						
		1,500.00	REF ERO ESC 7910 173RD AVE		98015	081519	9804.6433	00116962	REFUNDS
		1,500.00							
109282	8/15/2019		116401 SHARPER HOMES INC						
		7,000.00	REF LAND/DRIVE ESC 9084 169TH		98016	081519	9252.1155.1		MANUAL-ACCOUNTS RE(
		1,500.00	REF ERO ESC 9084 169TH AVE		98017	081519A	9804.6433	00116598	REFUNDS
		8,500.00							
109283	8/15/2019		117111 THINK DIGITAL SIGNS						
		5,437.50	BAL DEP INV 1291		98018	081419-1291	9702.6315		MISCELLANEOUS PROFE
		20,191.88	BAL DEP INV 1292		98019	051419-1292	9412.6580		OTHER EQUIPMENT
		25,629.38							
1000417	8/16/2019		114740 BOND TRUST SERVICES CORPORATION						
		475.00	AGENT FEE SERIES 2014A		97993	48993	9349.6310		FISCAL AGENT FEES
		475.00	AGENT FEE SERIES 2016A		97994	48994	9352.6310		FISCAL AGENT FEES
		475.00	AGENT FEE SERIES 2017A		97995	48995	9353.6310		FISCAL AGENT FEES
		475.00	AGENT FEE SERIES 2018A		97996	48996	9354.6310		FISCAL AGENT FEES
		1,900.00							
1000418	8/16/2019		112663 CAPSTONE HOMES INC						

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1000418	8/16/2019		112663 CAPSTONE HOMES INC						Continued.
		1,500.00	REFUND ERO ESC 8781 150TH LN		97997	081519	9804.6433	00116916	REFUNDS
		1,500.00							
1000419	8/16/2019		100291 MET COUNCIL SAC						
		27,335.00	SAC CHARGES JULY 19		98001	081219	9602.2083		SAC CHARGES
		273.35-	SAC CHARGES JULY 19		98001	081219	9602.4356		SEWER AVAILABILITY CH
		27,061.65							
1000420	8/16/2019		106418 PURMORT HOMES INC						
		1,500.00	REF ERO ESC 14652 SODIUM ST		98008	081519	9804.6433	00116145	REFUNDS
		1,500.00	REF ESC SIDEWALK 7750 148TH LN		98009	081519A	9252.1155.1		MANUAL-ACCOUNTS REC
		1,500.00	REF ERO ESC 7764 148TH LN		98010	081519B	9804.6433	00116609	REFUNDS
		5,500.00	REF PART LAND/DRV 7764 148TH L		98011	081519C	9252.1155.1		MANUAL-ACCOUNTS REC
		1,500.00	REF ERO ESC 14666 SODIUM ST		98012	081519D	9804.6433	00116292	REFUNDS
		5,000.00	REF LAND ESC 14666 SODIUM ST		98013	081519E	9252.1155.1		MANUAL-ACCOUNTS REC
		16,500.00							
1000421	8/16/2019		109912 ULRICH, KURTIS G.						
		366.60	REIMB. ICMA CONF		98020	081219	0130.6331		TRAVEL & LODGING
		366.60							
1000422	8/16/2019		111137 WRIGHT HENNEPIN COOPERATIVE ELECTRIC						
		27.95	7550 SUNWOOD DR PD		98021	150-1682-6501 JULY 19	0211.6489		OTHER CONTRACTED SE
		27.95							
90521006	8/9/2019		100398 PUBLIC EMPLOYEES RETIREMENT ASSN						
		20,824.72			97985	0808191325324	9101.2174		PERA-EMPLOYEE
		27,867.96			97986	0808191325325	9101.2183		PERA-EMPLOYER
		48,692.68							
92956431	8/9/2019		101306 IRS						
		24,305.80			97988	0808191325327	9101.2171		FEDERAL WITHHOLDING
		13,757.14			97989	0808191325328	9101.2173		FICA & MEDICARE-EMPL
		13,757.14			97990	0808191325329	9101.2182		FICA & MEDICARE-EMPL
		51,820.08							
98080919	8/9/2019		115568 ALERUS FINANCIAL NA						
		3,737.54			97982	08081913253214	9101.2176		LIFE/HEALTH-EMPLOYEE
		3,737.54							
98901408	8/9/2019		100601 MN DEPT OF REV WH						
		11,711.02			97987	0808191325326	9101.2172		STATE WITHHOLDING
		11,711.02							
99080919	8/9/2019		107962 TOTAL ADMINISTRATIVE SERVICE CORP						
		2,055.86			97978	08081913253210	9101.2176		LIFE/HEALTH-EMPLOYEE
		2,055.86							
99081419	8/14/2019		100629 MN DEPT OF REV SALES TX						
		48.34	July Sales Tax		97991	07312019	9101.4305		RENTAL FEES
		9.14	July Sales Tax		97991	07312019	9101.4328		ACCIDENT REPORTS
		.36	July Sales Tax		97991	07312019	9101.4308		SALES OF MAPS & PUBLI
		211.16-	July Sales Tax		97991	07312019	9101.2082		SALES/USE TAX PAYABLE
		.27-	July Sales Tax		97991	07312019	9101.4609		OTHER MISCELLANEOUS

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99081419	8/14/2019		100629 MN DEPT OF REV SALES TX						Continued.
		211.16	July Sales Tax		97991	07312019	9601.2082		SALES/USE TAX PAYABLE
		409.65	July Sales Tax		97991	07312019	9601.2082		SALES/USE TAX PAYABLE
		11,119.20	July Sales Tax		97991	07312019	9601.2082		SALES/USE TAX PAYABLE
		434.58	July Sales Tax		97991	07312019	9601.2085		ANOKA COUNTY TRANSI
		12,021.00							
99081519	8/15/2019		108768 COMDATA NETWORK INC						
		29.97	COBORN'S SUPERSTORE		98022	JUL 19 COMDATA PCARD	0191.6249		MISCELLANEOUS OPERA
		50.00	U OF M CONTLEARNING		98022	JUL 19 COMDATA PCARD	0452.6335		TRAINING
		96.74	AMZN MKTP US*MH85J8442		98022	JUL 19 COMDATA PCARD	0211.6281		SMALL TOOLS & MINOR E
		19.99	AMZN MKTP US*M61TC2YY0		98022	JUL 19 COMDATA PCARD	0211.6281		SMALL TOOLS & MINOR E
		86.90	TLO TRANSUNION		98022	JUL 19 COMDATA PCARD	0211.6315		MISCELLANEOUS PROFE
		36.15	JORGENSON LOCKERS		98022	JUL 19 COMDATA PCARD	0194.6249		MISCELLANEOUS OPERA
		95.01	AMAZON.COM*MH1OV3MB2 A		98022	JUL 19 COMDATA PCARD	0194.6259		BUILDING MAINT/REPAIR
		86.60	WAL-MART #3209		98022	JUL 19 COMDATA PCARD	0141.6249		MISCELLANEOUS OPERA
		15.90	SQU*SQ *PIROGUES MOBIL		98022	JUL 19 COMDATA PCARD	0211.6331		TRAVEL & LODGING
		59.55	AMZN MKTP US*MA1V99321		98022	JUL 19 COMDATA PCARD	0211.6231		UNIFORMS & TURN-OUT
		220.00	COMBINED SYSTEMS INC		98022	JUL 19 COMDATA PCARD	0211.6335		TRAINING
		1,069.95	WWW.NEWEGGBUSINESS.COM		98022	JUL 19 COMDATA PCARD	0192.6281		SMALL TOOLS & MINOR E
		33.88	AMAZON.COM*MA0PB7AU2		98022	JUL 19 COMDATA PCARD	0452.6249		MISCELLANEOUS OPERA
		37.42	AMAZON.COM*MA0PB7AU2		98022	JUL 19 COMDATA PCARD	0452.6249		MISCELLANEOUS OPERA
		31.99	WWW.NEWEGGBUSINESS.COM		98022	JUL 19 COMDATA PCARD	0192.6281		SMALL TOOLS & MINOR E
		69.70	PAYPAL *UWANTSELECT		98022	JUL 19 COMDATA PCARD	0192.6281		SMALL TOOLS & MINOR E
		1,825.00-	PAYPAL *SYSAID		98022	JUL 19 COMDATA PCARD	0192.6405		OFFICE & DATA PROCES:
		677.00	AMERICAN PLANNING A		98022	JUL 19 COMDATA PCARD	0191.6315		MISCELLANEOUS PROFE
		155.00	AMERICAN PLANNING A		98022	JUL 19 COMDATA PCARD	0191.6471		BOOKS & PAMPHLETS
		250.00	NEPELRA		98022	JUL 19 COMDATA PCARD	0130.6451		MEMBERSHIP DUES
		23.25	COBORN'S SUPERSTORE		98022	JUL 19 COMDATA PCARD	0111.6249		MISCELLANEOUS OPERA
		100.00	ARROWWOOD RESORT AND C		98022	JUL 19 COMDATA PCARD	0130.6335		TRAINING
		530.00	GOVERNMENT FINANCE OFF		98022	JUL 19 COMDATA PCARD	0153.6302		AUDITING & ACCOUNTIN
		186.66	GRAPHTEC AMERICA INC		98022	JUL 19 COMDATA PCARD	0260.6249		MISCELLANEOUS OPERA

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		9.99	AMZN MKTP US*MA9UM00C1		98022	JUL 19 COMDATA PCARD	0311.6249		MISCELLANEOUS OPERA
		23.11	AMZN MKTP US*MA9UM00C1		98022	JUL 19 COMDATA PCARD	0311.6249		MISCELLANEOUS OPERA
		49.27	JEFF STEIN SNAPON		98022	JUL 19 COMDATA PCARD	0311.6281		SMALL TOOLS & MINOR E
		8.00	INTERSTATE PARKING 20		98022	JUL 19 COMDATA PCARD	0452.6249		MISCELLANEOUS OPERA
		11.97	THE HOME DEPOT #2821		98022	JUL 19 COMDATA PCARD	0452.6249		MISCELLANEOUS OPERA
		12.47	THE HOME DEPOT #2821		98022	JUL 19 COMDATA PCARD	0452.6249		MISCELLANEOUS OPERA
		1.80	THE HOME DEPOT #2821		98022	JUL 19 COMDATA PCARD	0452.6249		MISCELLANEOUS OPERA
		118.16	DOORDASH*RIVERSBEND BA		98022	JUL 19 COMDATA PCARD	0111.6249		MISCELLANEOUS OPERA
		141.43	DOORDASH*KITCHEN TABLE		98022	JUL 19 COMDATA PCARD	0111.6249		MISCELLANEOUS OPERA
		5.99	COBORN'S SUPERSTORE		98022	JUL 19 COMDATA PCARD	0111.6249		MISCELLANEOUS OPERA
		5.99	COBORN'S SUPERSTORE		98022	JUL 19 COMDATA PCARD	0111.6249		MISCELLANEOUS OPERA
		127.78	BREEZY POINT RESORT IN		98022	JUL 19 COMDATA PCARD	0191.6331		TRAVEL & LODGING
		100.00	INT'L CODE COUNCIL INC		98022	JUL 19 COMDATA PCARD	0240.6471		BOOKS & PAMPHLETS
		292.50	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		55.00	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		215.00	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		65.00	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		160.00	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		40.00	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		265.00	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		59.32-	4IMPRINT		98022	JUL 19 COMDATA PCARD	0130.6246		MARKETING & PROMOTI
		106.87	E&G - 1113 ANOKA		98022	JUL 19 COMDATA PCARD	0130.6249		MISCELLANEOUS OPERA
		12.00	E&G - 1113 ANOKA		98022	JUL 19 COMDATA PCARD	0130.6249		MISCELLANEOUS OPERA
		22.99	AMAZON.COM*MH4TT2N92		98022	JUL 19 COMDATA PCARD	0280.6241		COMMUNITY POLICING S
		12.59	AMAZON.COM*MH16R1ZQ0		98022	JUL 19 COMDATA PCARD	0280.6204		STATIONERY, ENVELOPE
		24.58	AMZN MKTP US*MH7KU8V52		98022	JUL 19 COMDATA PCARD	0211.6204		STATIONERY, ENVELOPE
		53.54	AMZN MKTP US*MH85Q6ES2		98022	JUL 19 COMDATA PCARD	9230.6246		MARKETING & PROMOTI

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		68.98	WALMART.COM		98022	JUL 19 COMDATA PCARD	9230.6246		MARKETING & PROMOTI
		37.48	AMZN MKTP US*MH87U40P1		98022	JUL 19 COMDATA PCARD	9230.6246		MARKETING & PROMOTI
		243.54	BULBS.COM INC		98022	JUL 19 COMDATA PCARD	9240.6315		MISCELLANEOUS PROFE
		121.90	AMZN MKTP US*MH7ZX2IN0		98022	JUL 19 COMDATA PCARD	0237.6249		MISCELLANEOUS OPERA
		59.95	LASER-LABS.COM		98022	JUL 19 COMDATA PCARD	0230.6281		SMALL TOOLS & MINOR E
		30.36	AMAZON.COM*MA22S1T42		98022	JUL 19 COMDATA PCARD	0296.6249		MISCELLANEOUS OPERA
		60.00	CKE*KITCHEN TABLE ANOK		98022	JUL 19 COMDATA PCARD	0296.6249		MISCELLANEOUS OPERA
		60.00	TST* ACAPULCO MEXICAN		98022	JUL 19 COMDATA PCARD	0296.6249		MISCELLANEOUS OPERA
		600.00	PENTAIR TECHNICAL PROD		98022	JUL 19 COMDATA PCARD	9601.6315		MISCELLANEOUS PROFE
		33.20	COBORN'S SUPERSTORE		98022	JUL 19 COMDATA PCARD	9604.6249		MISCELLANEOUS OPERA
		64.28	BURGER KING #12552 Q07		98022	JUL 19 COMDATA PCARD	9604.6249		MISCELLANEOUS OPERA
		12.00	IP JACKSON RAMP		98022	JUL 19 COMDATA PCARD	9804.6315	00116795	MISCELLANEOUS PROFE
		35.65	FREECONFERENCECALL.COM		98022	JUL 19 COMDATA PCARD	9804.6315	00116925	MISCELLANEOUS PROFE
		31.49	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		24.63	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		36.39	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		28.84	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.13	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		46.81	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		29.30	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		57.49	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		44.74	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		6.02	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		29.84	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		55.43	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		59.33	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		90.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		42.42	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0194.6223		GASOLINE
		54.90	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		57.11	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		59.90	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		47.47	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		39.05	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		12.19	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		24.29	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.14	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0194.6223		GASOLINE
		17.94	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		27.52	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.00	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		52.50	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		54.45	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		27.37	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.82	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6225		DIESEL FUEL
		48.79	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		34.14	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.70	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		54.15	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		20.82	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		35.34	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		48.12	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.23	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		17.26	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.41	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0194.6223		GASOLINE
		26.59	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		30.22	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		32.84	BILL S SUPERETTE #11		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		38.71	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.34	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		52.92	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		42.16	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		39.14	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		42.47	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		36.61	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		36.93	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		51.24	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		34.38	CASEYS GEN STORE 1988		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		56.56	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		27.38	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		56.14	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		20.84	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.29	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		37.93	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		48.59	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		46.04	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		47.04	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		40.64	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		13.28	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		58.39	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		53.68	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		20.00	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.00	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		51.36	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		39.89	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		35.46	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		44.09	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		38.80	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		43.35	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		44.97	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		49.19	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		11.55	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		41.75	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		39.79	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		45.75	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		44.11	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		29.20	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		18.24	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		37.03	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		20.90	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.75	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		23.29	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		36.63	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		35.30	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		37.95	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		33.85	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		28.18	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		36.83	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		38.27	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		40.44	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		20.06	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		34.93	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.72	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.41	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.54	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		20.56	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		23.39	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		23.33	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.36	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		15.48	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		20.51	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		12.93	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		26.33	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.26	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		22.80	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		20.32	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.56	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		28.79	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		33.30	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.92	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		24.23	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.52	SPEEDWAY 04508		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		26.21	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		34.91	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.21	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.77	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		35.46	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		33.37	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		19.28	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		29.68	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.30	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		20.35	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.41	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		35.57	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		24.20	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		29.94	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.21	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		29.72	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.71	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.22	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		34.14	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		26.76	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.19	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		21.08	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.00	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		35.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		44.66	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		29.44	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		33.05	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.28	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		17.19	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		36.13	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		35.06	HOLIDAY STATIONS 0417		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		16.59	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		32.62	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.57	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.10	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.01	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		27.62	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		31.44	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.80	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		20.80	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.58	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		57.29	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		56.93	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.96	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		57.10	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		46.66	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		44.55	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.83	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		23.27	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		28.18	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		27.87	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		12.23	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		9.16	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		18.69	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		29.88	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		24.76	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		37.75	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		17.39	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		23.20	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		30.04	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		28.23	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		33.52	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		14.46	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		24.88	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		25.95	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		26.03	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		13.99	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		57.34	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0194.6223		GASOLINE
		57.28	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		58.38	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		58.92	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0301.6223		GASOLINE
		34.24	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0240.6223		GASOLINE
		31.97	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0240.6223		GASOLINE
		26.45	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0240.6223		GASOLINE
		27.25	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0240.6223		GASOLINE
		35.30	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0240.6223		GASOLINE
		40.67	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0220.6225		DIESEL FUEL
		47.22	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0220.6225		DIESEL FUEL
		33.09	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		32.42	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		34.93	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		36.28	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		43.70	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		49.13	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0220.6225		DIESEL FUEL
		64.58	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		66.09	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE

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99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		25.15	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		25.00	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		33.19	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		39.22	BILL S SUPERETTE #11		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		28.60	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		19.99	SPEEDWAY 04508		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		35.01	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		14.30	BILL S SUPERETTE #11		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		17.90	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		23.25	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		47.88	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		45.49	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		51.51	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		58.85	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0220.6223		GASOLINE
		53.73	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		40.80	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		50.76	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		55.66	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		68.34	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		70.87	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		100.50	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		93.00	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		62.00	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		25.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		35.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		108.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		54.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description
99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		96.95	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		53.64	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		72.21	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		67.42	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		33.22	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		57.10	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		98.22	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		40.00	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		40.59	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		56.12	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		59.24	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		109.24	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		78.72	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		24.95	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		73.21	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		90.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		6.18	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		77.22	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		61.88	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		25.95	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		41.67	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		57.90	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0311.6223		GASOLINE
		79.40	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		46.26	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		19.36	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		82.27	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0452.6223		GASOLINE
		43.60	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description
99081519	8/15/2019		108768 COMDATA NETWORK INC						Continued.
		37.77	HOLIDAY STATIONS 0323		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		33.25	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		38.30	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		24.16	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		39.80	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.91	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		30.40	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		37.47	HOLIDAY STATIONS 0395		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		28.92	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		40.50	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		32.34	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		16.31	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		38.64	SPEEDWAY 04508		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		34.58	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	0211.6223		GASOLINE
		42.00	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	9601.6223		GASOLINE
		68.89	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	9601.6223		GASOLINE
		56.00	BILL'S SUPERETTE #		98023	JUL 19 COMDATA FUEL	9601.6223		GASOLINE
		64.00	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	9601.6223		GASOLINE
		61.55	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	9601.6223		GASOLINE
		54.62	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	9601.6223		GASOLINE
		70.10	BILL S SUPERETTE #8		98023	JUL 19 COMDATA FUEL	9602.6223		GASOLINE
		66.29	CASEYS RAMSEY		98023	JUL 19 COMDATA FUEL	9602.6223		GASOLINE
		25.67	CASEYS GEN STORE 1988		98023	JUL 19 COMDATA FUEL	9602.6223		GASOLINE
		72.53	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	9602.6223		GASOLINE
		67.33	LITTLE DUKES RAMSEY		98023	JUL 19 COMDATA FUEL	9602.6223		GASOLINE
		16,379.22							
99081619	8/16/2019		107885 DEPARTMENT OF LABOR AND INDUSTRY						
		2,180.70	July Surcharges		97992	07312019	9101.2081		SURCHARGES-PERMITS
		43.61-	July Surcharges		97992	07312019	9101.4604		SURCHARGES

Check #	Date	Amount	Supplier / Explanation	PO #	Doc No	Inv No	Account No	Subledger	Account Description
99081619	**8/16/2019**		**107885 DEPARTMENT OF LABOR AND INDUSTRY**						**Continued.**
		2,137.09							
99176574	**8/9/2019**		**100223 ICMA RETIREMENT TRUST 457**						
		2,333.53			97977	0808191325321	9101.2175		DEFERRED COMPENSAT
		2,333.53							
99600662	**8/9/2019**		**114790 GREAT WEST LIFE AND ANNUITY INS CO**						
		7,742.20			97980	08081913253212	9101.2175		DEFERRED COMPENSAT
		7,742.20							
99606348	**8/9/2019**		**114790 GREAT WEST LIFE AND ANNUITY INS CO**						
		2,960.76			97981	08081913253213	9101.2176		LIFE/HEALTH-EMPLOYEE
		2,960.76							
		484,934.53	Grand Total						

Payment Instrument Totals

Checks	275,987.35
EFT Payments	161,590.98
A/P ACH Payment	47,356.20
Total Payments	484,934.53

CITY OF RAMSEY
Create Payment Control Groups

Payment Group Control Number	2915		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
107867	ABM EQUIPMENT AND SUPPLY	GASKET/HOSE/CLAMPS	PV	98024	001	09602	7/31/2019	0160715	272.25
				Summary Total					272.25
	ABM EQUIPMENT AND SUPPLY 333 2ND STREET NE HOPKINS MN 55343	VACUUM HOSE/GASKETS	PV	98133	001	09602	8/14/2019	0160865	999.26
				Summary Total					999.26
				Payment Amount					1,271.51
102953	AMERIGAS OF ANOKA	PROPANE	PV	98102	001	09101	8/12/2019	652735076	105.24
				Summary Total					105.24
	AMERIGAS OF ANOKA P O BOX 371473 PITTSBURGH PA 15250-7473								
				Payment Amount					105.24
100046	ANOKA COUNTY SHERIFF'S OFFICE	TRAINING EVENT-LUNCH	PV	98025	001	09101	8/13/2019	081319	10.00
				Summary Total					10.00
	ANOKA COUNTY SHERIFF'S OFFICE 13301 HANSON BLVD NW ANDOVER MN 55304								
				Payment Amount					10.00
111377	ANOKA MUNICIPAL UTILITY	14034 DYSPROSIUM ST	PV	98103	001	09603	8/9/2019	22-610280-00 JULY 19	37.00
				Summary Total					37.00
	ANOKA MUNICIPAL UTILITY CITY HALL	BUNKER LK BLVD/DYSPOSIUM	PV	98105	001	09101	8/9/2019	22-612000-01 JULY 19	40.10
	2015 FIRST AVENUE NO ANOKA MN 55303			Summary Total					40.10
		CTY RD 116 & HWY 47 SIGNAL	PV	98126	001	09101	8/9/2019	22-613120-01 JUL 19	125.80
				Summary Total					125.80
				Payment Amount					202.90
100052	ANOKA POLICE DEPARTMENT	ANIMAL CONTAINMENT JULY 19	PV	98026	001	09101	8/6/2019	080619	275.00
				Summary Total					275.00
	ANOKA POLICE DEPARTMENT 275 HARRISON STREET ANOKA MN 55303								
				Payment Amount					275.00

CITY OF RAMSEY
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Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount
100058	ANOKA RAMSEY FARM AND GARDEN	EDGING	PV	98065	001	09101	8/5/2019	080519	64.95
	ANOKA RAMSEY FARM AND GARDEN 7435 HIGHWAY 10 RAMSEY MN 55303				Summary Total				64.95
					Payment Amount				64.95
100063	ASPEN MILLS	PANT/SHIRTS A. PIPENHAGEN	PV	98027	001	09101	8/5/2019	241383	174.15
	ASPEN MILLS				Summary Total				174.15
	8201 C CENTRAL AVE NE	T. FRANKFURTH-EAR MIC/MISC	PV	98028	001	09101	8/8/2019	241545	89.83
	SPRING LAKE PARK MN 55432				Summary Total				89.83
		FABRIC VELCRO	PV	98029	001	09101	8/8/2019	241546	41.10
					Summary Total				41.10
		R. WEBB - MISC/BOOTS	PV	98030	001	09101	8/5/2019	241381	182.80
					Summary Total				182.80
		J. HINNENKAMP BODY ARMOR	PV	98031	001	09290	8/5/2019	241382	1,157.95
					Summary Total				1,157.95
		G. OLSON BODY ARMOR	PV	98032	001	09101	8/5/2019	241380	698.00
					Summary Total				698.00
		J. ENGLAND- SHIRTS	PV	98033	001	09101	8/5/2019	241379	107.90
					Summary Total				107.90
					Payment Amount				2,451.73
108226	ASPHALT SURFACE TECHNOLOGIES CORP	PAY EST 2 FORD BROOK ST RECON	PV	98100	001	09435	8/13/2019	081319	112,262.16
	ASPHALT SURFACE TECHNOLOGIES CORP P O BOX 1025 ST CLOUD MN 56302				Summary Total				112,262.16
					Payment Amount				112,262.16
115924	AUDIOQUIP INC	RENTAL- DIGI-WAVE SYSTEM	PV	98035	001	09400	8/9/2019	65307	210.00
	AUDIOQUIP INC 782 TRANSFER ROAD ST PAUL MN 55114				Summary Total				210.00
					Payment Amount				210.00

CITY OF RAMSEY
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Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount
100086	BLUE VELVET INC	PD AUGUST 19 WASHES	PV	98036	001	09101	8/5/2019	080519	329.45
				Summary Total					329.45
	BLUE VELVET INC 14101 ST FRANCIS BLVD NW	FIRE AUG 2019 WASHES	PV	98135	001	09101	8/5/2019	080519 FIRE	149.75
	RAMSEY MN 55303			Summary Total					149.75
				Payment Amount					479.20
108627	BROADWAY RENTAL EQUIPMENT	RENT- TABLES	PV	98161	001	09101	8/21/2019	555598	420.00
				Summary Total					420.00
	BROADWAY RENTAL EQUIPMENT CO 6800 WEST BROADWAY BROOKLYN PARK MN 55428								
				Payment Amount					420.00
100096	BRYAN ROCK PRODUCTS INC	RED BALL DIAMOND ROCK	PV	98106	001	09101	7/31/2019	36363	755.82
				Summary Total					755.82
	BRYAN ROCK PRODUCTS INC PO BOX 215 SHAKOPEE MN 55379								
				Payment Amount					755.82
100297	CENTERPOINT ENERGY	7550 SUNWOOD DR	PV	98107	001	09101	8/12/2019	6702493-5 JULY 19	968.24
				Summary Total					968.24
	CENTERPOINT ENERGY P O BOX 4671	15050 ARMSTRONG BLVD	PV	98136	001	09101	8/12/2019	5914352-9 JULY 19	21.00
	HOUSTON TX 77210-4671			Summary Total					21.00
		5650 ALPINE DR	PV	98137	001	09101	8/12/2019	5961540-1 JULY 2019	64.30
				Summary Total					64.30
		14515 E TOWN CENTER DR	PV	98138	001	09601	8/12/2019	8782239-1 JULY 19	15.00
				Summary Total					15.00
		6701 HIWAY 10	PV	98139	001	09410	8/12/2019	6011580-5 JULY 19	23.49
				Summary Total					23.49
				Payment Amount					1,092.03
106670	CENTRAL POWER	OIL FILTERS FOR	PV	98108	001	09101	8/16/2019	19-931209	53.70

Payment Group Control Number	2915		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount
	DISTRIBUTORS INC	MOWERS							
	CENTRAL POWER DISTRIBUTORS INC					Summary Total			53.70
	3801 THURSTON AVENUE	TRIMMER HEAD/ENGINE OIL	PV	98140	001	09101	8/9/2019	19-924496	101.29
	ANOKA MN 55303					Summary Total			101.29
						Payment Amount			154.99
102957	CLAREY'S SAFETY EQUIPMENT INC	MISC EQUIPMENT	PV	98141	001	09101	8/7/2019	184037	731.64
	CLAREY'S SAFETY EQUIPMENT INC 1725 HIGHWAY 14 EAST ROCHESTER MN 55904-3118					Summary Total			731.64
						Payment Amount			731.64
100111	COMMERCIAL ASPHALT COMPANY	ASPHALT	PV	98037	001	09101	7/31/2019	190731	816.09
	COMMERCIAL ASPHALT COMPANY P O BOX 1480 MAPLE GROVE MN 55311-6480					Summary Total			816.09
						Payment Amount			816.09
115192	EAST SIDE OIL COMPANIES	RECYCLE FILTERS	PV	98112	001	09101	8/5/2019	R81787	49.50
	EAST SIDE OIL COMPANIES 621 LINCOLN AVENUE SE ST CLOUD MN 56304					Summary Total			49.50
						Payment Amount			49.50
106624	EHLERS AND ASSOCIATES, INC	2019 DISCLOSURE REPORT	PV	98142	001	09345	8/7/2019	80949	420.00
	EHLERS & ASSOCIATES, INC	2019 DISCLOSURE REPORT	PV	98142	002	09345	8/7/2019	80949	420.00
	3060 CENTRE POINTE DRIVE	2019 DISCLOSURE REPORT	PV	98142	003	09345	8/7/2019	80949	420.00
	ROSEVILLE MN 55113-1105	2019 DISCLOSURE REPORT	PV	98142	004	09345	8/7/2019	80949	420.00
		2019 DISCLOSURE REPORT	PV	98142	005	09345	8/7/2019	80949	420.00
		2019 DISCLOSURE REPORT	PV	98142	006	09345	8/7/2019	80949	420.00
		2019 DISCLOSURE	PV	98142	007	09345	8/7/2019	80949	420.00

CITY OF RAMSEY
Create Payment Control Groups

Payment Group Control Number 2915
Bank Account 999.1010 CASH IN BANK 00002224
Version LOGIS004V
Originator JLIPSKI
Payment Instrument Check Payment
Pay Through Date 12/31/2019

Payee Number	Payee Name / Mailing Address	Stub Message	Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount
		REPORT							
		2019 DISCLOSURE REPORT	PV	98142	008	09345	8/7/2019	80949	420.00
		2019 DISCLOSURE REPORT	PV	98142	009	09345	8/7/2019	80949	420.00
		2019 DISCLOSURE REPORT	PV	98142	010	09345	8/7/2019	80949	420.00
				Summary Total					4,200.00
		2018 TIF REPORTS	PV	98143	001	09201	8/9/2019	81185	918.75
		2018 TIF REPORTS	PV	98143	002	09201	8/9/2019	81185	918.75
		2018 TIF REPORTS	PV	98143	003	09201	8/9/2019	81185	918.75
		2018 TIF REPORTS	PV	98143	004	09201	8/9/2019	81185	918.75
		2018 TIF REPORTS	PV	98143	005	09201	8/9/2019	81185	918.75
		2018 TIF REPORTS	PV	98143	006	09201	8/9/2019	81185	918.75
		2018 TIF REPORTS	PV	98143	007	09201	8/9/2019	81185	918.75
				Summary Total					6,431.25
		PAYGO CALC JULY 2019	PV	98144	001	09214	8/9/2019	81084	1,380.00
		PAYGO CALC JULY 2019	PV	98144	002	09214	8/9/2019	81084	150.00
		PAYGO CALC JULY 2019	PV	98144	003	09214	8/9/2019	81084	150.00
				Summary Total					1,680.00
				Payment Amount					12,311.25
113651	ELECTRO WATCHMAN INC	INSTALL KEY LOCKBOX	PV	98038	001	09101	7/26/2019	332717	1,325.78
				Summary Total					1,325.78
	ELECTRO WATCHMAN INC ONE W WATER STREET SUITE 110 ST PAUL MN 55107								
				Payment Amount					1,325.78
104267	ELITE SANITATION	CLEAN UP DAY RENTAL	PV	98078	001	09604	8/3/2019	25953	92.00
				Summary Total					92.00
	ELITE SANITATION PO BOX 526 ELK RIVER MN 55330								
				Payment Amount					92.00
100169	EMERGENCY APPARATUS MAINTENANCE INC	REPAIR 565	PV	98145	001	09101	7/29/2019	107643	2,635.71
				Summary Total					2,635.71
	EMERGENCY APPARATUS MAINTENANCE INC 7512 4TH AVENUE LINO LAKES MN 55014	REPAIR 565	PV	98146	001	09101	7/25/2019	107613	8,341.98
				Summary Total					8,341.98
				Payment Amount					10,977.69

CITY OF RAMSEY
Create Payment Control Groups

Payment Group Control Number	2915		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
114748	FLAGSHIP RECREATION LLC	MISC WOODLAND GR PRK	PV	98079	001	09101	7/30/2019	F3854	422.00
	FLAGSHIP RECREATION LLC 275 EAST 4TH STREET SUITE 810 ST PAUL MN 55101			Summary Total					422.00
				Payment Amount					422.00
110568	GREEN VALLEY GREENHOUSE	20 RUDBECKIA GOLDSTURM	PV	98080	001	09101	8/6/2019	361950	119.00
	GREEN VALLEY GREENHOUSE 6530 GREEN VALLEY ROAD RAMSEY MN 55303			Summary Total					119.00
		PERENNIAL PLANTS	PV	98117	001	09101	8/19/2019	362317	121.50
				Summary Total					121.50
				Payment Amount					240.50
115760	HENRY SCHEIN INC	GLOVES/TOURNIQUETS	PV	98042	001	09101	7/29/2019	67495039	115.19
	HENRY SCHEIN INC DEPT CH 10241 PALATINE IL 60055-0241			Summary Total					115.19
				Payment Amount					115.19
112160	HOLIDAY COMPANIES	PD WASHES JULY 2019	PV	98043	001	09101	8/1/2019	046801081900	58.50
	HOLIDAY COMPANIES 4567 AMERICAN BLVD W BLOOMINGTON MN 55437			Summary Total					58.50
				Payment Amount					58.50
106324	INSPECTRON INC	JULY 2019 SERVICE	PV	98083	001	09101	8/7/2019	080719	14,250.00
	INSPECTRON INC CODE COMPLIANCE INSPECTIONS 15120 CHIPPENDALE AVE SUITE 202 ROSEMOUNT MN 55068			Summary Total					14,250.00
				Payment Amount					14,250.00
100256	LANO EQUIPMENT INC	STIHL FAN HOUSING	PV	98084	001	09101	8/2/2019	02-692607	42.34
	LANO EQUIPMENT INC 6140 HIGHWAY 10 NW ANOKA MN 55303			Summary Total					42.34
		BELT/CLIP/ASSY IDLER	PV	98085	001	09101	8/7/2019	02-693675	342.78
				Summary Total					342.78

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Create Payment Control Groups

Payment Group Control Number	2915		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
		BELT	PV	98086	001	09101	8/7/2019	02-693791	20.16
				Summary Total					20.16
		RENTAL- KUBOTA/BLADE	PV	98148	001	09101	8/19/2019	02-696305	300.00
				Summary Total					300.00
		BRISTLE POLY FLAT/CONVO	PV	98149	001	09101	8/16/2019	02-695885	658.66
				Summary Total					658.66
				Payment Amount					1,363.94
117129	LDM	PEARSON PRK DED SNACKS	PV	98118	001	09101	7/15/2019	10942	177.44
	LDM 6860 137TH AVE NW RAMSEY MN 55303			Summary Total					177.44
				Payment Amount					177.44
100280	MED COMPASS INC	SCBA -MEDICAL EXAMS (52)	PV	98150	001	09101	7/31/2019	36103	3,660.00
	MED COMPASS INC 7841 WAYZATA BLVD MINNEAPOLIS MN 55426			Summary Total					3,660.00
				Payment Amount					3,660.00
108208	METRO PRODUCTS INC	MISC SUPPLIES	PV	98152	001	09101	8/15/2019	145545	134.86
	METRO PRODUCTS INC 7401 CENTRAL AVENUE NE FRIDLEY MN 55432			Summary Total					134.86
				Payment Amount					134.86
111513	MIDWEST PLAYSCAPES INC	GLIDE SLIDE-SOLSTICE PARK	PV	98091	001	09101	7/30/2019	8479	1,558.00
	MIDWEST PLAYSCAPES INC 8632 EAGLE CREEK CIRCLE SAVAGE MN 55378			Summary Total					1,558.00
				Payment Amount					1,558.00
101164	MILLER CHEVROLET	WORK ON 361	PV	98046	001	09101	8/14/2019	CTCS626369	251.42
	MILLER CHEVROLET	WORK ON 361	PV	98046	002	09101	8/14/2019	CTCS626369	224.00

Payment Group Control Number	2915		
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Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
	P O BOX 130 21150 JOHN MILLESS DRIVE ROGERS MN 55374			Summary Total					475.42
				Payment Amount					475.42
100345	NAPA AUTO PARTS ELK RIVER	AIR FILTERS	PV	98153	001	09101	8/5/2019	025318	94.32
	NAPA AUTO PARTS ELK RIVER			Summary Total					94.32
	17137 YALE STREET NW	MISC SHOP SUPPLIES	PV	98154	001	09101	8/5/2019	025365	3.98
	P O BOX 1041 ELK RIVER MN 55330			Summary Total					3.98
				Payment Amount					98.30
115167	NET TRANSCRIPTS INC	TRANSCRIPTION	PV	98047	001	09101	7/31/2019	0026735	495.34
	NET TRANSCRIPTS INC 3707 N. 7TH STREET SUITE 320 PHOENIX AZ 85014			Summary Total					495.34
				Payment Amount					495.34
100360	NORTH STAR TOWING INC	AUG 19 PD TOWS- 3	PV	98048	001	09101	8/1/2019	080119	386.00
	NORTH STAR TOWING INC 833 NORTH STREET ANOKA MN 55303			Summary Total					386.00
				Payment Amount					386.00
117130	NORTHERN LINES CONTRACTING INC	PAY EST 1 COR INFIL BASIN IMPR	PV	98120	001	09605	8/9/2019	080919	140,318.89
	NORTHERN LINES CONTRACTING INC 9705 UPTON CIRCLE SOUTH BLOOMINGTON MN 55431			Summary Total					140,318.89
				Payment Amount					140,318.89
100393	PRAIRIE RESTORATIONS INC	DRAW-19 VEG MANAGEMENT	PV	98050	001	09605	7/18/2019	19187	434.37
	PRAIRIE RESTORATIONS INC			Summary Total					434.37
	31646 128TH STREET	ALPINE PRK- 19 VEG MANAGE.	PV	98051	001	09101	8/8/2019	19785	687.21
	PRINCETON MN 55371			Summary Total					687.21

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Originator	JLIPSKI		
Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
				Payment Amount					1,121.58
114163	RCM SPECIALTIES INC	EMULSION	PV	98094	001	09101	8/1/2019	7164	2,867.48
	RCM SPECIALTIES INC			Summary Total					2,867.48
	12090 MARGO AVENUE SOUTH SUITE B	PATCHING MATERIAL	PV	98122	001	09101	8/6/2019	7186	1,498.77
	HASTINGS MN 55033			Summary Total					1,498.77
				Payment Amount					4,366.25
100431	SAFETY KLEEN CORPORATION	RECYCLE WASHER PARTS	PV	98123	001	09101	8/6/2019	CN09407336	110.97
	SAFETY KLEEN CORPORATION PO BOX 382066 PITTSBURGH PA 15250-8066			Summary Total					110.97
				Payment Amount					110.97
100920	SHERWIN WILLIAMS	ATH WHITE	PV	98055	001	09101	8/15/2019	3587-3	99.48
	SHERWIN WILLIAMS 3564 MAIN STREET NW COON RAPIDS MN 55448-1002			Summary Total					99.48
				Payment Amount					99.48
100854	ST PAUL, CITY OF	ASPHALT	PV	98124	001	09101	8/6/2019	IN36450	130.88
	CITY OF ST PAUL 15 W KELLOGG BLVD 700 CITY HALL ST PAUL MN 55102			Summary Total					130.88
				Payment Amount					130.88
114151	TASC (FEES)	JULY 2019 FEES/ PRO CLAIMS	PV	98056	001	09101	8/2/2019	IN1567206	232.00
	TASC			Summary Total					232.00
	CLIENT INVOICES	CLAIM CARD FEES JULY 19	PV	98057	001	09101	8/2/2019	IN1567216	140.75
	P O BOX 88278			Summary Total					140.75
	MILWAUKEE WI 53288-0001	CLAIM CARD FEES JUNE 2019	PV	98058	001	09101	8/2/2019	IN1567092	140.75
				Summary Total					140.75

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Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	Check Payment		
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
				Payment Amount					513.50
116724	TRI STATE BOBCAT	MISC PARTS	PV	98054	001	09101	8/12/2019	A60883	830.27
	TRI STATE BOBCAT	MISC PARTS	PV	98054	002	09101	8/12/2019	A60883	830.28
	1200 HIGHWAY 13 EAST BURNSVILLE MN 55337			Summary Total					1,660.55
				Payment Amount					1,660.55
107705	TWIN CITY GARAGE DOOR CO	GARAGE DOOR SERVICE	PV	98157	001	09101	8/12/2019	Z107730	175.00
	TWIN CITY GARAGE DOOR CO 5601 BOONE AVE N MINNEAPOLIS MN 55428			Summary Total					175.00
				Payment Amount					175.00
106351	WATER LABORATORIES, INC	WATER TESTING JULY 2019	PV	98060	001	09601	8/3/2019	7549	615.00
	WATER LABORATORIES, INC 333 EAST MAIN STREET PO BOX 388 ELK RIVER MN 55330			Summary Total					615.00
				Payment Amount					615.00
100539	WRIGHT TIRE SERVICE INC	PD SAFETY CAMP TRAILER 2 TIRES	PV	98125	001	09101	8/15/2019	72209	104.00
	WRIGHT TIRE SERVICE INC			Summary Total					104.00
	710 WEST MAIN STREET	2 TIRES 680	PV	98158	001	09101	8/2/2019	71820	259.54
	ANOKA MN 55303			Summary Total					259.54
		4 TIRES 654	PV	98159	001	09101	8/14/2019	72175	484.60
				Summary Total					484.60
		2 TIRES 678	PV	98160	001	09101	8/1/2019	71764	259.54
				Summary Total					259.54
				Payment Amount					1,107.68
				Total Amount to be Processed					319,714.75
				Total Number of Payments to be Processed					46

R04570

CITY OF RAMSEY

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Payment Group Control Number	2916		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	T	A/P ACH Payment	
Pay Through Date	12/31/2019		

Payee Number	Payee Name / Mailing Address	Stub Message	Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount
110402	ADVANCE AUTO PARTS	JULY 2019 PURCHASES	PV	98101	001	09101	7/31/2019	073119	19.90
	ADVANCE AUTO PARTS	JULY 2019 PURCHASES	PV	98101	002	09101	7/31/2019	073119	31.98
	AAP FINANCIAL SERVICES	JULY 2019 PURCHASES	PV	98101	003	09101	7/31/2019	073119	20.31
	P O BOX 742063	JULY 2019 PURCHASES	PV	98101	004	09101	7/31/2019	073119	569.13
	ATLANTA GA 30374-2063	JULY 2019 PURCHASES	PV	98101	005	09101	7/31/2019	073119	67.26
				Summary Total					708.58
				Payment Amount					708.58
100017	AIRGAS USA, LLC	MISC GASES	PV	98061	001	09101	7/31/2019	9963391910	31.24
	AIRGAS USA LLC			Summary Total					31.24
	P O BOX 802576								
	CHICAGO IL 60680-2576			Payment Amount					31.24
110744	ALLINA HEALTH SYSTEM	1ST QTR BILLING 2019	PV	98134	001	09101	7/31/2019	II10025704	1,894.31
	ALLINA HEALTH SYSTEM			Summary Total					1,894.31
	LAWSON MISC BILLING								
	NW 7710								
	P O BOX 9383								
	MINNEAPOLIS MN 55440-9383			Payment Amount					1,894.31
110553	ANCHOR PAPER COMPANY	RETURN- COPIER PAPER	PD	98062	001	09101	7/31/2019	10591466-00 CREDIT	1,606.50-
	ANCHOR PAPER COMPANY			Summary Total					1,606.50-
	480 BROADWAY STREET	COPIER PAPER	PV	98063	001	09101	7/31/2019	10595889-00	1,890.00
	ST PAUL MN 55101			Summary Total					1,890.00
				Payment Amount					283.50
100026	ANDERSON IRRIGATION	REPAIR ALPINE PARK	PV	98064	001	09101	7/29/2019	07-8628	410.10
	ANDERSON IRRIGATION	REPAIR ALPINE PARK	PV	98064	002	09101	7/29/2019	07-8628	986.25
	3200 MAIN STREET NE SUITE 240			Summary Total					1,396.35
	MINNEAPOLIS MN 55448			Payment Amount					1,396.35
100043	ANOKA COUNTY PROPERTY RECORDS TAXATION	JULY 2019	PV	98066	001	09804	8/1/2019	534 JULY 19	92.00
	ANOKA COUNTY PROPERTY RECORDS TAXATION	JULY 2019	PV	98066	002	09804	8/1/2019	534 JULY 19	46.00

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Originator	JLIPSKI		
Payment Instrument	T	A/P ACH Payment	
Pay Through Date	12/31/2019		

Payee Number	Payee Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
	2100 - 3RD AVENUE ANOKA MN 55303	JULY 2019	PV	98066	003	09804	8/1/2019	534 JULY 19	46.00
		JULY 2019	PV	98066	004	09804	8/1/2019	534 JULY 19	92.00
		JULY 2019	PV	98066	005	09804	8/1/2019	534 JULY 19	46.00
						Summary Total			322.00
						Payment Amount			322.00
113508	APPRIZE TECHNOLOGY SOLUTIONS	AUG 19 ENROLL FEE	PV	98067	001	09101	8/1/2019	18475	320.00
						Summary Total			320.00
	APPRIZE TECHNOLOGY SOLUTIONS 10405 6TH AVENUE NORTH SUITE 100 PLYMOUTH MN 55441								
						Payment Amount			320.00
100647	BOLTON AND MENK INC	COR INFIL PROJECT	PV	98068	001	09605	7/15/2019	0236074	185.00
						Summary Total			185.00
	BOLTON AND MENK INC 1960 PREMIER DRIVE MANKATO MN 56001-5900								
						Payment Amount			185.00
116197	CINTAS CORPORATION	MATS FIRE DEPT	PV	98069	001	09101	7/31/2019	4026986906	16.56
						Summary Total			16.56
	CINTAS CORPORATION CINTAS LOC #4K	MATS FIRE DEPT	PV	98070	001	09101	8/7/2019	4027454126	13.20
						Summary Total			13.20
	P O BOX 650838 DALLAS TX 75265-0838	UNIFORM CLEANING	PV	98071	001	09101	8/7/2019	4027454231	30.00
		UNIFORM CLEANING	PV	98071	002	09101	8/7/2019	4027454231	4.00
		UNIFORM CLEANING	PV	98071	003	09101	8/7/2019	4027454231	30.29
		UNIFORM CLEANING	PV	98071	004	09101	8/7/2019	4027454231	30.29
						Summary Total			94.58
		UNIFORM CLEANING	PV	98109	001	09101	8/14/2019	4027947774	29.00
		UNIFORM CLEANING	PV	98109	002	09101	8/14/2019	4027947774	5.00
		UNIFORM CLEANING	PV	98109	003	09101	8/14/2019	4027947774	34.46
		UNIFORM CLEANING	PV	98109	004	09101	8/14/2019	4027947774	34.46
						Summary Total			102.92
						Payment Amount			227.26
108228	COBORN'S INC	FAMILY FUNERAL-DIXON	PV	98072	001	09101	7/12/2019	103446070	41.71
						Summary Total			41.71
	COBORN'S INC 1921 COBORN BLVD								

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Payment Instrument	T	A/P ACH Payment	
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
	ST CLOUD MN 56301								
				Payment Amount					41.71
100120	CONTINENTAL RESEARCH CORP	MISTER FRESH	PV	98110	001	09101	8/6/2019	480428-CRC-1	212.00
	CONTINENTAL RESEARCH CORP PO BOX 15204 ST LOUIS MO 63110			Summary Total					212.00
				Payment Amount					212.00
100144	DEHN OIL COMPANY	DIESEL	PV	98111	001	09101	8/13/2019	73797	2,335.63
	DEHN OIL COMPANY 6735 141ST AVENUE NW RAMSEY MN 55303			Summary Total					2,335.63
				Payment Amount					2,335.63
101185	DO ALL PRINTING COM INC	CITY MAP	PV	98073	001	09101	8/8/2019	44422	127.65
	DO ALL PRINTING COM INC 6360 HIGHWAY 10 NW RAMSEY MN 55303			Summary Total					127.65
				Payment Amount					127.65
100158	ECM PUBLISHERS INC	2018 TIF DISCLOSURE	PV	98074	001	09201	8/2/2019	714410	27.64
	ECM PUBLISHERS INC	2018 TIF DISCLOSURE	PV	98074	002	09201	8/2/2019	714410	27.64
	4095 COON RAPIDS BLVD	2018 TIF DISCLOSURE	PV	98074	003	09201	8/2/2019	714410	27.64
	COON RAPIDS MN 55433	2018 TIF DISCLOSURE	PV	98074	004	09201	8/2/2019	714410	27.64
		2018 TIF DISCLOSURE	PV	98074	005	09201	8/2/2019	714410	27.64
		2018 TIF DISCLOSURE	PV	98074	006	09201	8/2/2019	714410	27.65
		2018 TIF DISCLOSURE	PV	98074	007	09201	8/2/2019	714410	27.65
				Summary Total					193.50
		PH RIVER WALK	PV	98075	001	09804	8/2/2019	714412	182.75
				Summary Total					182.75
		ELECTION NOTICE	PV	98076	001	09101	8/2/2019	714411	161.25
				Summary Total					161.25
		NOTICE OF ELECTION	PV	98077	001	09101	8/2/2019	714409	182.75
				Summary Total					182.75
				Payment Amount					720.25

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Bank Account 999.1010 CASH IN BANK 00002224
Version LOGIS004V
Originator JLIPSKI
Payment Instrument T A/P ACH Payment
Pay Through Date 12/31/2019

Payee Number	Name / Mailing Address	Stub Message	Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount
113321	FACTORY MOTOR PARTS CO	SPLASHWASH	PV	98113	001	09101	8/16/2019	6-1542687	25.92
	FACTORY MOTOR PARTS CO				Summary Total				25.92
	BIN 139107	AIR FILTERS	PV	98147	001	09101	8/7/2019	6-1541846	7.49
	P O BOX 9107				Summary Total				7.49
	MINNEAPOLIS MN 55480-9107				Payment Amount				33.41
107099	FASTENAL	MISC PARTS	PV	98039	001	09101	8/15/2019	MNTC8179133	8.58
	FASTENAL COMPANY				Summary Total				8.58
	P O BOX 1286	MISC SUPPLIES	PV	98114	001	09101	8/16/2019	MNTC8179192	9.52
	WINONA MN 55987	MISC SUPPLIES	PV	98114	002	09101	8/16/2019	MNTC8179192	16.02
					Summary Total				25.54
					Payment Amount				34.12
100186	FRANKENSIGNS INC	SIGN-FINANCE/PARKS/ADMIN	PV	98115	001	09101	7/31/2019	274518	435.00
	FRANKENSIGNS				Summary Total				435.00
	9991 GOODHUE STREET NE								
	P O BOX 490301								
	BLAINE MN 55449				Payment Amount				435.00
100200	GOPHER STATE ONE CALL INC	266 TICKETS JULY 2019	PV	98040	001	09601	7/31/2019	9070686	119.70
	GOPHER STATE ONE CALL	266 TICKETS JULY 2019	PV	98040	002	09601	7/31/2019	9070686	119.70
	7223 PARKWAY DRIVE SUITE 210	266 TICKETS JULY 2019	PV	98040	003	09601	7/31/2019	9070686	119.70
	HANOVER MD 21076-1317				Summary Total				359.10
					Payment Amount				359.10
100650	GRAINGER	BATTERIES/DRAIN ASSY	PV	98116	001	09101	8/13/2019	9261401054	51.26
	GRAINGER INC				Summary Total				51.26
	DEPT. 806511127								
	PALATINE IL 60038-0001				Payment Amount				51.26
100211	HAWKINS INC	CHEMICALS	PV	98041	001	09601	8/5/2019	4554105	4,776.17

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Payment Instrument T A/P ACH Payment
Pay Through Date 12/31/2019

Payee Number	Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
	HAWKINS INC				Summary Total				4,776.17
	P O BOX 860263								
	MINNEAPOLIS MN 55486-0263								
					Payment Amount				4,776.17
114068	IDEAL SERVICE INC	SERVICE-CENTRAL PRK IRRIG WELL	PV	98044	001	09101	7/15/2019	10098	990.00
	IDEAL SERVICE INC				Summary Total				990.00
	P O BOX 244								
	ALEXANDRIA MN 56308								
					Payment Amount				990.00
112475	INNOVATIVE OFFICE SOLUTIONS	OFFICE SUPPLIES	PV	98081	001	09101	8/8/2019	IN2622416	71.58
	INNOVATIVE OFFICE SOLUTIONS	OFFICE SUPPLIES	PV	98081	002	09101	8/8/2019	IN2622416	79.92
	P O BOX 860627				Summary Total				151.50
	MINNEAPOLIS MN 55486-0001	OFFICE SUPPLIES	PV	98082	001	09101	8/2/2019	IN2614741	42.97
					Summary Total				42.97
					Payment Amount				194.47
101172	KUECHLE UNDERGROUND INC	FINAL PAY EST RIVERDALE UTILIT	PV	98045	001	09601	8/12/2019	081219	15,650.74
	KUECHLE UNDERGROUND INC	FINAL PAY EST RIVERDALE UTILIT	PV	98045	002	09601	8/12/2019	081219	15,650.74
	10998 STATE HWY 55				Summary Total				31,301.48
	PO BOX 509								
	KIMBALL MN 55353								
					Payment Amount				31,301.48
100266	LOGIS	AUG 19 SERVICES	PV	98087	001	09101	8/1/2019	47377	13,710.00
	LOCAL GOVERNMENT INFORMATION SYSTEMS ASS				Summary Total				13,710.00
	5750 DULUTH STREET	NETWORK SERVICE 7/13/19	PV	98088	001	09101	7/31/2019	47347	218.75
	GOLDEN VALLEY MN 55422-4036				Summary Total				218.75
		ASA SMARTNET/OPTICAL CABLES	PV	98089	001	09101	7/31/2019	47428	1,512.50
		ASA SMARTNET/OPTICAL CABLES	PV	98089	002	09101	7/31/2019	47428	114.76

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Payment Instrument	T	A/P ACH Payment	
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
				Summary Total					1,627.26
				Payment Amount					15,556.01
113658	MARCO	AUGUST 2019 SERVICE	PV	98090	001	09101	8/1/2019	INV6617860	60.00
	MARCO NW 7128 PO BOX 1450 MINNEAPOLIS MN 55485-7128			Summary Total					60.00
				Payment Amount					60.00
100283	MENARDS COON RAPIDS	MISC SUPPLIES	PV	98092	001	09101	7/24/2019	6658	65.66
	MENARDS COON RAPIDS 3045 MAIN STREET COON RAPIDS MN 55433			Summary Total					65.66
				Payment Amount					65.66
100284	MENARDS ELK RIVER	MISC SUPPLIES	PV	98151	001	09101	8/8/2019	92825	60.25
	MENARDS ELK RIVER 19521 EVANS STREET NW ELK RIVER MN 55330-1077			Summary Total					60.25
				Payment Amount					60.25
100341	MTI DISTRIBUTING INC	ROD/SPACER SPINDLE/SCREWS	PV	98119	001	09101	8/14/2019	1229646-00	96.94
	MTI DISTRIBUTING INC SDS 12-1900 P O BOX 86 MINNEAPOLIS MN 55486-1900			Summary Total					96.94
				Payment Amount					96.94
100354	NEWMAN SIGNS INC	SIGN MATERIAL	PV	98093	001	09101	8/6/2019	TRFINVO13783	207.74
	NEWMAN SIGNS INC PO BOX 1728 JAMESTOWN ND 58402-1728			Summary Total					207.74
				Payment Amount					207.74
100363	NORTHERN SANITARY SUPPLY CO	MISC BUILDING SUPPLIES	PV	98121	001	09101	8/9/2019	196053	385.67
	NORTHERN SANITARY SUPPLY CO			Summary Total					385.67

CITY OF RAMSEY
Create Payment Control Groups

Payment Group Control Number	2916		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	T	A/P ACH Payment	
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Ty	Document Number	Itm	Co	Due Date	Invoice Number	Payment Amount
	341 COON RAPIDS BLVD MINNEAPOLIS MN 55433								
				Payment Amount					385.67
110480	OPUS 21 MANAGEMENT SOLUTIONS	JULY 2019 SERVICES	PV	98155	001	09601	8/5/2019	190750	2,500.70
	OPUS 21 MANAGEMENT SOLUTIONS	JULY 2019 SERVICES	PV	98155	002	09601	8/5/2019	190750	2,500.70
	680 COMMERCE DRIVE SUITE 160	JULY 2019 SERVICES	PV	98155	003	09601	8/5/2019	190750	2,500.70
	WOODBURY MN 55125	JULY 2019 SERVICES	PV	98155	004	09601	8/5/2019	190750	2,500.70
		JULY 2019 SERVICES	PV	98155	005	09601	8/5/2019	190750	2,500.68
				Summary Total					12,503.48
				Payment Amount					12,503.48
112421	PERRILL	ROWAY WEB AUG 2019	PV	98049	001	09101	8/1/2019	2481757	200.00
	PERRIL 110 CHESHIRE LANE SUITE 105 MINNETONKA MN 55305			Summary Total					200.00
				Payment Amount					200.00
107978	PREMIER COMMERCIAL PROPERTIES INC	HIWAY 10 MANAGEMENT	PV	98052	001	09410	7/31/2019	6478	200.00
	PREMIER COMMERCIAL PROPERTIES INC	HIWAY 10 MANAGEMENT	PV	98052	002	09410	7/31/2019	6478	200.00
	299 COON RAPIDS BLVD NW #200	HIWAY 10 MANAGEMENT	PV	98052	003	09410	7/31/2019	6478	200.00
	COON RAPIDS MN 55433	HIWAY 10 MANAGEMENT	PV	98052	004	09410	7/31/2019	6478	200.00
				Summary Total					800.00
				Payment Amount					800.00
115381	RUMRIVER ART CENTER	ART PARK 7/25/19 & 8/1/19	PV	98053	001	09101	8/7/2019	1210688	246.50
	RUMRIVER ART CENTER			Summary Total					246.50
	2665 4TH AVENUE SUITE 102	ART CLASS 8-15-2019	PV	98156	001	09101	8/15/2019	1210748	175.00
	ANOKA MN 55303			Summary Total					175.00
				Payment Amount					421.50
100485	TIMESAVER OFF SITE	AUG 2019 MEETINGS	PV	98059	001	09101	8/14/2019	M24983	732.88

R04570

CITY OF RAMSEY
Create Payment Control Groups

Payment Group Control Number	2916		
Bank Account	999.1010	CASH IN BANK	00002224
Version	LOGIS004V		
Originator	JLIPSKI		
Payment Instrument	T	A/P ACH Payment	
Pay Through Date	12/31/2019		

Payee Number	Name / Mailing Address	Stub Message	Document Ty	Number	Itm	Co	Due Date	Invoice Number	Payment Amount
	SECRETARIAL INC								
	TIMESAVER OFF SITE SECRETARIAL INC							Summary Total	732.88
	5291 RIVER OAK DRIVE	JULY 19 MEETINGS	PV	98095	001	09101	7/29/2019	M24946	795.25
	SAVAGE MN 55378							Summary Total	795.25
								Payment Amount	1,528.13
								Total Amount to be Processed	78,865.87
								Total Number of Payments to be Processed	35

CC Regular Session **4. 6.**

Meeting Date: 08/27/2019

Submitted For: Bruce Westby, Engineering/Public Works

By: Marsha Weidner, Engineering/Public Works

Information

Title

Adopt Resolution #19-200 Authorizing Partial Payment #1 to Northern Lines Contracting, Inc. for Improvement Project #18-09, COR Infiltration Basin Improvements.

Purpose/Background:

Resolution and Pay Estimate Attached.

Recommendation:

The Engineer Technician II has inspected the completed work and recommends partial payment #1 to Northern Lines Contracting, Inc. for Improvement Project #18-09, COR Infiltration Basin Improvements, in the amount of $140,318.89.

Action:

Motion to adopt Resolution #19-200 authorizing partial payment #1 to Northern Lines Contracting, Inc. for Improvement Project #18-09, COR Infiltration Basin Improvements, in the amount of $140,318.89.

Attachments

Pay Resolution

Pay Estimate #1

Form Review

Inbox	Reviewed By	Date
Kurt Ulrich	Marsha Weidner	08/09/2019 02:00 PM
Kurt Ulrich	Kathy Schmitz	08/09/2019 02:04 PM
Bruce Westby	Kathy Schmitz	08/22/2019 03:38 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 03:49 PM
Form Started By: Marsha Weidner		Started On: 08/09/2019 01:41 PM
Final Approval Date: 08/22/2019		

Councilmember _____ introduced the following resolution and moved for its adoption:

RESOLUTION #19-200

RESOLUTION AUTHORIZING PARTIAL PAYMENT #1 TO NORTHERN LINES CONTRACTING, INC. FOR IMPROVEMENT PROJECT #18-09, COR INFILTRATION BASIN IMPROVEMENTS.

WHEREAS, pursuant to Ramsey City Council Resolution #18-056, adopted March 27, 2018, a Feasibility Report was prepared by the City Engineer with reference to construction of storm water infiltration basins, a storm water lift station and other appurtenant work; and

WHEREAS, pursuant to Ramsey City Council Resolution #18-072, adopted April 9, 2018, the City Council approved the Feasibility Report, and ordered the City Engineer to prepare plans and specifications for the making of such improvements; and

WHEREAS, pursuant to Ramsey City Council Resolution #19-093, adopted April 23, 2019, the City has acquired title to Part of Outlot A, Ramsey Town Center 13th Addition to be used in the infiltration basins; and

WHEREAS, pursuant to Ramsey City Council Resolution #19-115, adopted May 14, 2019, the City Council accepted final plans and specifications and authorized advertisements for bids for said improvements; and

WHEREAS, bids were advertised in the Anoka Union Herald and in Finance and Commerce on May 17 and May 24, 2019; and

WHEREAS, bids were received, opened, and tabulated on June 7, 2019, and the following bids were found to comply with the advertisement for bids; and

WHEREAS, the bid of Northern Lines Contracting, Inc. of Bloomington, Minnesota, in the amount of $607,136.11 for the total bid for construction of the improvements in accordance with the approved plans and specifications and advertisement for bids, is the lowest responsible bidder and their bid shall be and hereby is accepted; and

WHEREAS, the City has sufficient funds in the Stormwater fund to cover the project, and the City has collected infiltration mitigation funds from projects that cannot infiltrate on site due to proximity to municipal wells or contaminated soils which currently amount to one quarter of the cost of this project with revenues from future projects anticipated to fully reimburse the Stormwater fund; and

WHEREAS, as of August 27, 2019 $0 has been paid to date; and

WHEREAS, the Engineering Technician II has inspected the completed work and recommends partial payment #1 to Northern Lines Contracting, Inc. for Improvement Project #18-09, COR Infiltration Basin Improvements, in the amount of $140,318.89.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the City Council hereby authorizes partial payment #1 to Northern Lines Contracting, Inc. for Improvement Project #18-09, COR Infiltration Basin Improvements, in the amount of $140,318.89.

2) That the City Council hereby accepts the project and authorizes the Mayor or City Administrator to sign the release form for this payment.

3) That the total amount of this payment is not included in resolutions approving payment of bills for the date of August 27, 2019.

4) That the City of Ramsey Finance Department will be given a signed copy of this resolution.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 27th day of August, 2019.

_____
Mayor

ATTEST:

_____
City Clerk

Pay Estimate Summary Sheet
18-09 COR INFILTRATION BASIN IMPROVEMENTS

City of Ramsey

Estimate no 1

TOTAL CONTRACT	$	607,136.11
TOTAL CHANGE ORDERS	$	-
TOTAL CONTRACT WITH CHANGE ORDERS	$	607,136.11
STORED MATERIALS		
TOTAL, COMPLETED WORK TO DATE	$	147,704.10
TOTAL WORK COMPLETED PLUS STORED MATERIALS	$	147,704.10
RETAINED PERCENTAGE 5%	$	7,385.21
NET AMOUNT DUE TO CONTRACTOR TO DATE	$	140,318.89
TOTAL AMOUNT PAID ON PREVIOUS ESTIMATES	$	-
PAY CONTRACTOR PER ESTIMATE NO. 1	$	140,318.89

Certificate for Partial Payment

I hereby certify that, to the best of my knowledge and belief, all items, quantities and prices of work and material shown on the this Estimate are correct and that all work has been performed in full accordance with the terms and conditions of the Contract for this project between owner and the undersigned Contractor, and as amended by any authorized changes and the foregoing is a true and correct statement of the contract amount for the period covered by this estimate.

Contractor: Northern Lines Contracting

By _____ Estimator / P.M
Name Title

Date 8-8-19

CHECKED AND APPROVED AS TO QUANTITIES AND AMOUNT:
ENGINEER: CITY OF RAMSEY

By _____ Engineering Technician III
Joe Feriancek, PE

Date 8/9/19

APPROVED FOR PAYMENT:
OWNER: City of Ramsey

By _____ City Engineer 8/9/19
Name Title Date

IP 18-09; COR Infiltration Basin Improvments
PAY ESTIMATE

PAY ESTIMATE NO. **1**

BASE BID	$607,136.11	$147,704.10	$147,704.10
SUBTOTAL CHANGE ORDERS	$ -	$ -	$ -
TOTAL BID WITH CHANGE ORDERS	$ 607,136.11	$ 147,704.10	$ 147,704.10
	CONTRACT AMOUNT	PAY THIS PERIOD	PAID TO DATE

ITEM No.	MnDOT No.	ITEM DESCRIPTION	UNIT	TOTAL ESTIMATE QUANTITY	UNIT COST	TOTAL COST	QUANTITY	EXTENSION	QUANTITY	EXTENSION
		SITE WORK								
1	2021.501	MOBILIZATION	LS	1	$27,500.00	$27,500.00	0.50	$ 13,750.00	0.50	$ 13,750.00
2	2101.505	CLEARING	ACRE	0.94	$0.01	$0.01	0.00	$ -	0.00	$ -
3	2105.505	GRUBBING	ACRE	0.15	$0.01	$0.00	0.00	$ -	0.00	$ -
4	2104.502	REMOVE STORM SEWER STRUCTURE	EA	3	$480.00	$1,440.00	0.00	$ -	0.00	$ -
5	2104.502	BULKHEAD OPENING EXISTING STORM SEWER STRUCTURE	EA	3	$290.00	$870.00	0.00	$ -	0.00	$ -
6	2104.503	REMOVE STORM SEWER PIPE 15" - 18"	LF	114	$15.00	$1,710.00	0.00	$ -	0.00	$ -
7	2104.503	SAWCUT EXISTING BITUMINOUS FULL DEPTH	LF	12	$20.00	$240.00	0.00	$ -	0.00	$ -
8	2104.504	REMOVE SAWCUT BITUMINOUS	SY	2	$20.00	$40.00	0.00	$ -	0.00	$ -
9	2105.601	DEWATERING	LS	1	$32,000.00	$32,000.00	0.00	$ -	0.00	$ -
10	2105.507	COMMON EXCAVATION (EV)	CY	35000	$4.45	$155,750.00	25,000.00	$ 111,250.00	25,000.00	$ 111,250.00
11	2105.507	TOPSOIL EXCAVATION (LV)	CY	6500	$2.15	$13,975.00	6,500.00	$ 13,975.00	6,500.00	$ 13,975.00
12	2112.501	SUBGRADE PREPARATION	RDST	8	$300.00	$2,400.00	0.00	$ -	0.00	$ -
13	2211.503	AGGREGATE BASE CLASS 5 MODIFIED (CV)	TON	300	$20.00	$6,000.00	0.00	$ -	0.00	$ -
14	2232.501	MILL BITUMINOUS 1.5" DEEP	SY	3	$115.00	$345.00	0.00	$ -	0.00	$ -
15	2357.502	BITUMINOUS MATERIAL FOR TACK COAT	GAL	60	$4.20	$252.00	0.00	$ -	0.00	$ -
16	2360.501	TYPE SP 9.5 WEARING COURSE MIXTURE (SPWEA340C) (1.5")	TON	110	$140.00	$15,400.00	0.00	$ -	0.00	$ -
17	2360.502	TYPE SP 12.5 NON WEARING COURSE MIXTURE (SPNWB330C)	TON	150	$116.00	$17,400.00	0.00	$ -	0.00	$ -
18	2503.541	24" RC PIPE SEWER, DESIGN 3006 CLASS III	LF	151	$66.00	$9,966.00	0.00	$ -	0.00	$ -
19	2504.603	10" DUCTILE IRON PIPE CL 52	LF	167	$62.00	$10,354.00	0.00	$ -	0.00	$ -
20	2504.608	DUCTILE IRON FITTINGS	LB	1265	$6.50	$8,222.50	0.00	$ -	0.00	$ -
21	2506.501	CONSTRUCT DRAINAGE STRUCTURE DESIGN 48-4020	LF	7.5	$525.00	$3,937.50	0.00	$ -	0.00	$ -
22	2505.601	FURNISH AND INSTALL LIFT STATION	LS	1	$195,000.00	$195,000.00	0.00	$ -	0.00	$ -
23	2506.502	ADJUST EXISTING FRAME AND CASTING	EA	6	$460.00	$2,760.00	0.00	$ -	0.00	$ -
24	2506.516	FURNISH AND INSTALL CASTING ASSEMBLY	EA	5	$660.00	$3,300.00	0.00	$ -	0.00	$ -
25	2511.502	FURNISH AND INSTALL RANDOM RIP RAP, CL III	TON	40	$140.00	$5,600.00	0.00	$ -	0.00	$ -
26	2511.502	PLACE RANDOM RIP RAP, CL V (ONSITE)	TON	145	$80.00	$11,600.00	0.00	$ -	0.00	$ -
27	2573.501	STABILIZED CONSTRUCTION ENTRANCE	LS	3	$1,500.00	$4,500.00	2.00	$ 3,000.00	2.00	$ 3,000.00
28	2573.502	SILT FENCE, TYPE MS	LF	9100	$1.30	$11,830.00	4,407.00	$ 5,729.10	4,407.00	$ 5,729.10
29	2573.53	STORM DRAIN INLET PROTECTION	EA	23	$250.00	$5,750.00	0.00	$ -	0.00	$ -
30	2574.505	SEED BED PREPARATION	ACRE	12.5	$160.00	$2,000.00	0.00	$ -	0.00	$ -
31	2575.505	SEEDING, INFILTRATION BASIN	ACRE	4.6	$132.00	$607.20	0.00	$ -	0.00	$ -
32	2575.505	SEEDING, NON INFILTRATION BASIN AREAS	ACRE	7.9	$132.00	$1,042.80	0.00	$ -	0.00	$ -
33	2575.508	SEED MIXTURE 25-121 (61 LB/ ACRE) UPLAND AREAS	LB	482	$3.65	$1,759.30	0.00	$ -	0.00	$ -
34	2575.508	SEED MIXTURE 33-261 (35 LB/ ACRE) INFILTRATION WETTED A	LB	161	$25.00	$4,025.00	0.00	$ -	0.00	$ -
35	2575.504	EROSION CONTROL BLANKET CATEGORY 3 N	SY	23246	$1.30	$30,219.80	0.00	$ -	0.00	$ -

36	2575.511	MULCH MATERIAL TYPE 1	TON	16	$265.00	$4,240.00	0.00	$ -	0.00	$ -
37	2575.519	DISC ANCHORING	ACRE	12.5	$90.00	$1,125.00	0.00	$ -	0.00	$ -
38	2575.525	SPREAD COMMON TOPSOIL BORROW (LV)	CY	6500	$2.15	$13,975.00	0.00	$ -	0.00	$ -
	BID TOTAL					$607,136.11		$147,704.10		$147,704.10

Our Mission: To work together to resposibly grow our community, and to provide quality, cost-effective, and efficient government services.

CC Regular Session **4. 7.**

Meeting Date: 08/27/2019

By: Katie Schmidt, Administrative Services

Information

Title:

Adopt Resolution #19-201 Appointing a Member to the Economic Development Authority

Purpose/Background:

The purpose of this case is to appoint Richard (Scott) Cords to the Economic Development Authority (EDA).

As a result of a recent resignation there is a vacancy on the Economic Development Authority. Per Minnesota Statute 469.095, the Mayor is responsible for appointing members to the EDA. Mayor LeTourneau indicated that he will select Mr. Cords to be appointed to a partial term on the EDA. The partial term ends March 31, 2020.

Mr. Cords will participate in the ceremonial Oath of Office at the September 10, 2019 City Council meeting.

Funding Source:

Funding for the City's boards and commissions is included in the 2019 General Fund Budget; therefore, there are no additional budgetary implications associated with making the recommended appointment.

Recommendation:

To appoint Richard (Scott) Cords to a partial term on the Economic Development Authority, effective September 1, 2019 through March 31, 2020.

Action:

Motion to adopt resolution #19-201 appointing Richard (Scott) Cords to the Economic Development Authority, effective September 1, 2019 through March 31, 2020.

Attachments

Resolution #19-201

Form Review

Inbox	Reviewed By	Date
Colleen Lasher	Katie Schmidt	08/10/2019 01:37 PM
Colleen Lasher	Colleen Lasher	08/22/2019 11:50 AM
Colleen Lasher	Katie Schmidt	08/22/2019 01:28 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 03:15 PM
Form Started By: Katie Schmidt		Started On: 08/10/2019 09:48 AM

Final Approval Date: 08/22/2019

Councilmember introduced the following resolution and moved for its adoption:

RESOLUTION #19-201

RESOLUTION APPOINTING AN ECONOMIC DEVELOPMENT AUTHORITY MEMBER

WHEREAS, there is an open seat on the Economic Development Authority (EDA) as of August 7, 2019; and

WHEREAS, the City Council conducted interviews on March 19, 2019; and

WHEREAS, per Minnesota Statue 469.095, pertaining to the Mayor's authority to appoint members to the Economic Development Authority (EDA), Mayor LeTourneau indicated that he will select Mr. Richard (Scott) Cords to fill the current vacancy.

Economic Development Authority, Richard (Scott) Cords partial term effective immediately to 03-31-20;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, **as follows:**

1) Motion to adopt resolution #19-201 appointing Richard (Scott) Cords to the Economic Development Authority, effective September 1, 2019 through March 31, 2020.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember , and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

None

and the following abstained:

None

and the following were absent:

None

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 27th day of August 2019.

_____

Mayor

ATTEST:

_____

City Clerk

CC Regular Session **4. 8.**

Meeting Date: 08/27/2019

Submitted For: Bruce Westby, Engineering/Public Works

By: Marsha Weidner, Engineering/Public Works

Information

Title

Adopt Resolution #19-202 Authorizing Final Payment to Kuechle Underground, Inc. for Improvement Project 18-14, Riverdale Drive Trunk Utility Improvements.

Purpose/Background:

Resolution and Pay Request Attached.

Observations/Alternatives:

Issuing final payment will be contingent on receipt of the following items from Kuechle Underground, Inc. of Kimball, Minnesota:

1. IC 134 (Contractor's Withholding Affidavit showing compliance with the provisions of Minnesota Statue 290.92 requiring withholding state income tax).
2. Waiver of Mechanic's Lien Rights (Affidavits that all claims against Kuechle Underground, Inc. by reasons of the contract have been fully paid or satisfactorily secured).
3. Consent of Surety to Final Payment (Certification from the contractor's surety).

Following receipt of these items, final payment will be issued.

Recommendation:

The Engineering Technician II has inspected the completed work and recommends final payment to Kuechle Underground, Inc. for Improvement Project #18-14, Riverdale Drive Trunk Utility Improvements, in the amount of $31,301.48.

Action:

Motion to adopt Resolution #19-202, Authorizing Final Payment to Kuechle Underground, Inc. for Improvement Project #18-14, Riverdale Drive Trunk Utility Improvements, in the amount of $31,301.48.

Attachments

Pay Resolution

Pay Estimate

Form Review

Inbox	Reviewed By	Date
Bruce Westby	Kathy Schmitz	08/22/2019 03:38 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 03:49 PM
Form Started By: Marsha Weidner		Started On: 08/14/2019 08:34 AM
Final Approval Date: 08/22/2019		

Councilmember _____ introduced the following resolution and moved for its adoption:

RESOLUTION #19-202

RESOLUTION AUTHORIZING FINAL PAYMENT TO KUECHLE UNDERGROUND, INC. FOR IMPROVEMENT PROJECT #18-14, RIVERDALE DRIVE TRUNK UTILITY IMPROVEMENTS.

WHEREAS, undeveloped properties west of Armstrong Boulevard and south of Highway 10 are within the City's Municipal Urban Services Area and will require municipal utilities to develop; and

WHEREAS, trunk sanitary sewer and watermain stubs existed at the intersection of old Armstrong Boulevard and Riverdale Drive; and

WHEREAS, Lazydays RV is constructing a new maintenance facility south of Riverdale Drive and east of Llama Street that must be served by municipal utilities; and

WHEREAS, Lazydays RV planned to open the maintenance facility in May of 2019; and

WHEREAS, in accordance with the Development Agreement, Lazydays engineer, Civil Site Group, prepared plans and specifications for constructing trunk utilities south of Riverdale Drive from Armstrong Boulevard to Llama Street as City Improvement Project #18-14, and

WHEREAS, pursuant to Ramsey City Council resolution #18-246, adopted December 11, 2018, the City Council accepted final plans and specifications and authorized advertisements for bids for said improvements; and

WHEREAS, bids were advertised in the Anoka Union Herald and m Finance and Commerce on December 14 and 21, 2018; and

WHEREAS, eleven bids were received, opened, and tabulated on February 5, 2019, and were found to comply with the advertisement for bids; and

WHEREAS, pursuant to Ramsey City Council resolution #19-049, adopted February 12, 2019, the bid of Kuechle Underground, Inc. of Kimball, Minnesota, in the amount of $607,144.11 for construction of said improvements was accepted, and the Mayor and City Administrator were authorized and directed to enter into a contract with said bidder for the construction of said improvements for and on behalf of the City of Ramsey; and

WHEREAS, to facilitate construction, Change Order #1 in the amount of $14,044 allowed for the installation of 200 linear feet of 18" sanitary sewer at depths between 16 and 20 feet at an agreed upon price of $150 per linear foot, and allowed 13 additional trees to be cleared and grubbed at an agreed upon price of $128 per tree; and

WHEREAS, to further facilitate construction, Change Order #2 in the amount of $7,500 allowed for 150 linear feet of 27" storm sewer to be salvaged and installed at an agreed upon price of $50 per linear foot; and

WHEREAS, pursuant to Ramsey City Council resolution #19-089, adopted April 9, 2019, the City Council approved Change Orders #1 and #2 in the total amount of $21,544.00 for Kuechle Underground, Inc. to facilitate construction of the Riverdale Drive Trunk Utility Improvements, Project #18-14; and

WHEREAS, following City Council approval of resolution #19-089, a mathematical error of $20 was discovered in Change Order #1 resulting in a total amount of $14,064.00 for Change Order #1; and

WHEREAS, to further facilitate construction, Change Order #3 in the amount of $6,129.40 allows for the removal and hauling of 8 loads of buried concrete debris totaling 120 cubic yards required to complete the installation of trunk sanitary sewer and watermain to the new Lazyday's RV maintenance facility site; and

WHEREAS, as of August 27, 2019, $594,728.09 has been paid to date; and

WHEREAS, the Engineering Technician II has inspected the completed work and recommends approving final payment to Kuechle Underground, Inc. for Improvement Project #18-14, Riverdale Drive Trunk Utility Improvements, in the amount of $31,301.48.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the City Council hereby authorizes final payment to Kuechle Underground, Inc. for Improvement Project #18-14, Riverdale Drive Trunk Utility Improvements, in the amount of $31,301.48.

2) That the City Council hereby accepts the project and authorizes the Mayor or City Administrator to sign the release form for this payment.

3) That the total amount of this payment is not included in resolutions approving payment of bills for the date of August 27, 2019.

4) That the City of Ramsey Finance Department will receive a signed copy of this resolution.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 27rd day of August, 2019.

_____
Mayor

ATTEST:

_____
City Clerk

Pay Estimate Summary Sheet
18-14 RIVERDALE DRIVE TRUNK UTILITY IMPROVEMENTS

City of Ramsey

FINAL PAY ESTIMATE

Estimate no 4

TOTAL CONTRACT	$	607,144.11
TOTAL CHANGE ORDERS	$	27,673.40
TOTAL CONTRACT WITH CHANGE ORDERS	$	634,817.51
STORED MATERIALS		
TOTAL, COMPLETED WORK TO DATE	$	626,029.57
TOTAL WORK COMPLETED PLUS STORED MATERIALS	$	626,029.57
	$	-
NET AMOUNT DUE TO CONTRACTOR TO DATE	$	626,029.57
TOTAL AMOUNT PAID ON PREVIOUS ESTIMATES	$	594,728.09
PAY CONTRACTOR PER ESTIMATE NO. 4	$	31,301.48

Certificate for Final Payment

I hereby certify that, to the best of my knowledge and belief, all items, quantities and prices of work and material shown on the this Estimate are correct and that all work has been performed in full accordance with the terms and conditions of the Contract for this project between owner and the undersigned Contractor, and as amended by any authorized changes and the foregoing is a true and correct statement of the amount for the Final Estimate, the provisions of M.S. 290.92 have been complied with and that all claims against me by reason of the contract have been paid or satisfactorily secured.

Contractor: Kuechle Underground, Inc.

By Jeremy A Kuechle Vice President
Name Title

Date 8/9/19

CHECKED AND APPROVED AS TO QUANTITIES AND AMOUNT:
ENGINEER: CITY OF RAMSEY

By Joe Feriancek Engineering Technician III
Joe Feriancek, PE

Date 8/12/19

APPROVED FOR PAYMENT:
OWNER: City of Ramsey

By Bruce A Westby City Engineer 8/12/19
Name Title Date

IP 18-14; Riverdale Drive Trunk Utility Improvements
PAY ESTIMATE

PAY ESTIMATE NO. 4

BASE BID	$ 607,144.11	$ -	$ 598,336.17
CHANGE ORDER NO. 1	$ 14,044.00	$ -	$ 14,064.00
CHANGE ORDER NO. 2	$ 7,500.00	$ -	$ 7,500.00
CHANGE ORDER NO. 3	$ 6,129.40	$ -	$ 6,129.40
SUBTOTAL CHANGE ORDERS	$ 27,673.40	$ -	$ 27,693.40
TOTAL BID WITH CHANGE ORDERS	$ 634,817.51	$ -	$ 626,029.57

		CONTRACT AMOUNT			PAY THIS PERIOD		PAID TO DATE	
ITEM No.	MnDOT No.	ITEM DESCRIPTION	UNIT	TOTAL ESTIMATE QUANTITY	UNIT COST	TOTAL COST	QUANTITY	EXTENSION	QUANTITY	EXTENSION
		SITE WORK								
1	2021.501	MOBILIZATION	LS	1	$ 8,200.00	$ 8,200.00	0.00	$ -	1.00	$ 8,200.00
2	2101.502	CLEARING AND GRUBBING TREE	TREE	3	$ 128.00	$ 384.00	0.00	$ -	1.00	$ 128.00
3	2104.501	REMOVE CONCRETE CURB AND GUTTER	LF	296	$ 4.00	$ 1,184.00	0.00	$ -	302.00	$ 1,208.00
4	2104.503	REMOVE CONCRETE PAVEMENT	SF	560	$ 3.00	$ 1,680.00	0.00	$ -	0.00	$ -
5	2104.505	REMOVE BITUMINOUS PAVEMENT	SY	628	$ 4.00	$ 2,512.00	0.00	$ -	678.88	$ 2,715.52
6	2104.511	SAWING CONCRETE PAVEMENT - FULL DEPTH	LF	40	$ 4.00	$ 160.00	0.00	$ -	0.00	$ -
7	2104.513	SAWING BITUMINOUS PAVEMENT - FULL DEPTH	LF	420	$ 4.00	$ 1,680.00	0.00	$ -	681.00	$ 2,724.00
8	2104.521	SALVAGE AND INSTALL CONCRETE PIPE STORM SEWER - 27" RCP	LF	83	$ 170.00	$ 14,110.00	0.00	$ -	83.00	$ 14,110.00
9	2104.523	SALVAGE AND INSTALL SIGN TYPE C	EA	5	$ 250.00	$ 1,250.00	0.00	$ -	5.00	$ 1,250.00
10	2104.601	SALVAGE AND INSTALL PEDESTRIAN CROSSWAK FLASHER	LS	1	$ 2,700.00	$ 2,700.00	0.00	$ -	1.00	$ 2,700.00
11	2105.601	DEWATERING	LS	1	$ 1.00	$ 1.00	0.00	$ -	0.00	$ -
12	2112.604	SUBGRADE PREPARATION	SY	690	$ 4.00	$ 2,760.00	0.00	$ -	762.70	$ 3,050.80
13	2221.604	AGGREGATE BASE CLASS 5 MODIFIED (6" THICK)	SY	182	$ 10.00	$ 1,820.00	0.00	$ -	227.33	$ 2,273.30
14	2221.604	AGGREGATE BASE CLASS 5 MODIFIED (8" THICK)	SY	450	$ 12.00	$ 5,400.00	0.00	$ -	535.67	$ 6,428.04
15	2231.604	BITUMINOUS PATCH (RIVERDALE DRIVE - 3 BITUMINOUS LIFTS)	SY	450	$ 52.00	$ 23,400.00	0.00	$ -	515.00	$ 26,780.00
16	2231.604	BITUMINOUS PATCH (ARMSTONG BLVD & LLAMA ST. - 2 BITUMINOUS LIFTS)	SY	136	$ 37.00	$ 5,032.00	0.00	$ -	221.00	$ 8,177.00
17	2231.604	BITUMINOUS DRIVEWAY PAVEMENT (MATCH EXISTING)	SY	45	$ 37.00	$ 1,665.00	0.00	$ -	37.00	$ 1,369.00
18	2232.501	MILL AND OVERLAY BITUMINOUS PAVEMENT (2' WIDTH X 1.5" DEPTH)	SY	86	$ 25.00	$ 2,150.00	0.00	$ -	80.00	$ 2,000.00
19	2506.602	PLUG STORM MANHOLE	EA	1	$ 1,400.00	$ 1,400.00	0.00	$ -	1.00	$ 1,400.00
20	2506.602	CONNECT TO EXISTING STORM MANHOLE	EA	1	$ 2,200.00	$ 2,200.00	0.00	$ -	1.00	$ 2,200.00
21	2531.501	CONCRETE CURB & GUTTER DESIGN B618	LF	296	$ 27.00	$ 7,992.00	0.00	$ -	302.00	$ 8,154.00
22	2531.507	6" CONCRETE DRIVEWAY PAVEMENT	SY	62	$ 88.00	$ 5,456.00	0.00	$ -	0.00	$ -
23	2563.601	TRAFFIC CONTROL SUPERVISOR	LS	1	$ 1.00	$ 1.00	0.00	$ -	1.00	$ 1.00
24	2563.601	TRAFFIC CONTROL	LS	1	$ 5,000.00	$ 5,000.00	0.00	$ -	1.00	$ 5,000.00
25	2572.501	TEMPORARY CONSTRUCTION FENCE	LF	150	$ 5.00	$ 750.00	0.00	$ -	150.00	$ 750.00
26	2573.502	SILT FENCE	LF	3,740	$ 2.20	$ 8,228.00	0.00	$ -	3,740.00	$ 8,228.00
27	2573.531	STORM DRAIN INLET PROTECTION	EA	16	$ 320.00	$ 5,120.00	0.00	$ -	5.00	$ 1,600.00
28	2575.501	TEMPORARY SEED AND MULCH	ACRE	1.8	$ 2,000.00	$ 3,600.00	0.00	$ -	0.00	$ -
29	2575.501	FINAL SEEDING	ACRE	1.8	$ 740.00	$ 1,332.00	0.00	$ -	3.50	$ 2,590.00
30	2575.502	SEED MIX	LBS	72	$ 5.75	$ 414.00	0.00	$ -	160.00	$ 920.00
31	2575.523	EROSION CONTROL BLANKET	SY	1,748	$ 1.20	$ 2,097.60	0.00	$ -	8,975.00	$ 10,770.00

32	5000.000	WINTER CONDITIONS	LS	1	$ 0.01	$ 0.01	0.00	$ -	1.00	$ 0.01
		SUBTOTAL SITE WORK				$ 119,678.61		$ -		$ 124,726.67
		SANITARY SEWER				SANITARY SEWER				
1	2503.511	18" PVC PIPE SEWER (SDR 35) 10-12'	LF	1,017	$ 64.00	$ 65,088.00	0.00	$ -	1,027.00	$ 65,728.00
2	2503.511	18" PVC PIPE SEWER (SDR 26) 12-14'	LF	581	$ 77.00	$ 44,737.00	0.00	$ -	494.00	$ 38,038.00
3	2503.511	18" PVC PIPE SEWER (SDR 26) 14-16'	LF	953	$ 88.00	$ 83,864.00	0.00	$ -	831.00	$ 73,128.00
4	2503.511	6" PVC PIPE SEWER (SDR 26)	LF	96	$ 35.00	$ 3,360.00	0.00	$ -	102.00	$ 3,570.00
5	2503.602	CONNECT TO EXISTING SANITARY SEWER	EA	1	$ 2,200.00	$ 2,200.00	0.00	$ -	1.00	$ 2,200.00
6	2503.602	18"X6" PVC WYE (SDR 26)	EA	4	$ 1,500.00	$ 6,000.00	0.00	$ -	4.00	$ 6,000.00
7	2503.603	CLEAN AND VIDEO TAPE PIPE SEWER (SANITARY)	LF	2,551	$ 1.50	$ 3,826.50	0.00	$ -	2,551.00	$ 3,826.50
8	2506.501	CONSTRUCT SANITARY STRUCTURE DESIGN 48-4007 EXTRA DEPTH EXCESS OF 12'	LF	15.3	$ 190.00	$ 2,907.00	0.00	$ -	15.30	$ 2,907.00
9	2506.502	CONSTRUCT SANITARY STRUCTURE DESIGN 48-4007	EA	11	$ 3,700.00	$ 40,700.00	0.00	$ -	11.00	$ 40,700.00
10	2506.516	FURNISH & INSTALL CASTING ASSEMBLY (SANITARY)	EA	11	$ 680.00	$ 7,480.00	0.00	$ -	11.00	$ 7,480.00
11	2506.521	ADJUST FRAME AND RING CASTING	EA	11	$ 18.00	$ 198.00	0.00	$ -	11.00	$ 198.00
		SUBTOTAL SANITARY SEWER				$ 260,360.50		$ -		$ 243,775.50
		WATERMAIN				WATERMAIN				
1	2504.602	FURNISH & INSTALL HYDRANT W/ 6" GATE VALVE & BOX	EA	5	$ 5,300.00	$ 26,500.00	0.00	$ -	5.00	$ 26,500.00
2	2504.602	6" GATE VALVE AND BOX	EA	1	$ 1,700.00	$ 1,700.00	0.00	$ -	1.00	$ 1,700.00
3	2504.602	8" GATE VALVE AND BOX	EA	2	$ 2,100.00	$ 4,200.00	0.00	$ -	2.00	$ 4,200.00
4	2504.602	12" GATE VALVE AND BOX	EA	7	$ 3,300.00	$ 23,100.00	0.00	$ -	7.00	$ 23,100.00
5	2504.602	CONNECT TO EXISTING WATERMAIN	EA	1	$ 1,900.00	$ 1,900.00	0.00	$ -	1.00	$ 1,900.00
6	2504.602	ADJUST VALVE BOXES	EA	10	$ 18.00	$ 180.00	0.00	$ -	10.00	$ 180.00
7	2504.603	6" WATERMAIN DUCTILE IRON CL 53	LF	110	$ 42.00	$ 4,620.00	0.00	$ -	120.00	$ 5,040.00
8	2504.603	8" WATERMAIN DUCTILE IRON CL 52	LF	8	$ 38.00	$ 304.00	0.00	$ -	5.50	$ 209.00
9	2504.603	12" WATERMAIN DUCTILE IRON CLASS 52	LF	2,515	$ 59.00	$ 148,385.00	0.00	$ -	2,551.00	$ 150,509.00
10	2504.608	DUCTILE IRON FITTINGS	LBS	2,027	$ 8.00	$ 16,216.00	0.00	$ -	2,062.00	$ 16,496.00
		SUBTOTAL WATERMAIN				$ 227,105.00		$ -		$ 229,834.00
		TOTAL BID				**$ 607,144.11**		**$ -**		**$ 598,336.17**

CHANGE ORDERS

CHANGE ORDER NO 1.

ITEM No.	MnDOT No.	ITEM DESCRIPTION	UNIT	TOTAL ESTIMATE QUANTITY	UNIT COST	TOTAL COST	QUANTITY	EXTENSION	QUANTITY	EXTENSION
1	2101.502	CLEARING AND GRUBBING TREE	TREE	13	$ 128.00	$ 1,664.00	0.00	$ -	13.00	$ 1,664.00
2	2503.511	18" PVC PIPE SEWER (SDR 26) 16-20'	LF	200	$ 150.00	$ 30,000.00	0.00	$ -	200.00	$ 30,000.00
3	2503.511	18" PVC PIPE SEWER (SDR 26) 14-16'	LF	-200	$ 88.00	$ (17,600.00)	0.00	$ -	-200.00	$ (17,600.00)
		CHANGE ORDER 1 CHANGE IN CONTRACT PRICE				$ 14,064.00		$ -		$ 14,064.00
		CHANGE ORDER 1 Approved Amount per signed document				$ 14,044.00				

CHANGE ORDER NO 2.

ITEM No.	MnDOT No.	ITEM DESCRIPTION	UNIT	TOTAL ESTIMATE QUANTITY	UNIT COST	TOTAL COST	QUANTITY	EXTENSION	QUANTITY	EXTENSION
1	2104.521	SALVAGE AND INSTALL CONCRETE PIPE STORM SEWER - 27" RCP	LF	150	$ 50.00	$ 7,500.00	0.00	$ -	150.00	$ 7,500.00
		CHANGE ORDER 2 CHANGE IN CONTRACT PRICE				$ 7,500.00		$ -		$ 7,500.00

CHANGE ORDER NO 3.

ITEM No.	MnDOT No.	ITEM DESCRIPTION	UNIT	TOTAL ESTIMATE QUANTITY	UNIT COST	TOTAL COST	QUANTITY	EXTENSION	QUANTITY	EXTENSION
1		EXCAVATE AND PILE CONCRETE DEBRIS	HR	3	$ 1,200.00	$ 3,600.00	0.00	$ -	3.00	$ 3,600.00
2		LOAD PILE	HR	2	$ 164.70	$ 329.40	0.00	$ -	2.00	$ 329.40
3		HAUL PILE (TRUCK LOAD)	LOAD	8	$ 275.00	$ 2,200.00	0.00	$ -	8.00	$ 2,200.00
		CHANGE ORDER 3 CHANGE IN CONTRACT PRICE				$ 6,129.40		$ -		$ 6,129.40

CC Regular Session **4. 9.**

Meeting Date: 08/27/2019

Submitted For: Bruce Westby, Engineering/Public Works

By: Marsha Weidner, Engineering/Public Works

Information

Title

Adopt Resolution #19-203 Authorizing Partial Payment #2 to Asphalt Surface Technologies (ASTECH) for Improvement Project #19-01, Ford Brook Estates Street Reconstructions.

Purpose/Background:

Resolution and Pay Estimate Attached.

Recommendation:

The Engineering Technician II has inspected the completed work and recommends partial payment #2 to Asphalt Surface Technologies (ASTECH) for Improvement Project #19-01, Ford Brook Estates Street Reconstructions, in the amount of $112,262.17.

Action:

Motion to adopt Resolution 19-203, authorizing partial payment #2 to Asphalt Surface Technologies (ASTECH) for Improvement Project #19-01, Ford Brook Estates Street Reconstructions, in the amount of $112,262.17.

Attachments

Pay Resolution

Pay Estimate

Form Review

Inbox	Reviewed By	Date
Bruce Westby	Kathy Schmitz	08/22/2019 03:38 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 03:49 PM
Form Started By: Marsha Weidner		Started On: 08/13/2019 04:02 PM
Final Approval Date: 08/22/2019		

Councilmember _____ introduced the following resolution and moved for its adoption:

RESOLUTION #19-203

RESOLUTION AUTHORIZING PARTIAL PAYMENT #2 TO ASPHALT SURFACE TECHNOLOGIES FOR IMPROVEMENT PROJECT #19-01, FORD BROOK ESTATES STREET RECONSTRUCTIONS.

WHEREAS, pursuant to Ramsey City Council Resolution #18-175, adopted August 28, 2018, a Feasibility Report was prepared by the City Engineer with reference to proposed improvements to approximately 0.16 miles of streets within the Ford Brook Estates development including 180th Lane from Highway 47/Saint Francis Boulevard to Krypton Street, and Krypton Street from 180th Lane to its termini cul-de-sac, including the reconstruction of streets and other appurtenant work; and

WHEREAS, pursuant to Ramsey City Council Resolution #18-219, adopted October 23, 2018, the Feasibility Report was received and accepted, and a Public Hearing was ordered for November 13, 2018 at 7 p.m., where the City Council will consider the proposed improvements for said streets in accordance with the Feasibility Report; and

WHEREAS, benefiting properties are proposed to be assessed up to 25-percent of the cost of the improvements, pursuant to Minnesota Statutes Chapter 429, Chapter 8 of the City Charter, and the City's Special Assessments Policy; and

WHEREAS, the City Clerk gave mailed and published notice of such hearing and improvements as required by law; and

WHEREAS, pursuant to Ramsey City Council Resolution #18-229, adopted November 13, 2018, the City Council conducted a Public Hearing, approved the Feasibility Report, and ordered the City Engineer to prepare plans and specifications for the making of such improvements; and

WHEREAS, pursuant to Ramsey City Council Resolution #19-079, adopted March 26, 2019, the City Council accepted final plans and specifications and authorized advertisements for bids for said improvements; and

WHEREAS, bids were advertised in the Anoka Union Herald and in Finance and Commerce on March 29 and April 5, 2019; and

WHEREAS, bids were received, opened, and tabulated on May 1, 2019, and the following bids were found to comply with the advertisement for bids; and

WHEREAS, the bid of Asphalt Surface Technologies of Saint Cloud, Minnesota, in the amount of $262,503.25 for the total bid for construction of the base bid improvements plus the alternate bid improvements in accordance with the approved plans and specifications and advertisement for bids, is the lowest responsible bidder and their bid shall be and hereby is accepted; and

WHEREAS, benefiting properties are proposed to be assessed for all or a portion of the cost of the improvements, pursuant to Minnesota Statutes Chapter 429, Chapter 8 of the City Charter, and the City of Ramsey's adopted Special Assessments Policy.

WHEREAS, as of August 27, 2019 $133,606.48 has been paid to date; and

WHEREAS, the Engineering Technician II has inspected the completed work and recommends partial payment #2 to Asphalt Surface Technologies (ASTECH) for Improvement Project #19-01, Ford Brook Estates Street Reconstructions in the amount of $112,262.17.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the City Council hereby authorizes partial payment #2 to Asphalt Surface Technologies, for Improvement Project #19-01, Ford Brook Estates Street Reconstruction, in the amount of $112,262.17.

2) That the City Council hereby accepts the project and authorizes the Mayor or City Administrator to sign the release form for this payment.

3) That the total amount of this payment is not included in resolutions approving payment of bills for the date of August 27, 2019.

4) That the City of Ramsey Finance Department will be given a signed copy of this resolution.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 27th day of August, 2019.

_____
Mayor

ATTEST:

_____
City Clerk

Pay Estimate Summary Sheet
IP 19-01 Ford Brook Estates Street Reconstructions

City of Ramsey

Estimate no **2**

TOTAL BASE BID PLUS ALTERNATES	$	262,503.25
STORED MATERIALS		
TOTAL COMPLETED WORK TO DATE	$	258,809.10
TOTAL WORK COMPLETED PLUS STORED MATERIALS	$	258,809.10
RETAINED PERCENTAGE 5%	$	12,940.46
NET AMOUNT DUE TO CONTRACTOR TO DATE	$	245,868.65
TOTAL AMOUNT PAID ON PREVIOUS ESTIMATES	$	133,606.48
PAY CONTRACTOR PER ESTIMATE NO. 2	$	112,262.17

Certificate for Partial Payment

I hereby certify that, to the best of my knowledge and belief, all items, quantities and prices of work and material shown on the this Estimate are correct and that all work has been performed in full accordance with the terms and conditions of the Contract for this project between owner and the undersigned Contractor, and as amended by any authorized changes and the foregoing is a true and correct statement of the contract amount for the period covered by this estimate.

Contractor: Asphalt Surface Technologies

By _____ (Foreman)
Name Title

Date 8-12-19

CHECKED AND APPROVED AS TO QUANTITIES AND AMOUNT:
ENGINEER: CITY OF RAMSEY

By _____ Engineering Technician III
Joe Feriancek, PE

Date 8/12/19

APPROVED FOR PAYMENT:
OWNER: City of Ramsey

By _____ City Engineer 8/13/19
Name Title Date

IP 19-01 Ford Brook Estates Street Reconstructions
Pay Estamite

PAY ESTIMATE NO 2

BASE BID	$ 249,901.55	$ 111,984.20	$ 246,207.40
ALTERNATIVE A	$ 12,601.70	$ 6,186.50	$ 12,601.70
BASE BID PLUS ALTERNATIVES	$ 262,503.25	$ 118,170.70	$ 258,809.10

BASE AREA

Item No.	MnDot No.	Item Description	Unit	CONTRACT AMOUNT			PAY THIS PERIOD		PAID TO DATE	
				Estimated Quantity	Unit Price	Extension	Quantity	Extension	Quantity	Extension
1	2021.501	Mobilization	LS	1	$25,000.00	$ 25,000.00	0.5	$ 12,500.00	1.0	$ 25,000.00
2	2101.502	Clearing Tree	TREE	4	$ 450.00	$ 1,800.00	2	$ 900.00	4	$ 1,800.00
3	2101.507	Grubbing Tree	TREE	4	$ 350.00	$ 1,400.00	2	$ 700.00	4	$ 1,400.00
4	2104.501	Remove Pipe Culverts	LF	142	$ 15.00	$ 2,130.00	0	$ -	102	$ 1,530.00
5	2104.503	Remove Concrete Pavement - Driveways	SF	1,370	$ 1.15	$ 1,575.50	0	$ -	1,574	$ 1,810.10
6	2104.505	Remove Bituminous Pavement - Driveways	SY	87	$ 5.00	$ 435.00	0	$ -	88	$ 440.00
7	2104.505	Remove Bituminous Pavement - Roadway	SY	2,641	$ 2.25	$ 5,942.25	0	$ -	2,641	$ 5,942.25
8	2104.505	Remove Gravel Pavement - Driveways	SY	117	$ 4.50	$ 526.50	0	$ -	117	$ 526.50
9	2104.507	Subgrade Excavation, Remove Unsuitable Material (EV)	CY	2,097	$ 11.50	$ 24,115.50	0	$ -	2,220	$ 25,530.00
10	2104.511	Sawing Concrete Pavement - Full Depth	LF	110	$ 5.00	$ 550.00	0	$ -	112	$ 560.00
11	2104.513	Sawing Bituminous Pavement - Full Depth	LF	113	$ 3.00	$ 339.00	0	$ -	84	$ 252.00
12	2104.521	Salvage and Install Retaining Wall	LF	52	$ 100.00	$ 5,200.00	0	$ -	26	$ 2,600.00
13	2104.523	Salvage and Install Mail Box Support	EA	8	$ 125.00	$ 1,000.00	8	$ 1,000.00	8	$ 1,000.00
14	2104.523	Temporary Mail Box Cluster	EA	1	$ 375.00	$ 375.00	0	$ -	1	$ 375.00
15	2105.501	Common Excavation (EV)	CY	175	$ 20.00	$ 3,500.00	85	$ 1,700.00	85	$ 1,700.00
16	2105.522	Select Granular Borrow (CV)	CY	2,430	$ 13.50	$ 32,805.00	0	$ -	2,324	$ 31,374.00
17	2105.604	Geotextile Fabric Type V	SY	3,036	$ 1.85	$ 5,616.60	0	$ -	3,036	$ 5,616.60
18	2112.501	Subgrade Preparation	RDST	8	$ 300.00	$ 2,400.00	0	$ -	8	$ 2,400.00
19	2118.502	Aggregate Surfacing, Class 5 Modified (LV) - Driveways	CY	16	$ 65.00	$ 1,040.00	0	$ -	24	$ 1,560.00
20	2130.501	Water	MGAL	16	$ 45.00	$ 720.00	0.0	$ -	17.5	$ 787.50
21	2211.503	Aggregate Base Class 5 Modified (CV)	CY	380	$ 40.00	$ 15,200.00	0	$ -	372	$ 14,880.00
22	2232.501	Mill Bituminous Pavement (1.5")	SY	126	$ 10.00	$ 1,260.00	0	$ -	126	$ 1,260.00
23	2357.502	Bituminous Material for Tack Coat	GAL	200	$ 3.00	$ 600.00	225	$ 675.00	225	$ 675.00
24	2360.501	Type SP 9.5 Wearing Course Mixture (SPWEA340C) (1.5")	TON	230	$ 95.50	$ 21,965.00	237	$ 22,633.50	237	$ 22,633.50
25	2360.501	Type SP 9.5 Wearing Course Mixture (SPWEA34C) Driveways (2.0")	TON	10	$ 150.00	$ 1,500.00	10	$ 1,500.00	10	$ 1,500.00
26	2360.502	Type SP 12.5 Non Wearing Course Mixture (SPNWB330C) (2.0")	TON	302	$ 81.75	$ 24,688.50	354	$ 28,939.50	354	$ 28,939.50
27	2501.511	15" CS Pipe Culvert	LF	127	$ 56.00	$ 7,112.00	40	$ 2,240.00	148	$ 8,288.00
28	2501.515	15" CS Pipe Apron	EA	8	$ 630.00	$ 5,040.00	2	$ 1,260.00	8	$ 5,040.00
29	2501.602	Clean Pipe Culvert	EA	5	$ 400.00	$ 2,000.00	5	$ 2,000.00	5	$ 2,000.00
30	2502.541	4" Perf. Pipe Drain	LF	721	$ 15.00	$ 10,815.00	0	$ -	721	$ 10,815.00
31	2506.501	Construct Drainage Structure Design 48-4020	LF	5.3	$ 455.00	$ 2,411.50	5.3	$ 2,411.50	5.3	$ 2,411.50
32	2506.516	Furnish & Install Casting Assembly - Storm	EA	1	$ 850.00	$ 850.00	1	$ 850.00	1	$ 850.00
33	2506.522	Adjust Frame & Ring Casting	EA	1	$ 650.00	$ 650.00	1	$ 650.00	1	$ 650.00
34	2531.507	6" Concrete Driveway Pavement	SF	1,377	$ 13.25	$ 18,245.25	1,372	$ 18,179.00	1,372	$ 18,179.00
35	2540.601	Landscape Restoration	LS	1	$ 4,500.00	$ 4,500.00	0.5	$ 2,250.00	0.5	$ 2,250.00
36	2563.601	Traffic Control	LS	1	$ 1,500.00	$ 1,500.00	0	$ -	1	$ 1,500.00
37	2572.501	Tree Protection Fence	LF	155	$ 2.75	$ 426.25	0	$ -	85	$ 233.75
38	2573.502	Silt Fence, Type MS	LF	220	$ 2.75	$ 605.00	110	$ 302.50	220	$ 605.00
39	2573.530	Storm Drain Inlet Protection - Manhole	EA	1	$ 225.00	$ 225.00	1	$ 225.00	1	$ 225.00
40	2573.530	Storm Drain Inlet Protection - Culvert	EA	20	$ 120.00	$ 2,400.00	12	$ 1,440.00	12	$ 1,440.00
41	2574.508	Fertilizer Type 3	LBS	52	$ 1.10	$ 57.20	52	$ 57.20	52	$ 57.20
42	2574.525	Topsoil (LV)	CY	173	$ 40.00	$ 6,920.00	160	$ 6,400.00	160	$ 6,400.00
43	2575.501	Hydroseeding	ACRE	0.52	$ 4,500.00	$ 2,340.00	0.52	$ 2,340.00	0.52	$ 2,340.00
44	2575.502	Seed Mixture 25-151	LBS	63	$ 3.50	$ 220.50	74	$ 259.00	74	$ 259.00
45	2575.505	Sodding Type Lawn	SY	83	$ 16.00	$ 1,328.00	0	$ -	0	$ -
46	2575.562	Hydraulic Matrix Type Mulch	LBS	1,040	$ 0.55	$ 572.00	1,040	$ 572.00	1,040	$ 572.00
					TOTAL BID	$ 249,901.55		$ 111,984.20		$ 246,207.40

ALTERNATE A

Item No.	MnDot No.	Item Description	Unit	CONTRACT AMOUNT			PAY THIS PERIOD		PAID TO DATE	
				Estimated Quantity	Unit Price	Extension	Quantity	Extension	Quantity	Extension
1	2101.502	Clearing Tree	TREE	1	$ 450.00	$ 450.00	1	$ 450.00	1	$ 450.00
2	2101.507	Grubbing Tree	TREE	1	$ 350.00	$ 350.00	1	$ 350.00	1	$ 350.00
3	2104.503	Remove Concrete Pavement - Driveways	SF	208	$ 1.15	$ 239.20	0	$ -	208	$ 239.20
4	2104.507	Subgrade Excavation, Remove Unsuitable Material (EV)	CY	160	$ 11.50	$ 1,840.00	0	$ -	160	$ 1,840.00
5	2105.501	Common Excavation (EV)	CY	10	$ 25.00	$ 250.00	10	$ 250.00	10	$ 250.00
6	2105.522	Select Granular Borrow (CV)	CY	192	$ 13.50	$ 2,592.00	0	$ -	192	$ 2,592.00
7	2105.604	Geotextile Fabric Type V	SY	240	$ 2.00	$ 480.00	0	$ -	240	$ 480.00
8	2211.503	Aggregate Base Class 5 Modified (CV)	CY	32	$ 39.50	$ 1,264.00	0	$ -	32	$ 1,264.00
9	2357.502	Bituminous Material for Tack Coat	GAL	17	$ 3.00	$ 51.00	17	$ 51.00	17	$ 51.00
10	2360.501	Type SP 9.5 Wearing Course Mixture (SPWEA340C) (1.5")	TON	20	$ 95.50	$ 1,910.00	20	$ 1,910.00	20	$ 1,910.00
11	2360.502	Type SP 12.5 Non Wearing Course Mixture (SPNWB330C) (2.0")	TON	26	$ 81.75	$ 2,125.50	26	$ 2,125.50	26	$ 2,125.50
12	2571.502	Decidious Tree 2.5" Cal. BR	EA	1	$ 1,050.00	$ 1,050.00	1	$ 1,050.00	1	$ 1,050.00
					TOTAL BID	$ 12,601.70		$ 6,186.50		$ 12,601.70

CC Regular Session **4. 10.**

Meeting Date: 08/27/2019

By: Chris Anderson, Community Development

Information

Title

Adopt Resolution #19-206 Approving a Development Agreement and Snow Storage Easement Agreement for Ramsey Storage Center (Project No. 19-119); Case of Ramsey Storage Center, LLC

Purpose/Background:

On July 23, 2019, the City Council adopted Resolution #19-159 granting Final Plat and Site Plan approval for Ramsey Storage Center, a project located at the northeast corner of Ramsey Blvd and Bunker Lake Blvd (the "Subject Property"). The approval was conditioned upon several items, including execution of a Development Agreement as well as a Snow Storage Easement Agreement. The Development Agreement and Snow Storage Easement Agreement have been drafted and are ready for approval pending review by the City Attorney as to legal form.

Notification:

Notification is not required for approval of a Development Agreement or the Snow Storage Easement Agreement. However, letters were sent as notice of the initial review of the Final Plat and Site Plan by Planning Commission via Standard US Mail to all Property Owners within 700 feet of the Property. The Property Owner List was generated by the Anoka County Tax Database. A Public Hearing is not required for Site Plan or Final Plat. No additional notification was sent for this meeting.

Funding Source:

All costs associated with this request are the responsibility of the Applicant.

Recommendation:

Staff recommends approving the Development Agreement and Snow Storage Easement Agreement.

Action:

Motion to adopt Resolution #19-206 approving a Development Agreement and Snow Storage Easement Agreement for Ramsey Storage Center.

Attachments

Site Location Map
Site Plan
Development Agreement
Snow Storage Easement Agreement
Res 19 206 DA and Snow Storage

Form Review

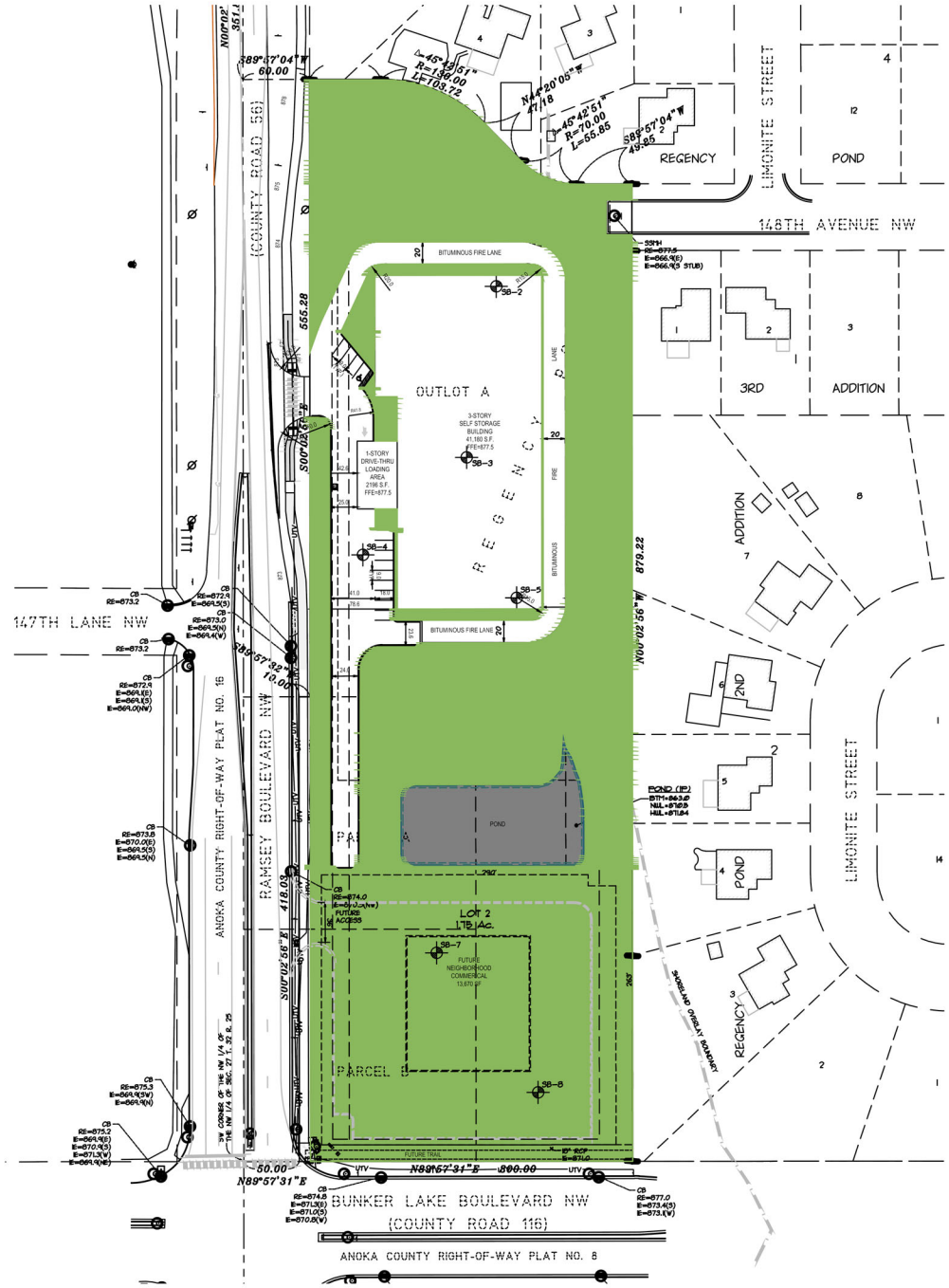
Inbox	Reviewed By	Date
Tim Gladhill	Tim Gladhill	08/22/2019 04:00 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 04:05 PM

Form Started By: Chris Anderson Started On: 08/19/2019 08:51 AM
Final Approval Date: 08/22/2019

Site Location Map

Feet
0 55 110 220 330 440

Print Date: June 11, 2019



LEGEND

- GREEN SPACE (LANDSCAPE AREA)
- CLASS 5 GRAVEL
- CONCRETE
- RIP RAP
- SHORELAND OVERLAY BOUNDARY
- LIGHT POLE
- GATE
- CHAIN LINK FENCE

GENERAL NOTES

1. FOR CONSTRUCTION STAKING AND SURVEYING SERVICES CONTACT LANDFORM PROFESSIONAL SERVICES AT 612.252.9070.

SITE PLAN NOTES

2. OBTAIN ALL NECESSARY PERMITS FOR CONSTRUCTION WITHIN, OR USE OF, PUBLIC RIGHT-OF-WAY.
3. ENGINEER TO PROVIDE ALL UTILITY STAKING, CURB AND GUTTER STAKING ETC. SEE GENERAL NOTE 1/ SHEET C4.1
4. BUILDING LAYOUT ANGLES ARE PARALLEL WITH OR PERPENDICULAR TO THE PROPERTY LINE AT THE LOCATION INDICATED.
5. DIMENSIONS SHOWN ARE TO FACE OF CURB AND EXTERIOR FACE OF BUILDING UNLESS NOTED OTHERWISE.
6. DELINEATE PARKING STALLS WITH A 4-INCH WIDE WHITE PAINTED STRIPE. DELINEATE ACCESS AISLES WITH 4-INCH WIDE WHITE PAINTED STRIPES 18 INCHES ON CENTER AND AT 45 DEGREE ANGLE TO DIRECTION OF TRAVEL.
7. TRASH/RECYCLING AREAS: SEE ARCHITECTURAL DRAWINGS.
8. STATE AND ADA APPROVED ACCESSIBLE SIGN AND BOLLARDS PER DETAIL.
9. DELINEATE CROSSWALK WITH 2' X 6' STRIPES 4' ON CENTER

LOT SUMMARY

LOT 1	= 193,963 SQ.FT.+/-	4.45	AC+/-
LOT 2	= 76,235 SQ.FT.+/-	1.75	AC+/-
ROW (RAMSEY BLVD)	= 4,180 SQ.FT.+/-	0.096	AC+/-
TOTAL SITE AREA	= 274,386 SQ.FT.+/-	6.3	AC+/-

TOTAL GREEN SPACE AREA = 180,444 SQ.FT 4.14 AC = 65.8%

PARKING SUMMARY

REQUIRED PARKING:

0.2 STALLS PER 1000 SF OF BUILDING
123,540 SF TOTAL (43,376 x 3)
180,128 SF/1000 = 180 (0.2) = 26 STALLS

TOTAL PARKING STALLS REQUIRED	26 EA.

PROVIDED PARKING:

STANDARD STALLS	(9x18)	12 EA.
HANDICAP STALLS	(9x18)	1 EA.
TOTAL PARKING STALLS PROVIDED		13 EA.

LOT 1 AREA SUMMARY

EXISTING:

PERVIOUS	193,963 S.F.	100%
IMPERVIOUS	0 S.F.	0%
TOTAL (4.45 Ac)	193,963 S.F.	100.0%

PROPOSED:

PERVIOUS	96,207 S.F.	49.6%
IMPERVIOUS	97,756 S.F.	50.4%
TOTAL (4.45 Ac)	193,963 S.F.	100.0%

PROPOSED BUILDING FOOTPRINT

IMPERVIOUS	43,376 S.F.	22.4%

LOT 2 AREA SUMMARY

EXISTING:

PERVIOUS	76,235 S.F.	100%
IMPERVIOUS	0 S.F.	0%
TOTAL (1.75 Ac)	76,235 S.F.	100.0%

PROPOSED:

PERVIOUS	76,235 S.F.	100%
IMPERVIOUS	0 S.F.	0%
TOTAL (1.75 Ac)	76,235 S.F.	100.0%

ZONING AND SETBACK SUMMARY

CURRENT ZONING : B-1 EMPLOYMENT DISTRICT (OULOT A), B-1 BUSINESS (PARCEL A AND B)
PROPOSED ZONING : B-1 (LOT 1) B-1 BUSINESS (LOT 2)

	B-1	B-1
LOT SIZE		
MIN. LOT AREA	1.0 ACRE	0.5 ACRE
MIN. LOT WIDTH	200 FT	100 FT
MIN. LOT DEPTH	N/A	150 FT

	B-1	B-1
SETBACK REQUIREMENTS		
FRONT YARD	35 FT	35 FT
REAR	35 FT	35 FT
SIDE INTERIOR	20 FT	10 FT
FROM RESIDENTIAL	60 FT	35 FT
FROM ROAD	60 + FRONT	60 + FRONT

	B-1	B-1
PARKING SETBACKS		
FRONT	20 FT	20 FT
SIDE (STREET)	20 FT	20 FT
FROM RESIDENTIAL	40 FT	35 FT

Know what's Below. Call before you dig.

NORTH

0 50 100

DEVELOPER

D/B DEVELOPEMENT
13472 SPRANDEL RD
FINLAYSON, MN 55735

MUNICIPALITY

PROJECT

RAMSEY STORAGE CENTER
RAMSEY, MN

SHEET INDEX

SHEET	TITLE
CO1	CIVIL TITLE SHEET
C1.1	EXISTING CONDITIONS & DEMO
C2.1	SITE PLAN
C3.1	GRADING IMPROVEMENTS
C3.1A	30 SCALE GRADING IMPROVEMENTS
C3.2	GRADING, DRAINAGE, EROSION CONTROL & PAVING PLAN & NOTES
C3.2	SWPPP NOTES
C4.1	UTILITIES
C7.1	CIVIL CONSTRUCTION DETAILS
C7.2	CIVIL CONSTRUCTION DETAILS
C7.3	CIVIL CONSTRUCTION DETAILS
C7.4	CIVIL CONSTRUCTION DETAILS
C7.5	CIVIL CONSTRUCTION DETAILS
L1.1	TREE PRESERVATION PLAN
L2.1	TREE PRESERVATION TABLE
L3.1	LANDSCAPE PLAN
L7.1	LANDSCAPE DETAILS

ISSUE / REVISION HISTORY

CONTACT ENGINEER FOR ANY PRIOR HISTORY

DATE	ISSUE / REVISION	INITIALS
04 JAN 2019	SITE PLAN SUBMITTAL	DAC
18 JUL 2019	RESUBMITTAL	RDH
05 AUG 2019	RESUBMITTAL	RDH

PROJECT MANAGER REVIEW

BY: RDH DATE: 08-05-2019

CERTIFICATION

I hereby certify that this plan, specification, or report was prepared by me or under my direct supervision, and that I am a duly Licensed Professional Engineer under the laws of the State of Minnesota.

PRELIMINARY NOT FOR CONSTRUCTION

Randall C. Hoeft
License No: 49586 08-05-2019

Signature above is a reproduction of original. Wet signed copy of this plan is on file at Landform Professional Services, LLC office and is available upon request.

IF THE SIGNATURE, SEAL OR FOUR LINES DIRECTLY ABOVE ARE NOT VISIBLE, THIS SHEET HAS BEEN REPRODUCED BEYOND INTENDED READABILITY AND IS NO LONGER A VALID DOCUMENT. PLEASE CONTACT THE ENGINEER TO REQUEST ADDITIONAL DOCUMENTS.

SITE PLAN/FINAL PLAT
08-05-2019

LANDFORM
105 South Fifth Avenue Tel: 612-252-9070
Suite 513 Fax: 612-252-9077
Minneapolis, MN 55401 Web: landform.net

FILE NAME C201KRZ001.DWG
PROJECT NO. KRZ15001

SITE PLAN
C2.1
SHEET NO. 3/17

LandformPond Site is FreshFarm registered service marks of Landform Professional Services, LLC.
LANDFORM 2019

CITY OF RAMSEY
DEVELOPMENT AGREEMENT FOR RAMSEY STORAGE CENTER

This Agreement (hereinafter the "Agreement") is dated as of this ____day of _____, 2019 and is by and between the **CITY OF RAMSEY**, a Minnesota municipal corporation (the "**CITY**") and Ramsey Storage Center, LLC, a Limited Liability Corporation under the laws of Minnesota (the "**PERMITTEE**").

Recitals

A. The **PERMITTEE** is the owner of land legally described on the attached Exhibit A (the "Subject Property").

B. The **PERMITTEE** has received approval from the **CITY** to subdivide the Subject Property and plat the same as Ramsey Storage Center (the "Plat").

Agreement

1. Recitals. Recitals incorporated. The recitals stated above are hereby incorporated into this Agreement and are made part of this Agreement by reference.

2. Conditions of Approval. The **CITY** has approved the Plat subject to satisfaction of the following conditions subsequent:

   a. The **PERMITTEE'S** Execution of this Agreement. That the **PERMITTEE** enter into this Agreement.

   b. Marketable Title. That prior to recording the Plat, the **PERMITTEE** shall provide the **CITY** with proof of marketable title to the Subject Property either through a currently certified abstract, registered property abstract or title insurance commitment or policy**.**

c. Proof of Authority. That the **PERMITTEE** provide proof that the respective governing boards of the **PERMITTEE** have authorized the **PERMITTEE'S** execution of this Agreement. This proof of authority may be satisfied by providing the **CITY** with a certified copy of the minutes of the governing board of each entity which grants such authority.

3. The Plans. The term "Plans" as used in this Agreement means the Final Plat Plans prepared by Landform, dated June 6, 2019 and revised August 5, 2019. The Plans remain subject to: (a) **CITY** Staff's review and approval of the Plans to, among other things, confirm that the revisions requested in the **CITY** Staff's review letter and ProjectDox comments have been made; and (b) such further revisions as the **PERMITTEE** may propose and the **CITY** approves. The Plans shall not be attached to this Agreement, but are in the **CITY'S** files.

4. Stage I Improvements. The public improvements the **PERMITTEE** will construct or install are as follows:

a. Storm drainage facilities (when specified).
b. Stormwater maintenance through 90 percent buildout.
c. Trunk and lateral sanitary sewer.
d. Trunk and lateral water main.
e. Concrete curb and gutter (urban).
f. Street traffic control signals.
g. Lot grading.
h. Electricity (within one-fourth mile).
i. Phone (within one-fourth mile).
j. Natural gas (within one-fourth mile).
k. Boulevard sodding.
l. Water shut off boxes.
m. Landscaping.

(the "Stage I Improvements").

The **PERMITTEE** agrees to construct the Stage I Improvements according to the terms and conditions of this Agreement and in accordance with the Plans and the City Code. Per City Code Section 117-615, the **PERMITTEE** shall provide the **CITY** with a set of reproducible as-built plans in Computer Aided Drafting (CAD) format upon completion of the Stage I Improvements and acceptance by the **CITY**. As as-built plans are a required Stage I Improvement item per City Code Section 117-615, the **CITY** will not release in its entirety the required Stage I Improvement Financial Guarantee noted in paragraph #12 below until such as-built plans are received by the **CITY**. Additionally, the **PERMITTEE** agrees to provide to the **CITY** the plans in CAD format prior to the commencement of construction of the Stage I Improvements.

5. Lot Corner Staking. The **PERMITTEE** must install lot corner stakes at all lot corners.

6. Installation of the Stage I Improvements. The **PERMITTEE** shall obtain all necessary permits from all governmental agencies before commencing construction of the Stage I Improvements. The **PERMITEE** must provide the **CITY** with copies of all necessary permits from other governmental agencies prior to or when the **PERMITTEE** applies for a building permit to construct improvements on a lot within the Plat. Within thirty (30)

days after the completion of the Stage I Improvements, the **PERMITTEE** shall provide the **CITY** with a complete set of reproducible "As Built" plans for the Stage I Improvements.

7. Time of Performance for the Stage I Improvements. The **PERMITTEE** must complete the Stage I Improvements within one (1) year after the recording of the Plat.

8. Ownership of the Stage I Improvements. The **PERMITTEE** owns the Stage I Improvements until the **CITY'S** acceptance of the Stage I Improvements. Title to the Stage I Improvements automatically passes to the **CITY** upon the **CITY'S** written acceptance of the Stage I Improvements. Except to the extent the **CITY** has accepted all or portions of the Stage I Improvements, in writing, prior to the lapse, expiration, or other termination of the **CITY'S** financial guaranty described in Paragraph 12 and except to the extent the **CITY** and the **PERMITTEE** may agree, in writing, to defer the **CITY'S** acceptance of certain specified Stage I Improvements, the **CITY** is deemed to have accepted the Stage I Improvements when the **CITY** releases the financial guaranty described in Section 12 or allows such financial guarantee to lapse, expire or otherwise terminate.

9. Stage I Improvements License. The **PERMITTEE** hereby grants the **CITY** and the **CITY'S** agents, employees, officers, and contractors an irrevocable license to enter the Subject Property to perform all necessary work and/or inspections the **CITY** deems appropriate during the **PERMITTEE'S** installation of the Stage I Improvements. The license shall expire after the **CITY** accepts ownership of Stage I Improvements.

10. Stage II **CITY** Improvements. The public improvements the **PERMITTEE** must construct or install are as follows:

    Installation of survey monumentation.

    (the "Stage II Improvements").

    The **PERMITTEE** must complete the construction of the Stage II Improvements within one (1) year after the date upon which the Plat is recorded.

    PERMITTEE must install the Stage II Improvements in accordance with the Plans. Per City Code Section 117-615, the **PERMITTEE** shall provide the **CITY** with a set of reproducible as-built plans in Computer Aided Drafting (CAD) format upon completion of the Stage II Improvements and acceptance by the **CITY**. As as-built plans are a required Stage II Improvement item per City Code Section 117-615, the **CITY** will not release the required Stage I Improvement Financial Guarantee noted in paragraph #6 above until **CITY** has received the as-built plans. Additionally, the **PERMITTEE** agrees to provide to the **CITY** the plans in CAD format prior to the commencement of construction of the Stage II Improvements.

11. Required Private Improvements. The private improvements the **PERMITTEE** will construct or install are as follows:

    a. Storm drainage facilities
    b. Stormwater maintenance
    c. Parking lot
    d. Concrete curb and gutter

e. Lot grading
f. Landscaping
g. Site lighting

12. Financial Guaranty for Stage I Improvements, Stage II Improvements, and Required Private Improvements. The **PERMITTEE** shall provide a financial guarantee to the **CITY** guaranteeing the construction of the Stage I Improvements, Stage II Improvements, Required Private Improvements, and their timely completion. The **PERMITTEE** shall be responsible for a financial guarantee in the amount of Three Hundred Seventeen Thousand Five Hundred Thirty Dollars and No Cents **($317,530.00),** which amount is 75% of the **CITY** Engineer's estimated cost of the Stage I Improvements. Upon completion of Stage I Improvements (including the removal of "temporary" erosion control measures as identified in the approved Grading Plan), acceptance by the **CITY**, supported by appropriate lien waivers, The **PERMITTEE** may request a reduction in the amount of the financial guarantee.

13. Inspection Fees for the Stage I Improvements, Stage II Improvements, and Required Private Improvements. The **PERMITTEE** shall provide an inspection fee to the **CITY** to inspect the Stage I Improvements, Stage II Improvements, and Required Private Improvements. The **PERMITTEE** shall be responsible for an inspection fee in the amount of Ten Thousand Five Hundred Eighty Four Dollars and No Cents **($10,584.00)**, which amount is 2.5% of the City Engineer's estimated cost of the Stage I Improvements, Stage II Improvements, and Required Private Improvements. The inspection fee must be in the form of a cash escrow. The **PERMITTEE** may request a refund of the remaining balance in the escrow upon completion of the Stage I Improvements, Stage II Improvements, and Required Private Improvements, and upon acceptance by the **CITY**.

14. Warranty for Stage I and Stage II Improvements. The **PERMITTEE** shall provide a one-year warranty in the amount of One Hundred Five Thousand Eight Hundred Forty Three Dollars and No Cents **$105,843.00**, which is 25% of the cost of the Stage I and Stage II Improvements. Said warranty shall be in force for one year following the final acceptance of any required improvements and shall guarantee satisfactory performance of said improvements. The warranty must be in the form of a Letter of Credit in a form acceptable to the **CITY'S** Finance Director or a cash escrow.

15. Maintenance Guarantee for Landscaping. It is herein agreed that the **PERMITTEE** shall provide the **CITY** a maintenance guarantee to ensure the survival of the plantings. Said maintenance guarantee shall consist of cash or a Letter of Credit, approved as to form by the **CITY**, in the amount of Eleven Thousand Seventy Dollars and No Cents **$11,070.00** [# plantings (78 trees) x cost/planting ($300/tree x 30% average non-survival rate, (180 shrubs) x cost/planting $75/shrub x 30% average non-survival rate], which shall be in effect for a two-year period commencing on the date of the **CITY's** acceptance of said plantings as part of the Required Private Improvements.

At the end of the two-year period, the maintenance guarantee shall be returned to the **PERMITTEE**. The determination that all plantings that have been planted in accordance with the Site Plan have either survived or have been replaced shall be made by the **CITY**. In the event the **PERMITTEE** fails to maintain the required plantings for a two-year period, the City Council may order the replacement of plantings with **CITY** day labor and/or by letting contracts and draw upon the escrow for payment. Only the City Council

shall have the authority to direct replacement of the plantings and withdraw from the escrow account. The **PERMITTEE** hereby grants permission and a license to the **CITY** and/or its contractors and assigns to enter upon the Site for the purpose of replacing plantings in the event of the **PERMITTEE's** default.

16. Street Cleaning and Clean Up. After the street surfacing that is a part of the Stage I Improvements is installed, the **PERMITTEE** shall clear any soil, earth, or debris from the streets. From time to time, the **CITY** may remove accumulations of soil, earth, and debris from the streets resulting from the construction of the Stage I Improvements. It shall be the **PERMITTEE'S** responsibility to pay the costs associated with this necessary street cleaning. Invoices from the **CITY** to the **PERMITTEE** for such costs shall be paid within fifteen (15) days of the date of the invoice.

17. Payment of Development Fee's. The **PERMITTEE** must pay to the **CITY** the fees described on Exhibit B which may include, but are not limited to, Trunk Sanitary Sewer Fees, Trunk Water Main Fees, Park Land Dedication Fees, Trail Development Fees, Storm Management Fees, Street Light as well as Street Light Operation and Maintenance Fees.

18. Requirements for Building and Occupancy Permits.

    a. No building permit for any lot in the Plat shall be issued until the **PERMITTEE** has: (a) installed a Class 5 driving surface to within 300 feet of the structure; (b) provided the **CITY** Building Official with a Certificate of Survey; c.) the financial guaranty described in Section 12 to the **CITY**; d.) obtained all necessary permits from the Lower Rum River Watershed Management Organization and has provided a copy of such permit to the **CITY;** and

    b. No occupancy permit for any lot in the Plat shall be issued until the **PERMITTEE** has: (a) constructed vehicular access to the lot, including the installation of at least one layer of bituminous surfacing; (b) constructed all utilities and storm water facilities this Contract requires to serve the lot and such utilities and storm water facilities are in place, operational and accepted by the **CITY**; (c) for lots that have a slope of less than 2%, provided the **CITY** with a certificate of grading, prepared by a licensed (State of Minnesota) professional land surveyor, certifying that the flattest grade on the lot is 1% or greater; (d) installed and planted the sod and landscaping that are required as a part of the Stage I Improvements; and (e) executed and recorded a Snow Storage Agreement.

19. **PERMITTEE** Defaults. If the **PERMITTEE** defaults in the performance of one or more of the **PERMITTEE'S** obligations under this Contract, i) the **CITY** gives the **PERMITTEE** thirty (30) days written notice of the default and ii) the **PERMITTEE** fails to cure the default within said thirty (30), then the **CITY** may pursue any and all remedies available at law or in equity including, but not limited to, the following:

    a. The **CITY** may, at its option, perform or engage one or more third parties to perform the **PERMITTEE'S** obligations. If, in the reasonable judgment of the **CITY'S** staff, the **PERMITTEE'S** default creates an immediate risk to public health or safety, the **CITY** may perform or engage one or more third parties to perform the work before the **CITY** provides the notice described in the initial

paragraph of this Section, but the **CITY** must use commercially reasonable efforts to notify the **PERMITTEE** as promptly as possible that the **CITY** is undertaking to perform the **PERMITTEE'S** obligation or obligations. If the **CITY** performs one or more obligations of the **PERMITTEE**, the **PERMITTEE** must reimburse the **CITY** for any costs or expenses the **CITY** incurs, including costs and expenses for **CITY** staff time, to perform the work within 30 days after the **CITY** notifies the **PERMITTEE**, in writing, of the costs and expenses the **CITY** incurred to perform the work. If the **PERMITTEE** does not reimburse the **CITY** within said 30 day period, the **CITY** may pursue any remedies available to the **CITY** either at law or in equity or, in the alternative, the **CITY** may draw on the financial guaranty the **PERMITTEE** has provided to the **CITY** pursuant to this Agreement to reimburse itself for the expenses the **CITY** incurs to perform the work. This Agreement is a license for the **CITY** to act, and it shall not be necessary for the **CITY** to seek a Court Order for permission to enter the **PERMITTEE** Property. As an alternative to seeking recovery from the **PERMITTEE** or the financial guaranty, the **CITY** may levy special assessments against the **PERMITTEE** Property in accordance with Minnesota Statutes Section 429, and the **PERMITTEE**, for itself and its successors in title, hereby expressly waives any and all substantive and procedural objections or defenses the **PERMITTEE** may have to such special assessments;

b. The **CITY** may commence an action in Anoka County District Court to pursue any remedy available to the **CITY** at law or in equity including, but not limited to, injunctive relief;

c. The **CITY** may refuse to grant building permits for improvements to be constructed on any lots within the Plat until the **PERMITTEE** has cured all of its defaults; and

d. The **CITY** may draw upon all or any portion of the financial guaranty the **PERMITTEE** has provided to the **CITY** pursuant to Section 6 and (i) use all or any portion of the proceeds from the financial guaranty to reimburse the **CITY** pursuant to subsection (a) above; (ii) use all or any portion of the proceeds from the financial guaranty to satisfy any judgment the **CITY** obtains against the **PERMITTEE** pursuant to subsection (b) above; (iii) use all or any portion of the proceeds to reimburse the **CITY** pursuant to Section 19 (j) below; and (iv) hold all or any portion of the proceeds for a reasonable time for the future application as described in subsections (i), (ii) and (iii) of this Section 18(d).

20. Miscellaneous.

a. Invalidity of Any Section. If any portion, section, subsection, sentence, clause, paragraph or phrase of this Agreement is for any reason invalid, such decision shall not affect the validity of the remaining portion of this Agreement.

b. Written Amendments Only. The action or inaction of the **CITY** or the **PERMITTEE** shall not constitute a waiver or amendment to the provisions of this Agreement. To be binding, amendments or waivers shall be in writing, signed by the parties, and approved by a resolution of the **CITY** Council. The **CITY'S** or the **PERMITTEE'S** failure to promptly take legal action to enforce this Agreement shall not be a waiver or release.

c. Compliance with Laws and Regulations. The **PERMITTEE** represents to the **CITY** that the Plat complies with all **CITY**, County, metropolitan, State, and Federal laws and regulations, including but not limited to: subdivision ordinances, zoning ordinances and environmental regulations. If the **CITY** determines that the Plat does not comply, the **CITY** may, at its option, refuse to allow any construction or development work in the Plat until the **PERMITTEE** does comply. Upon the **CITY'S** demand **PERMITTEE** shall cease work until there is compliance.

d. Mailbox Locations. If the **PERMITTEE** desires to construct mailboxes within the public right of way, the **PERMITTEE** agrees that the placement of mailboxes along public streets is subject to the approval by the **CITY**.

e. Boulevard and Wetland Restoration. The **PERMITTEE** shall be responsible for the cost of establishing seed in all boulevards within thirty (30) days of the completion of the street improvements, and restoring all other areas disturbed by the development grading operation in accordance with the approved Grading and Erosion Control plan. The **PERMITTEE** shall be responsible for the cost of cleaning any soil, earth, or debris from the wetlands within and adjacent to this Plat resulting from grading performed in the development of the Plat.

f. Construction, Hours and Entrance Signs. The **CITY** restricts construction and delivery hours to Monday through Saturday 7:00 a.m. to 10:00 p.m. The **PERMITTEE** is required to provide a sign at each entrance point stating delivery and construction operation hours. Said signs are not to exceed eighty (80) square feet in size and must be clearly visible at all times during the construction period.

g. Construction Site Maintenance. The **PERMITTEE** shall adhere to all of the **CITY** ordinances relating to, but not limited to, dumping of garbage, site development, construction debris, open burning, etc. The **CITY** reserves the right to withhold permits, inspections, or certificates of occupancy to correct violations relating to construction site maintenance.

h. Estimated Cost. It is understood and agreed that cost amounts set forth in this Agreement as to Stage I, Stage II, and Required Private Improvements, unless qualified as fixed amounts, are estimated. The **PERMITTEE** agrees to pay the entire cost of said improvements including interest, engineering and legal fees related thereto.

i. Plat Approval Expenses. The **PERMITTEE** agrees that it will pay to **CITY** all **CITY** expenses incurred in the approval of the Plat, including, but not limited to, administration expenses, engineering and legal fees. Said expenses incurred after recording of the Final Plat shall also be paid within said fifteen (15) day billing period. Failure to pay the **CITY'S** expenses within the fifteen (15) day billing period will permit the **CITY** to draw upon any of the escrows required by this Agreement for payment.

j. Reimbursement to the **CITY**. The **PERMITTEE** agrees to reimburse the **CITY** for all costs incurred by the **CITY** in defense or enforcement of this Agreement, or any portion thereof, including court costs and reasonable engineering and attorney's fees.

k. Certificate of Occupancy. The term "Certificate of Occupancy" as used in this Agreement shall be defined as a document issued by the **CITY'S** Building Official, which authorizes the structure to be used for its intended purposes.

l. Proof of Parking. The **PERMITTEE** acknowledges that the additional parking stalls reflected on the Site Plan as Proof of Parking will need to be constructed as directed by the **CITY** if there are demonstrated parking violations on the Subject Property (parking on improper surfaces or obstructing fire lanes and/or drive aisles).

m. Code Enforcement. The **PERMITTEE** acknowledges that there may be no on-street parking related to the business, nor businesses ran out of individual self-storage units. The **PERMITTEE** will report all thefts to the Ramsey Police Department.

n. Notices. Required notices shall be in writing, and shall be either hand delivered to the Parties, its employees or agents, or mailed to them by certified or registered mail at the following address:

TO PERMITTEE:
Ramsey Storage Center, LLC
Attn: Robert Mikulak
13472 Sprandel Road
Finlayson, MN 55735

TO THE CITY:
City of Ramsey
Attn: Community Development Director
7550 Sunwood Drive NW
Ramsey, MN 55303

THE PERMITTEE:

Ramsey Storage Center, LLC

By:_____, Robert Mikulak
Its: Managing Member

STATE OF MINNESOTA)
)ss.
COUNTY OF _____)

The foregoing instrument was acknowledged before me this _____ day of _____, _____, by Robert Mikulak, Managing Member of Ramsey Storage Center, LLC, a Limited Liability Corporation, under the laws of the State of Minnesota on behalf of the corporation.

_____
Notary Public

THE CITY:

CITY OF RAMSEY

By:_____
Its: Mayor

By:_____
Its: City Administrator

STATE OF MINNESOTA)
)ss.
COUNTY OF ANOKA)

The forgoing instrument was acknowledged before me on this_____ day of_____ 2019, by John LeTourneau and Kurtis G. Ulrich, the Mayor and the City Administrator of the City of Ramsey, a charter city and municipal corporation organized under the laws of the state of Minnesota on behalf of the City.

_____

Notary Public

This document drafted by:
City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

This document reviewed by:
Ratwik, Roszak & Maloney, P.A.
730 Second Ave. S., Suite 300
Minneapolis, MN 55402

EXHIBIT A

Legal Description of the Subject Property

Outlot A Regency Ponds, Anoka County, Minnesota, Subject to Easement of Record

-and-

That part of the Northwest Quarter of the Northwest Quarter described as follows: Commencing at a point on west line of said section which part is 209 feet north of southwest corner of said Northwest Quarter of Northwest Quarter as measured along said west line, thence proceeding east and parrell to the south line of said section for a distance of 209 feet thence proceeding south and parrell to west line of said section for a distance of 209 feet, thence proceeding west and parrell to first course to the west line of said section, thence proceeding north along west line of said section to point of commencing Section 27, Township 32, Range 25 except road subject to easement of record.

-and-

That part of the Northwest Quarter of the Northwest Quarter of Section 27, Township 32, Range 25 that is describe as follows: to-wit-commencing at a point on the west line of said section which point is 209 feet north of the southwest corner of said Northwest Quarter of Northwest Quarter as measured along said west line, thence proceeding east and parrell to the south line of said section for a distance of 209 feet, thence proceeding north and parrell to the west line of said section for a distance of 209 feet, thence proceeding west and parrell to first course to the west line of said section, thence proceeding south along the west line of said section to point of commencing except road subject to easement of record.

-or upon recording-

Lots 1-2 (inclusive), Block 1 RAMSEY STORAGE CENTER, Anoka County, Minnesota.

EXHIBIT B

Fees Payable to the City

1. Park Dedication. The **PERMITTEE** is responsible for satisfying applicable Park Dedication requirements. The 2019 Park Dedication Fee applicable to the Plat is $5,100 per acre for commercial land and $4,375 per acre for industrial land. **PERMITTEE** must pay a Park Dedication Fee of Twenty Eight Thousand Three Hundred Ninety Four Dollars and No Cents ($5,100 x 1.75 acres and $4,375 x 4.45 acres = **$28,394.00**). The **PERMITTEE** acknowledges that these fees are estimates. The rate in effect when the Plat is recorded will be collected.

2. Trail Development Fees. The **PERMITTEE** is responsible for satisfying applicable Trail Development Fee requirements. The 2019 Trail Development Fee applicable to the Plat is $1,300 per acre. **PERMITTEE** must pay a Trail Development Fee of Eight Thousand Sixty Dollars and No Cents ($1,300 x 6.2 acres = **$8,060.00**). The **PERMITTEE** acknowledges that these fees are estimates. The rate in effect when the Plat is recorded will be collected.

3. Sanitary Sewer Connection (Trunk) Fees. The **PERMITTEE** is responsible for satisfying applicable Sanitary Sewer Trunk requirements. The 2019 Sanitary Sewer Trunk Fee applicable to the Plat is $3,652.00 per acre. The **PERMITTEE** must pay a Sanitary Sewer Trunk Fee of Twenty Two Thousand Six Hundred Forty Two Dollars and No Cents ($3,652 x 6.2 acres = **$22,6420.00**).

4. Water Connection (Trunk) Fees. The **PERMITTEE** is responsible for satisfying applicable Water Trunk requirements. The 2019 Water Trunk Fee applicable to the Plat is $6,601.00 per acre. The **PERMITTEE** must pay a Water Trunk Fee of Forty Thousand Nine Hundred Twenty Six Dollars and No Cents ($6,601 x 6.2 acres = **$40,926.00**).

5. Sanitary Sewer Lateral Benefit Fees. The **PERMITTEE** is constructing its own lateral service lines; therefore no sanitary sewer lateral benefit fee is due.

6. Water Lateral Fees. The **PERMITTEE** is constructing its own lateral service lines; therefore no water lateral benefit fee is due.

7. Stormwater Management Fee. The **PERMITTEE** is responsible for satisfying applicable Stormwater Trunk Fee requirements. The 2019 Stormwater Management Fee is $4,855.00 per acre. The **PERMITTEE** must pay a Stormwater Management Fee of Thirty Thousand One Hundred One Dollars and No Cents ($4,855 x 6.2 acres = **$30,101.00**). The **PERMITTEE** acknowledges that these fees are estimates. The rate in effect when the Plat is recorded will be collected.

8. Street Light Fee. No new streetlights are proposed; therefore, no street light fee is due.

9. Street Light Operation and Maintenance Fee. No new streetlights are proposed; therefore, no street light operation and maintenance fee is due.

10. Infiltration Credit Fee. The **Subject Property** is within the Wellhead Protection Area and where infiltration is prohibit. The **PERMITTEE** is therefore responsible for an Infiltration Credit Fee of Fourteen Thousand Four Hundred Twenty Five Dollars and No Cents (**$14,425.00**), in lieu of actual construction of an infiltration basin.

SNOW STORAGE EASEMENT

THIS EASEMENT is made this_____day of August, 2019, by Ramsey Storage Center LLC, a Minnesota limited liability company (the "Landowner"), in favor of the City of Ramsey, a Minnesota municipal corporation (the "City").

The Landowner is the fee title holder of property legally described as follows:

Lot 1, Block 1, Ramsey Storage Center, Anoka County,

Minnesota (the "Property").

The Landowner, in consideration of the sum of One Dollar ($1.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, does hereby grant and convey unto the City, its successors and assigns, a permanent easement for snow storage purposes over and across a portion of the Property legally described as follows:

A 40 foot strip of land adjacent to the east line of Lot 1, Block 1, Ramsey Storage Center, Anoka County, Minnesota, lying between the westerly extensions of the north and south right- of-way lines of 148th Avenue NW.

(the "Easement Area").

See also **Exhibit "A"** attached hereto (plat of Ramsey Storage Center depicting the location of the Easement Area.

The grant of the foregoing easement includes the right of the City, its contractors, agents and servants to deposit and store snow in the Easement Area.

The Landowner covenants with the City that it is the fee owner of the Property and has good right to grant and convey the easement herein to the City.

This easement and the covenants contained herein shall run with the Property and shall bind the Landowner and its successors and assigns.

IN WITNESS WHEREOF, the Landowner has caused this instrument to be executed as of the day and year first written above.

Ramsey Storage Center LLC,
a Minnesota limited liability company

_____
By: Robert Mikulak
Its: _____

STATE OF MINNESOTA)
) ss.
COUNTY OF_____)

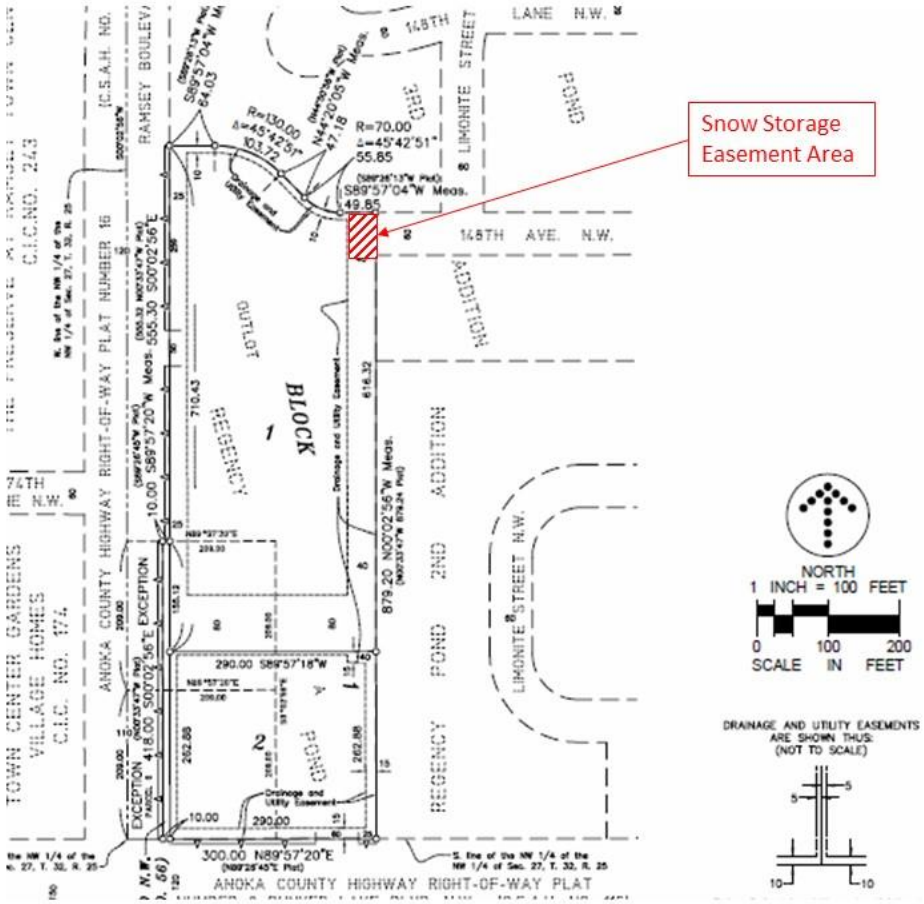
The foregoing instrument was acknowledged before me this_____day of August, 2019, by Robert Mikulak, the_____of Ramsey Storage Center LLC, a Minnesota limited liability company, on behalf of the limited liability company.

_____
Notary Public

This instrument was drafted by:

Hellmuth & Johnson (MDK)
8050 West 78th Street
Edina, MN 55439
(952) 941-4005

EXHIBIT "A"
Easement Area



Councilmember _____ introduced the following resolution and moved for its adoption:

RESOLUTION #19-206

RESOLUTION APPROVING A DEVELOPMENT AGREEMENT AND SNOW STORAGE EASEMENT AGREEMENT FOR RAMSEY STORAGE CENTER

WHEREAS, Ramsey Storage Center, LLC, hereafter referred to as "Developer", properly applied for Final Plat and Site Plan approval of the following described property located in the City of Ramsey:

Outlot A Regency Ponds, Anoka County, Minnesota, Subject to Easement of Record

-and-

That part of the Northwest Quarter of the Northwest Quarter described as follows: Commencing at a point on west line of said section which part is 209 feet north of southwest corner of said Northwest Quarter of Northwest Quarter as measured along said west line, thence proceeding east and parallel to the south line of said section for a distance of 209 feet thence proceeding south and parallel to west line of said section for a distance of 209 feet, thence proceeding west and parallel to first course to the west line of said section, thence proceeding north along west line of said section to point of commencing Section 27, Township 32, Range 25 except road subject to easement of record.

-and-

That part of the Northwest Quarter of the Northwest Quarter of Section 27, Township 32, Range 25 that is describe as follows: to-wit-commencing at a point on the west line of said section which point is 209 feet north of the southwest corner of said Northwest Quarter of Northwest Quarter as measured along said west line, thence proceeding east and parallel to the south line of said section for a distance of 209 feet, thence proceeding north and parallel to the west line of said section for a distance of 209 feet, thence proceeding west and parallel to first course to the west line of said section, thence proceeding south along the west line of said section to point of commencing except road subject to easement of record.

Or upon platting:

Lots 1 and 2, Block 1, Ramsey Storage Center, Anoka County, Minnesota

(the 'Subject Property');

WHEREAS, the City received an Application for Final Plat and Site Plan Approval for Ramsey Storage Center on June 4, 2019; and

WHEREAS, the Environmental Policy Board reviewed the request on June 17, 2019; and

WHEREAS, the Planning Commission reviewed the request on July 10, 2019; and

WHEREAS, the City Council reviewed and approved the Final Plat and Site Plan on July 23, 2019 contingent upon a Development Agreement and Snow Storage Easement Agreement.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1. That the Ramsey City Council hereby approves the Development Agreement for Ramsey Storage Center, contingent upon review and approval as to legal form by the City Attorney.
2. That the Ramsey City Council hereby approves a Snow Storage Easement Agreement for Ramsey Storage Center, contingent upon review and approval as to legal form by the City Attorney.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this 27th day of August, 2019.

_____
Mayor

ATTEST:

_____
City Clerk

CC Regular Session **4. 11.**

Meeting Date: 08/27/2019

By: Jo Thieling, Administrative Services

Information

Title

Adopt Resolution #19-208 Proclaiming Women's Suffrage Ratification Centennial Day

Purpose/Background:

Purpose: To commemorate the 100th Anniversary of Minnesota's ratification of the 19th Amendment, allowing women to vote.

Background: Staff received an email from Tom and Pam Mortenson, MN State Women Suffrage Centennial Committee, stating that September 8th is a day to celebrate the true 100th Anniversary of when Minnesota became the 15th state to sign on to the 19th Amendment giving women the right to vote. A resolution proclaiming same is attached for formal adoption.

A celebration will take place on Sunday, September 8, 2019 - 12:00 p.m. to 5:00 p.m., at the Minnesota State Capitol and the Minnesota Woman Suffrage Memorial. The event is free and open to the public. Women elected officials, present and past, are also invited to be part of a group photo on the State Capitol steps.

Notification:

Staff will post the proclamation on the City's notification board in the lobby. Staff will also contact a representative of the League of Women Voters to inform them this proclamation will be declared. A notice of the celebration at the State Capitol was also included in the Weekly Update.

Observations/Alternatives:

NA

Funding Source:

NA

Recommendation:

Staff recommends Council adopt the attached resolution proclaiming Women's Suffrage Ratification Centennial Day.

Action:

Motion to adopt Resolution #19-208 Proclaiming Women's Suffrage Ratification Centennial Day.

Attachments

Resolution Womens Suffrage

Form Review

Inbox	Reviewed By	Date
Kurt Ulrich	Kurt Ulrich	08/22/2019 11:18 AM
Jo Thieling (Originator)	Jo Thieling	08/22/2019 11:33 AM

Kurt Ulrich	Kurt Ulrich	08/22/2019 11:36 AM
Form Started By: Jo Thieling		Started On: 08/22/2019 09:20 AM
Final Approval Date: 08/22/2019		

Councilmember introduced the following resolution and moved for its adoption:

RESOLUTION #19-208

RESOLUTION PROCLAIMING WOMEN'S SUFFRAGE RATIFICATION CENTENNIAL DAY

WHEREAS, on January 10, 1918, a Constitutional Amendment allowing women's suffrage was passed by the United States House; and

WHEREAS, on June 4, 1919, the United States Senate passed the Nineteenth Amendment and sent it out to the states for ratification; and

WHEREAS, on September 8, 1919, Minnesota ratified the 19th Amendment to the United States Constitution, which would grant national suffrage to women; and

WHEREAS, Minnesota's ratification, as the 15th State, paved the way for other states to ratify the 19th Amendment; and

WHEREAS, September 8, 2019 marks the 100th anniversary of Minnesota's ratification of the 19th Amendment; and

WHEREAS, communities across the state are celebrating the 19th Amendment and the date of Minnesota's ratification.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RAMSEY, ANOKA COUNTY, STATE OF MINNESOTA, as follows:

1) That the City Council of the City of Ramsey hereby proclaims September 8, 2019 as **WOMEN'S SUFFRAGE RATIFICATION CENTENNIAL DAY.**

2) That the City Council of the City of Ramsey encourages residents to commemorate September 8, 2019, as the centennial of Minnesota's ratification of the 19th Amendment, and engage and participate in Suffrage Centennial programs and activities in honor of the largest single day expansion of voting rights in our Nation.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember , and upon voted being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 27th day of August, 2019.

Mayor John LeTourneau

ATTEST:

City Clerk Jo Ann M. Thieling

Our Mission: To work together to resposibly grow our community, and to provide quality, cost-effective, and efficient government services.

CC Regular Session **7. 1.**

Meeting Date: 08/27/2019

By: Chloe McGuire Brigl, Community Development

Information

Title:

Presentation of Housing Study by Maxfield Research and Consulting, LLC

Purpose/Background:

The purpose of this case is to hear a presentation from Maxfield Research and Consulting, LLC who recently completed a draft of the Comprehensive Housing Market Study for the City. The City authorized the housing study in February 2019 and the purpose of the study was to provide a comprehensive analysis of the City's housing stock, allow us to respond to resident questions and concerns, and make data-driven decisions. A summary of the housing study is attached, as well as a memo from Maxfield Research and Consulting, LLC outlining Twin Cities market trends.

Notification:

No notification required.

Observations/Alternatives:

The attached summary of findings lays out the key takeaways from the attached report. Staff would like to note the following findings:

- Strong housing demand is projected through 2030. Over this time, demand (after subtracting projects in the planning phases) is projected for roughly 550 general-occupancy units and 348 senior housing units. Finally, for-sale housing demand over the next decade shows a need for nearly 1,500 housing units. Based on the current vacant lot supply and lot ab-sorption, newly platted lots will be needed soon to meet the growing demand for new construction.
- Population and household growth have been strong this decade, but down compared to last decade (+28%). However, growth is projected to pick up next decade increasing by 23%. New growth will result from continued for-sale development and multifamily housing constructed in the neighborhoods within or adjacent to the COR. This area will be favored for higher density housing due to the proximity to transit, retail, services, and parks.

Funding Source:

City of Ramsey's Anoka County HRA Funds.

Recommendation:

N/A

Action:

N/A

Attachments

Summary of Findings
Twin Cities Market Trends
Ramsey Housing Study Draft

Form Review

Inbox	Reviewed By	Date
Tim Gladhill	Tim Gladhill	08/22/2019 02:42 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 03:18 PM
Form Started By: Chloe McGuire Brigl		Started On: 08/22/2019 09:03 AM
Final Approval Date: 08/22/2019		

Maxfield Research & Consulting

August 15, 2019

MEMORANDUM

TO: Ms. Chloe McGuire Brigl
City Planner
City of Ramsey

FROM: Mr. Matt Mullins
Mr. Max Perrault
Maxfield Research and Consulting, LLC

RE: Summary of Findings from the City of Ramsey Comprehensive Housing Study

---

Introduction

This memorandum provides a summary of findings from the City of Ramsey Comprehensive Housing Market Study completed by Maxfield Research and Consulting, LLC. The Housing Market Study provides recommendations on the amount and types of housing that should be developed in order to meet the needs of current and future households who choose to reside in Ramsey.

The housing needs market assessment lays out the demographic, economic, and housing market performance in Ramsey for expanding housing opportunities. The analysis is the first step in addressing local housing issues and is intended to lay the groundwork for establishing housing goals, priorities, and strategies for meeting the demand. Furthermore, the analysis will assist local builders/developers and financial institutions through streamlining their respective due diligence process. The following are key takeaways from the analysis:

1. Population and household growth have been strong this decade, but down compared to last decade (+28%). However, growth is projected to pick up next decade increasing by 23%. New growth will result from continued for-sale development and multifamily housing constructed in the neighborhoods within or adjacent to the COR. This area will be favored for higher density housing due to the proximity to transit, retail, services, and parks.

2. The largest adult age cohorts in Ramsey are those ages 45 to 54 years old ("Gen X") and those 25 to 34 years old ("Millennials"). Both age cohorts account for nearly 15% of the population in 2019. Many of the Gen X generation are move-up homebuyers today; while the Millennial generation consists primarily of rents and first-time home buyers.

3. Baby boomers (born 1946 to 1964) and other older adults are aging and posting substantial growth over the next five years (+22% 65 to 74 years old and +70% 75+ year old's). These cohorts also have high homeownership rates and will seek alternative maintenance-free housing products (both rental and for-sale).

4. Ramsey has larger household sizes compared to Anoka County and the Metro Area and is composed of a higher percentage of three- and four-person households (families with children). Nearly 40% of all households in the city are three- or four-person households, while just over a third are two-person households. Only 15% of Ramsey household are living along; compared to 29% in the Metro Area.

5. The City of Ramsey residents are relatively affluent compared to neighboring communities posting median household income of $92,484 in 2019 (compared to $79,980 in Anoka County). Non-senior households (Under 65) median incomes are $106,309, while median income for seniors (65+) are $76,448.

6. The median year built for a home in Ramsey is 1993 and over 50% of the housing stock was built in the past two decades. As such, Ramsey has a newer housing stock compared to most Twin Cities suburban communities. At the same time, about 23% of the housing stock in Ramsey was constructed in the 1970s, a portion of the housing stock in Ramsey may be in need of remodeling programs that reinvestment into the city's owner and renter housing stock.

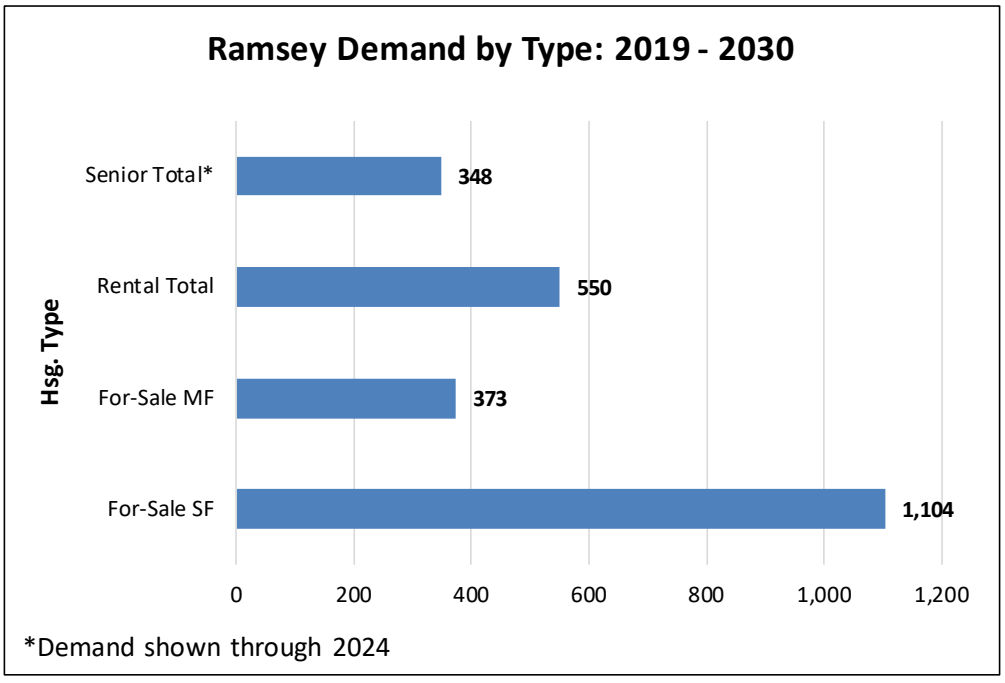
7. Since the recession, Ramsey has experienced significant new apartment development this decade. Over 515 units multifamily developments have been delivered since 2008, while nearly 500 additional units are in the planning phases. Most of this new construction has been developed in the COR.

8. Based on the rental rates among the rental housing stock inventoried in Ramsey, about 38% of the market rate rental units are considered affordable at 50% and 60% AMI. Although the majority of new rental housing in Ramsey is considered move-up or luxury rentals; 62% of all units in Ramsey are considered affordable at 80% AMI. Because the rental housing

stock in Ramsey is newer, market rate rents are higher than other Anoka County communities. The new rental housing development in the COR has targeted "lifestyle renters" or those with higher incomes who have enough money to buy a house but choose to rent for the convenience and lifestyle. Many of these renters may be cost burdened, but they choose so for the location, amenities, and proximity to transit.

9. Housing prices in Ramsey are at the peak; posting a median resale value of $259,594. The median sales price has increased 33% since 2008 and the median days on market is at all-time low, down from 139 days in 2008 to 21 days in 2018. The percentage of lender-mediated properties peaked in 2011 (39%) but is about 3% today. Even with the peak housing values, housing costs are relatively affordable compared to last decade given the continued low mortgage interest environment.

10. Strong housing demand is projected through 2030. Over this time, demand (after subtracting projects in the planning phases) is projected for roughly 550 general-occupancy units and 348 senior housing units. Finally, for-sale housing demand over the next decade shows a need for nearly 1,500 housing units. Based on the current vacant lot supply and lot absorption, newly platted lots will be needed soon to meet the growing demand for new construction.



RECOMMENDED HOUSING DEVELOPMENT
CITY OF RAMSEY
2019 to 2030

	Purchase Price/ Monthly Rent Range[1]	No. of Units	Development Timing
Owner-Occupied Homes			
Single Family			
Entry-level	<$300,000	350 - 400	Ongoing
Move-up	$300,000 - $500,000	550 - 600	Ongoing
Executive	$500,000+	350 - 400	Ongoing
Total		**1,250 - 1,400**	
Townhomes/Twinhomes/Detached Townhomes[2]			
Entry-level	<$250,000	225 - 250	Ongoing
Move-up	$250,000 - $400,000	200 - 225	Ongoing
Executive	$400,000+	150 - 175	Ongoing
Total		**575 - 650**	
Total Owner-Occupied		**1,825 - 2,050**	
General Occupancy Rental Housing			
Market Rate Rental Housing			
Apartment-style (moderate)	$900/EFF - $1,800/2BR+D	175 - 200	2021+
Apartment-style (luxury)	$1,100/EFF - $2,600/3BR	100 - 120	2023+
Townhomes	$1,600/2BR - $1,900/3BR	120 - 140	2020+
Total		**395 - 460**	
Affordable Rental Housing			
Apartment-style	Moderate Income[3]	70 - 80	2022+
Townhomes	Moderate Income[3]	40 - 50	2020+
Total		**110 - 130**	
Total Renter-Occupied		**505 - 590**	
Senior Housing (i.e. Age Restricted) - 2019 to 2024			
Senior Coop./Ownership Active Adult	$150,000 - $200,000+	60 - 70	2020+
Active Adult Affordable Rental[5]	Moderate Income[3]	70 - 80	2020+
Indepdent living/Congregate	$1,800/1BR-$2,500/2BR	80 - 100	2020+
Assisted Living	$3,000/EFF - $5,500/2BR	20 - 24	2024+
Memory Care	$4,000/EFF - $6,000/2BR	40 - 50	2020+
Total		**270 - 324**	
Total - All Units		**2,600 - 2,964**	

[1] Pricing in 2019 dollars. Pricing can be adjusted to account for inflation.

[2] For-Sale Multifamily includes a variety of multifamily product types; including twinhomes, villas, detached townhomes, row homes, quads, etc.

[3] Affordablity subject to income guidelines per Minnesota Housing Finance Agency (MHFA). See Table HA-1 for Anoka County Income limits.

[4] Alternative development concept is to combine active adult affordable and market rate active adult into mixed-income senior community

Note - Recommended development does not coincide with total demand. Ramsey may not be able to accommodate all recommended housing types based on land availability and development constraints.

Source: Maxfield Research & Consulting, LLC

Maxfield Research & Consulting

August 15, 2019

MEMORANDUM

TO: Ms. Chloe McGuire Brigl
City Planner
City of Ramsey

FROM: Mr. Matt Mullins
Maxfield Research and Consulting, LLC.

RE: Twin Cities Housing Trends: For-sale, Rental, and Senior Housing Markets

---

Introduction

This memorandum provides an overview of housing trends in the Twin Cities Metro Area for the general-occupancy apartment market, senior housing market, and the for-sale market. Please note all trends and data is reflective of market performance as of July and August 2019 and is subject to change based on economic conditions, market performance, submarket locations, etc.

Rental Housing Market

- Multifamily apartments have been the leading real estate product types for nearly a decade and the Twin Cities is one of the top apartment markets in the country. For the third year in a row, Twin Cities apartment deliveries have shattered the previous year's peak. This year, Maxfield Research estimates more than 8,000 new units are anticipated to be delivered in 2019 surpassing last year's peak by +40%. Minneapolis is leading city for new construction as over 2,800 units are expected to deliver in 2019. Combined with suburban Hennepin County, an estimated 70% of all new apartments in the Metro Area will be in Hennepin County.

- The Twin Cities market will continue to be a top apartment market in the country with strong market fundamentals: low unemployment rate & rising wages, strong demographics, low vacancy rates, and capital pouring into the multifamily sector. Furthermore, the apartment market has benefited from the lack of supply in the for-sale market as buyers remain on the sidelines due to the lack of homes for-sale.

- The Twin Cities has one of the lowest vacancy rates in the nation (sub 3% since 2011) which has been driving the demand for new construction. Although other major markets have been experiencing slower growth in 2019, the Twin Cities has attracted national interest and out-of-town investors are chasing apartment deals that have healthier returns than other larger urban areas. As a result, there has been capital investing into "value-add" older apartments as investors improve properties and increase the returns through higher rents.

- New construction throughout the Twin Cities tends to be wood-frame construction with three to five stories above a podium of parking and/or ground floor retail. Stick-based construction in a mid-rise building is substantially less financially to develop than steel or concrete and labor is more economical and available. Most densities in suburban communities in the Metro Area exceed about 25 to 30 units per acre and parking requirements are being decreased. New apartments are in an "amenities war" as each new property attempts to surpass the competition with the newest amenities that will lure tenants.

- New construction has skewed to smaller unit sizes to address affordability and smaller household sizes. Many new apartment communities offer mostly studio and one-bedroom apartments and offer fewer larger units due to high costs and fewer larger households seeking rental housing. Larger units have appealed to families who are building new homes and need rental housing during construction; however, this market segment is low. Micro-apartments are also being developed in the core cities and near transit stops. These units are popular among Millennials who desire amenitized buildings but smaller unit sizes and more affordable rents.

- Affordability continues to be a major obstacle as development has catered to the move-up and luxury sectors while demand is strong for the middle-market. As a result, most of the "affordable" rental housing is located in older, existing market rate buildings (Naturally Occurring Affordable Housing or NOAH) that has not been updated and rents are modest. In fact, about 70% of all affordable housing in the U.S. receives no government subsidies and is older market rate housing stock. However, there is a strong interest in retaining affordability in the older housing stock to keep rents in check with wage growth and inflation. Many cities are looking for funding solutions that allow these units to remain affordable.

- The recent Tax Cuts and Jobs Act is the most significant tax law change in the U.S in over 30 years (since the Tax Reform of 1986). The tax reform negatively affected the for-sale housing market for high-priced homes, second or vacation homes, and homes in high-tax states as the bill reduced tax benefits of owner-occupied homes. However, the reform was positive for the rental real estate industry as landlords benefit from tax savings and modify the way "pass-through income" is taxed and renters benefit from the increased standard deduction thereby increasing take-home pay. In addition, the tax cut fueled economic growth initially and has prolonged the current real estate cycle as more entities pour money into real estate assets. The bill also preserved the 1031 tax-deferred exchanges and maintains its status quo for low income tax credit housing.

Senior Housing

- Similar to general-occupancy apartment housing, senior housing in the Twin Cities has also had a banner year for new deliveries. In 2018 over 2,300 new senior housing units were completed breaking the previous record of just over 2,000 units in 2017. Historically, the Twin Cities has averaged about 1,400 new senior units annually since the year 2000. The Twin Cites is now a top ten market in the U.S. for new senior housing construction.

- New senior product has recently shifted and targeted active adult and independent product types that have comprised nearly 75% of all new units developed this past year. In addition, affordable senior housing accounted for 41% of all new production as local developer Dominium has been actively developing the Legends housing projects throughout the Twin Cities. Finally, for-profit developers have been the most active and now comprise about 85% of all new units in the pipeline. Previously, non-for-profit developers had a significantly higher market share.

- Although rising home prices should be a sign for older adults and seniors to "right size," many seniors are not selling their homes. Over the past few years the 65+ demographic has had lower turnover rates than previous generations. Many seniors are not selling due to a lack of maintenance-free product and rising housing costs. Because older adults 55+ own most of real estate in the U.S., the housing market has been held back and has contributed to the housing shortage. At the same time, demand is strong for active maintenance-free living products as senior cooperatives, twinhomes, detached townhomes, ramblers, and condominiums. Because there is a lack of new product; many seniors have also sought-out traditional general-occupancy apartments as the next step.

- The long-term demand for senior housing is exceptionally strong due to future growth in the senior population over the next few decades (+110% senor growth by 2030). Demand will continue to be strongest for active-adult and independent living products in the short-term as assisted living and memory care are experiencing vacancy rates above equilibrium. Maxfield Research finds active adult and independent living vacancies averaging 2.4%, compared to 8.5% for assisted living and memory care housing. For the remainder of 2019, we expect modest rent growth and a competitive leasing environment for service-intensive senior housing.

For-Sale Market

- After a lengthy recovery resulting from the Great Recession and the trough of last decade; home prices are at peak values in 2019. Median home prices are at an all-time high of $280,000 (July 2019), up 4% since year-end 2018. The market has been strong due to ongoing job growth, economic growth, increased consumer confidence, and low mortgage interest rates. Sellers are receiving 99% of list price and days on market continues to slide to less than 30 days. The market continues to suffer from a lack of inventory, especially for entry-level homes priced under $300,000 where demand is strongest.

- The Twin Cities has one of the highest price spreads in the U.S. between new construction and existing homes. New construction has a median sales price of about $400,000 ($ 173 PSF) compared to $265,000 ($ 143 PSF) for an existing home. Builders are unable to deliver affordable homes due to a number of headwinds including building codes, regulatory issues, and increased land, labor, and material costs. As a result, most new construction targets the move-up and executive buyer with most new single-family homes coming in over $500,000.

- New attached housing units such as townhomes, twinhomes, detached townhomes, and condominiums have increased production as buyers seek more affordable housing options in denser locations. However, housing costs for attached townhomes still exceed $275,000 and more while new condominium product targets the luxury home buyer with prices above $600,000. Production of attached housing products has not recovered since the recession and still represents a small proportion of new for-sale housing products.

- Because of the lack of supply and low mortgage rates of existing homeowners, many homeowners are staying put and are not selling their homes. This has contributed to the lack of homes for sale and kept many first-time home buyers are the sidelines due to lack of availability for entry-level homes.

- Mortgage rates have continued to fall in 2019 and are now at the lowest level since 2016 (about 3.6% on a 30-year fixes mortgage). Low interest rates have led to a refinancing boom and have assisted the housing market in 2019; however, interest rates have not nudged many first-time home buyers off the fence as they are concerned about housing affordability.

- New construction demand has moved outside the Twin Cities core as buyers seek affordability. Technology and the Amazon effect allow outer-ring and tertiary locations to grow as more and more households are able to telecommute and are less dependent on proximity to their place of employment.

Comprehensive Housing Market Study for the City of Ramsey, Minnesota

(DRAFT FOR DISCUSSION ONLY)

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Maxfield Research & Consulting

July 9, 2019

Mr. Tim Gladhill
Community Development Director
City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

Dear Mr. Gladhill:

Attached is the *Comprehensive Housing Market Study for the City of Ramsey, Minnesota* conducted by Maxfield Research and Consulting, LLC. The study projects housing demand through 2030 and provides recommendations on the amount and type of housing that could be built in Ramsey to satisfy demand from current and future residents over the next decade.

The study identifies a potential demand for approximately 2,375 new housing units through 2030. Because the population in Ramsey skews younger about 15% of the total demand will be for age-restricted housing types. Strong demand exists for general-occupancy apartments with a need for over 550 units through 2030. Based on the survey of occupancies, Ramsey vacancies are below equilibrium, posting an overall vacancy rate of only 2.9% for general-occupancy housing and 5.7% for senior housing. Finally, for-sale housing demand over the next decade shows a need for nearly 1,500 housing units. Based on the current vacant lot supply and lot absorption, newly platted lots will be needed soon to meet the growing demand for new construction.

Detailed information regarding recommended housing concepts can be found in the *Recommendations & Conclusions* section at the end of the report. If you have any questions or need additional information, please contact us. We have enjoyed conducting this study for you.

Sincerely,

MAXFIELD RESEARCH AND CONSULTING, LLC

Matt Mullins
Vice President
Attachment

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Purpose and Scope of Study

Maxfield Research and Consulting LLC (i.e. "Maxfield Research") was engaged by the City of Ramsey to conduct a *Comprehensive Housing Market Study* for the City of Ramsey. The Housing Market Study provides recommendations on the amount and types of housing that should be developed in order to meet the needs of current and future households who choose to reside in Ramsey.

The scope of this study includes: an analysis of the demographic and economic characteristics of the City; a review of the characteristics of the existing housing stock, building permit trends, and residential land supply; an analysis of the market condition for a variety of rental and for-sale housing products; and an assessment of the need for housing by product type in the City. Recommendations on the number and types of housing products that should be considered in the City are also supplied.

Demographic Analysis

- As of the 2010 Census, the City of Ramsey had 23,668 people and 8,033 households. The City of Ramsey is estimated to have grown by 3,494 people and 1,479 households between 2010 and 2019 and forecast to increase by another 6,188 people and 1,988 households between 2019 and 2030.

- From 2019 to 2024, growth is expected in all ages except in those ages 20 to 24 and in 45 to 54 year olds. The under-20 and 35 to 44 age cohorts are projected to have the greatest numeric growth increasing by 557 people, while the 75+ age cohort is projected to have the greatest percentage growth in Ramsey increasing by 70% between 2019 and 2024.

- The City of Ramsey had an estimated median household income of $92,484 in 2019. Non-senior household median incomes peak in the 45 to 54 age group at $105,140. The median income for seniors age 65 to 74 is $79,049 and for 75+ is $43,351.

- Between 2000 and 2017, homeownership rates decreased from 97% to 87% in the City of Ramsey. The decline was a result of lender-mediated properties during the Great Recession and the rental housing market that is currently booming in Ramsey.

- Married without children households accounted for the highest household type percentage in 2017 at 39%. However, married with children is the second largest household type accounting for about 29% of households in Ramsey.

Employment Analysis

- Ramsey and Anoka County had an unemployment rate of 2.6% and 2.8% respectively in 2018. By comparison, the State of Minnesota's unemployment rate was 2.9% in 2018 while the U.S.'s unemployment rate was 3.9%.

- According to Employer-Household Dynamics data from the U.S. Census Bureau there are roughly 6,403 workers in Ramsey in 2015, 17% live in Ramsey. Most other workers are commuting from Minneapolis (12.9%), Anoka (8.2%) and Coon Rapids (8.1%). Ramsey is considered an exporter of works as over 90% of the residents in Ramsey commute elsewhere for work.

Housing Characteristics

- Per the City of Ramsey Building Department there were approximately 1,700 units permitted from 2008 to May 2019**.** In 2009 (the peak of the recession), Ramsey observed the fewest building permits issued at 42, but has averaged building permits for 208 units per year since 2012.

- Nearly one-half of Ramsey's renter-occupied housing were constructed in the 2000s or later (49%), while 23% of Ramsey's owner-occupied housing stock was built in the 1990s.

- Approximately 81% of Ramsey homeowners have a mortgage compared to 74% of Anoka County and 72% of the metro area in 2017. About 17.6% of homeowners with mortgages also have a second mortgage, home equity loan, or both.

- The median estimated home value in Ramsey was roughly $259,594 in 2018. The income required to afford a home at this price would be about $74,170 to $86,531 based on the standard of 3.0 to 3.5 times the median income (and assuming these households do not have a high level of debt). About 68% of non-senior households in Ramsey have incomes of $74,170 or more in 2019.

- The median contract rent in Ramsey was $1,219 in 2017. Based on a 30% allocation of income to housing, a household would need an income of about $48,760 to afford the median contract rent in Ramsey.

Rental Housing Market Analysis

- In total, Maxfield Research inventoried 547 general occupancy rental units in Ramsey spread across 6 multifamily developments. At the time of the survey, there were 16 vacant units resulting in an overall vacancy rate of 2.9%. Typically, a healthy rental market maintains a vacancy rate of roughly 5%, which promotes competitive rates, ensures adequate consumer choice, and allows for unit turnover.

- Monthly rents among market rate properties ranged from $650 for a studio unit to $2,047 for a three-bedroom unit. The average rent in Ramsey was $1,416 while the average rent per square foot was $1.50.

- Affordable/subsidized projects make-up 101 units and posted only two vacant units.

Senior Housing Market Analysis

- There are two senior housing developments located in the Ramsey with a total of 122 units. There were 7 vacancies identified within the housing developments posting an overall vacancy rate of 5.7%. Generally, healthy senior housing vacancy rates range from 5% to 7% depending on service level.

For-Sale Housing Market Analysis

- The number of resales in Ramsey has averaged about 423 sales annually between 2000 and 2018. The fewest number of resales occurred after the recession in 2000 with 270 resales; while 2018 established a new record high in Ramsey with 590 resales.

- Single-family housing stock has accounted for over 80% of the resale volume in Ramsey since 2000. Multifamily for-sale housing products are more affordable (median resale price: $189,900 in 2018) and are priced about 43% lower than the single-family housing stock.

- The median list price in Ramsey was about $344,000 for single-family homes and $220,000 for multifamily homes; combined the median sales price across all housing types is about $315,000.

- The average price for new single-family housing in Ramsey is approximately $325,000 to $350,000; one of the more affordable priced new construction markets in the Twin Cities Metro Area.

- Based on the vacant lot supply and new construction activity; newly platted lots are needed soon in Ramsey to meet the growing need for new for-sale housing products.

Housing Demand Analysis

- Based on our calculations, demand exists in the City of Ramsey for the following general occupancy product types between 2019 and 2030:

    - Market rate rental 440 units
    - Affordable rental 83 units
    - Subsidized rental 28 units
    - For-Sale Single-family 1,104 units

- For-Sale Multifamily 373 units

- In addition, we find demand for multiple senior housing product types. By 2024, demand in the Ramsey Market Area for senior housing is forecast for the following:

  - Active adult ownership 72 units
  - Active adult rental 3 units
  - Active adult affordable 65 units
  - Active adult subsidized 22 units
  - Congregate 109 units
  - Assisted Living 27 units
  - Memory care 49 units

Recommendations and Conclusions

- Based on the finding of our analysis and demand calculations, the following chart provides a summary of the recommended development concepts by product type for the City of Ramsey through 2030. Detailed findings are described in the *Recommendations* section of the report.

RECOMMENDED HOUSING DEVELOPMENT
CITY OF RAMSEY
2019 to 2030

	Purchase Price/ Monthly Rent Range[1]	No. of Units	Development Timing
Owner-Occupied Homes			
Single Family			
Entry-level	<$300,000	350 - 400	Ongoing
Move-up	$300,000 - $500,000	550 - 600	Ongoing
Executive	$500,000+	350 - 400	Ongoing
Total		**1,250 - 1,400**	
Townhomes/Twinhomes/Detached Townhomes [4]			
Entry-level	<$250,000	225 - 250	Ongoing
Move-up	$250,000 - $400,000	200 - 225	Ongoing
Executive	$400,000+	150 - 175	Ongoing
Total		**575 - 650**	
Total Owner-Occupied		**1,825 - 2,050**	
General Occupancy Rental Housing			
Market Rate Rental Housing			
Apartment-style (moderate)	$900/EFF - $1,800/2BR+D	175 - 200	2021+
Apartment-style (luxury)	$1,100/EFF - $2,600/3BR	100 - 120	2023+
Townhomes	$1,600/2BR - $1,900/3BR	120 - 140	2020+
Total		**395 - 460**	
Affordable Rental Housing			
Apartment-style	Moderate Income[3]	70 - 80	2022+
Townhomes	Moderate Income[3]	40 - 50	2020+
Total		**110 - 130**	
Total Renter-Occupied		**505 - 590**	
Senior Housing (i.e. Age Restricted) - 2019 to 2024			
Senior Coop./Ownership Active Adult	$150,000 - $200,000+	60 - 70	2020+
Active Adult Affordable Rental[5]	Moderate Income[3]	70 - 80	2020+
Indepdent living/Congregate	$1,800/1BR-$2,500/2BR	80 - 100	2020+
Assisted Living	$3,000/EFF - $5,500/2BR	20 - 24	2024+
Memory Care	$4,000/EFF - $6,000/2BR	40 - 50	2020+
Total		**270 - 324**	
Total - All Units		**2,600 - 2,964**	

[1] Pricing in 2019 dollars. Pricing can be adjusted to account for inflation.

[2] For-Sale Multifamily includes a variety of multifamily product types; including twinhomes, villas, detached townhomes, row homes, quads, etc.

[3] Affordablity subject to income guidelines per Minnesota Housing Finance Agency (MHFA). See Table HA-1 for Anoka County Income limits.

[4] Alternative development concept is to combine active adult affordable and market rate active adult into mixed-income senior community

Note - Recommended development does not coincide with total demand. Ramsey may not be able to accommodate all recommended housing types based on land availability and development constraints.

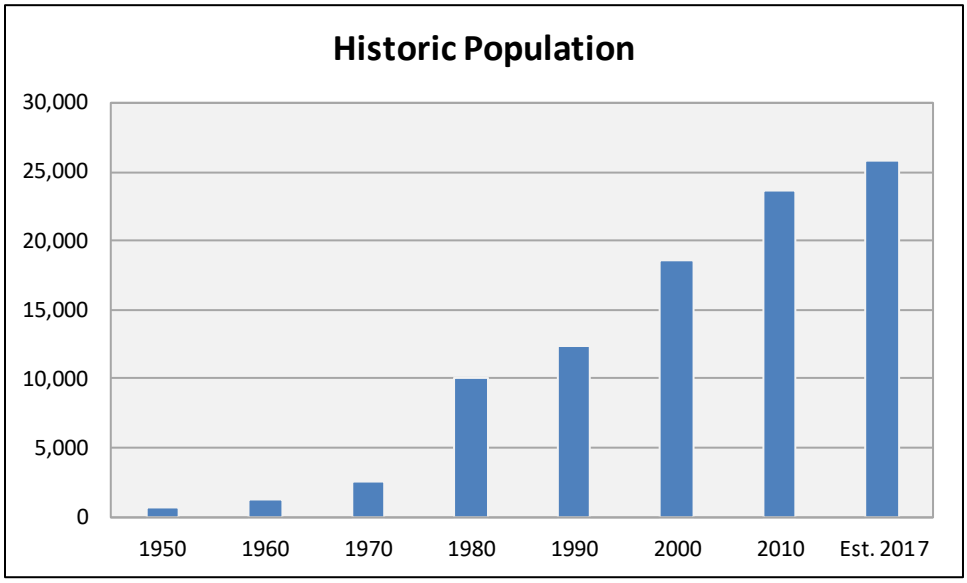
Source: Maxfield Research & Consulting, LLC

Introduction

This section of the report examines factors related to the current and future demand for owner- and renter-occupied housing units in Ramsey, Minnesota. It includes an analysis of population and household growth trends and projections, projected age distribution, household size, household incomes, net worth, household tenure, household type, diversity, and mobility trends. A review of these characteristics provides insight into the demand for various types of housing in the City of Ramsey.

Population and Household Growth Trends and Projections

Table D-1 presents population and household growth trends and projections from 1990 to 2040. The 1990 to 2010 data is from the U.S. Census. Estimate and projection data is calculated from the Metropolitan Council; ESRI (a national demographics service provider); with adjustments calculated by Maxfield Research and Consulting LLC. The adjustments are intended to reflect growth that will likely be realized after considering the impact of the current housing market, employment, and review of building permit trends.



Population

- The City of Ramsey's population grew by 5,158 people (27.9%) between 2000 and 2010. During this same period Anoka County grew by 11% and the 7-County Metro Area grew by 7.9%.

- In 2010, The City of Ramsey included roughly 7.2% of the total population in Anoka County, compared to 6.2% in 2000 and 5.1% in 1990.

- Maxfield Research projects that Ramsey will have an increase in its population by 3,494 people (14.8%) between 2010 and 2019.

- We project that between 2019 and 2030, Ramsey will increase by approximately 6,188 people (22.8%).

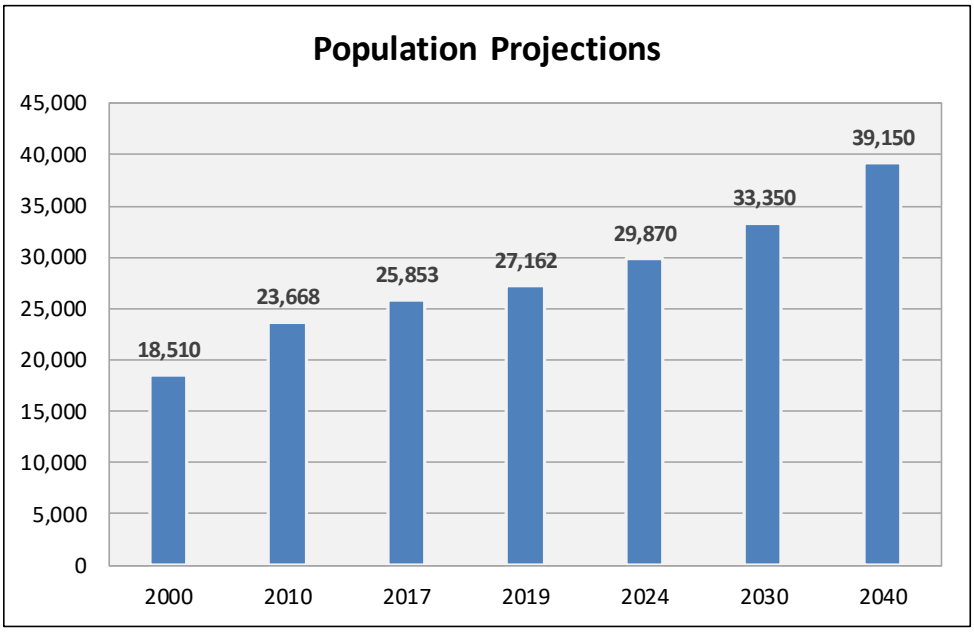


TABLE D-1
POPULATION AND HOUSEHOLD GROWTH TRENDS AND PROJECTIONS
RAMSEY ANALYSIS AREA
1990 to 2040

	U.S. Census			Estimate	Forecast			Change 2000 to 2010		Change 2010 to 2019		Change 2019 to 2030	
	1990	2000	2010	2019	2024	2030	2040	No.	Pct.	No.	Pct.	No.	Pct.
POPULATION													
City of Ramsey	**12,408**	**18,510**	**23,668**	**27,162**	**29,870**	**33,350**	**39,150**	**5,158**	**27.9%**	**3,494**	**14.8%**	**6,188**	**22.8%**
Anoka County	*243,641*	*298,084*	*330,844*	357,876	377,308	401,950	440,420	32,760	11.0%	27,032	8.2%	44,074	12.3%
Seven-County Metro Area	*2,288,729*	*2,642,056*	*2,849,567*	*3,127,164*	3,290,156	*3,459,000*	*3,738,000*	207,511	7.9%	277,597	9.7%	331,836	10.6%
HOUSEHOLDS													
City of Ramsey	**3,620**	**5,906**	**8,033**	**9,512**	**10,360**	**11,500**	**13,500**	**2,127**	**36.0%**	**1,479**	**18.4%**	**1,988**	**20.9%**
Anoka County	*82,437*	*106,428*	*121,227*	135,297	144,236	155,300	171,930	14,799	13.9%	14,070	11.6%	20,003	14.8%
Seven-County Metro Area	*1,032,431*	*1,021,454*	*1,117,749*	*1,234,977*	1,296,885	*1,402,000*	*1,537,000*	96,295	9.4%	117,228	10.5%	167,023	13.5%

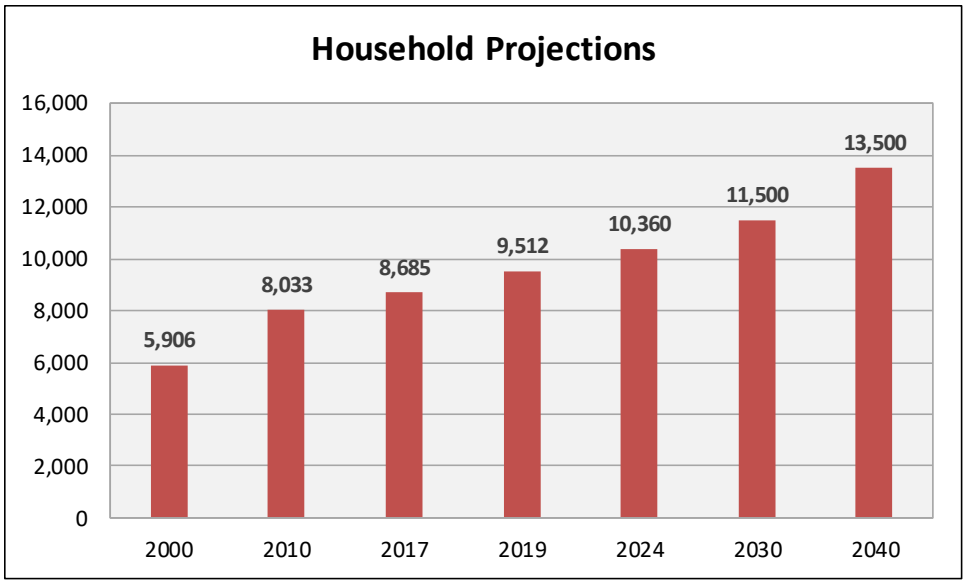
Sources: U.S. Census Bureau; ESRI; Metropolitan Council; Maxfield Research & Consulting, LLC

Households

- Household growth trends are typically a more accurate indicator of housing needs than population growth since a household is, by definition, an occupied housing unit. However, additional demand can come from changing demographics of the population base, which results in demand for different housing products.

- Ramsey gained 2,127 households during the 2000s (an increase of 36%), increasing its household base to 8,033 households as of 2010.

- Maxfield Research projects household growth in Ramsey to increase by 1,479 households (18.4%) between 2010 and 2019. Overall, we project Ramsey to grow to 13,500 households by 2040.



Age Distribution Trends

Age distribution affects demand for different types of housing since needs and desires change at different stages of the life cycle. Table D-2 shows the distribution of persons within nine age cohorts for Ramsey, Anoka County, and the Metro Area in 2000 and 2010 with estimates for 2019 and projections for 2024. The 2000 and 2010 age distributions are from the U.S. Census Bureau and the 2019 and 2024 figures are estimates based on ESRI data with adjustments made by Maxfield. The following are key points from the table.

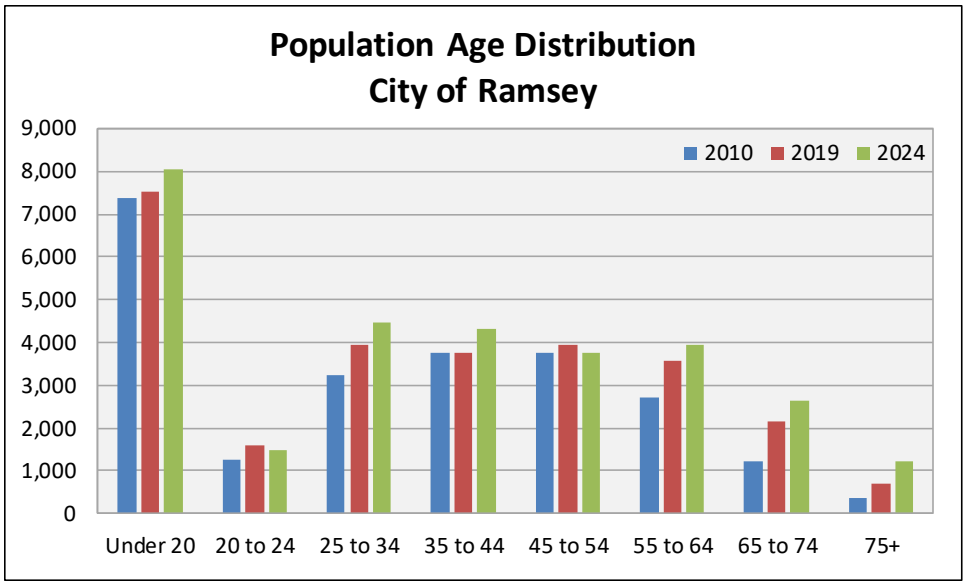
- In Ramsey between 2000 and 2010, growth occurred in all age cohorts. The majority of the growth occurred in those between the ages of 55 to 75+.

- The City of Ramsey's population of 20 to 34 year olds, which consists primarily of renters and first-time homebuyers, increased by 18% between 2000 and 2010. This age group is expected to increase further by 400 people (7.2%) between 2019 and 2024, even though the 20 to 24 age group is projected to decline by 134 people.

TABLE D-2
AGE DISTRIBUTION
RAMSEY ANALYSIS AREA
2000 - 2024

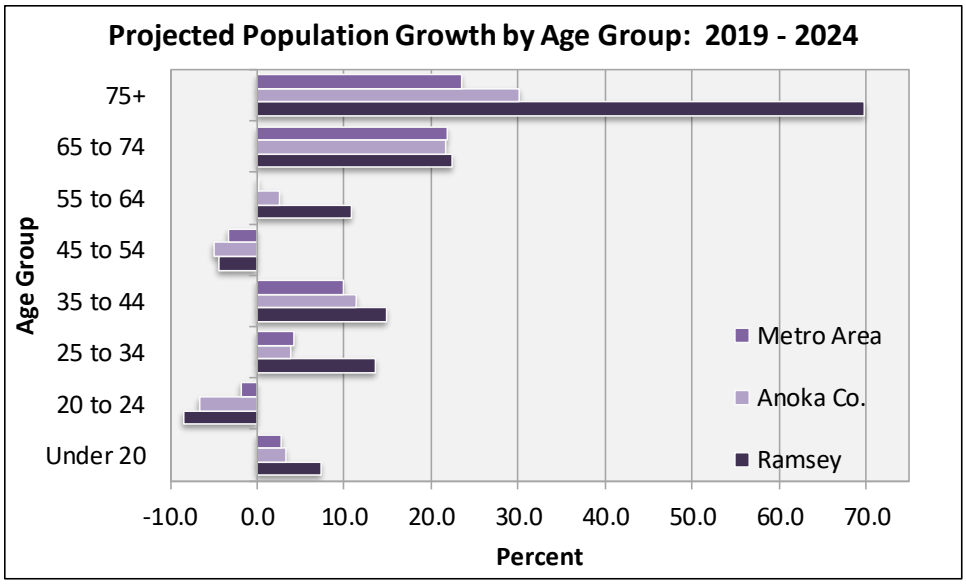
	Census		Estimate	Projection	Change 2000 - 2010		Change 2019 - 2024	
Age	2000	2010	2019	2024	No.	Pct.	No.	Pct.
City of Ramsey								
Under-20	6,438	7,385	7,507	8,064	947	14.7	557	7.4
20 to 24	814	1,254	1,604	1,470	440	54.1	-134	-8.4
25 to 34	2,974	3,228	3,932	4,466	254	8.5	534	13.6
35 to 44	3,596	3,751	3,761	4,318	155	4.3	557	14.8
45 to 54	2,805	3,744	3,943	3,772	939	33.5	-171	-4.3
55 to 64	1,371	2,721	3,563	3,952	1,350	98.5	389	10.9
65 to 74	344	1,207	2,140	2,619	863	250.9	479	22.4
75+	168	378	711	1,208	210	125.0	497	69.8
Total	**18,510**	**23,668**	**27,162**	**29,870**	**5,158**	**27.9**	**2,708**	**10.0**
Anoka County								
Under-20	93,987	94,222	93,186	96,239	235	0.3	3,053	3.3
20 to 24	16,981	18,480	19,997	18,658	1,499	8.8	-1,339	-6.7
25 to 34	44,575	43,632	48,855	50,695	-943	-2.1	1,840	3.8
35 to 44	57,058	48,295	48,614	54,118	-8,763	-15.4	5,503	11.3
45 to 54	40,813	55,929	51,424	48,883	15,116	37.0	-2,541	-4.9
55 to 64	23,588	38,054	48,780	50,061	14,466	61.3	1,281	2.6
65 to 74	12,622	19,556	30,192	36,743	6,934	54.9	6,552	21.7
75+	8,460	12,676	16,828	21,911	4,216	49.8	5,082	30.2
Total	**298,084**	**330,844**	**357,876**	**377,308**	**32,760**	**11.0**	**19,432**	**5.4**
Twin Cities Metro Area								
Under-20	768,028	774,287	796,703	818,922	6,259	0.8	22,219	2.8
20 to 24	173,732	190,135	208,579	204,600	16,403	9.4	-3,979	-1.9
25 to 34	411,155	420,311	449,960	469,342	9,156	2.2	19,382	4.3
35 to 44	469,324	391,324	416,157	457,195	-78,000	-16.6	41,038	9.9
45 to 54	363,592	440,753	411,655	397,774	77,161	21.2	-13,882	-3.4
55 to 64	200,980	326,007	408,224	408,242	125,027	62.2	17	0.0
65 to 74	130,615	163,425	260,814	317,762	32,810	25.1	56,948	21.8
75+	124,630	143,325	175,072	216,320	18,695	15.0	41,248	23.6
Total	**2,642,056**	**2,849,567**	**3,127,164**	**3,290,156**	**207,511**	**7.9**	**162,992**	**5.2**

Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting, LLC



- The senior age cohorts are projected to have the greatest percentage growth. The 75+ age cohort is forecast to increasing by 70% (497 people) in Ramsey between 2019 and 2024. The growth in the senior age cohorts can be primarily attributed to the baby boom generation aging into their senior years.

- The social changes that occurred with the aging of the baby boom generation, such as higher divorce rates, higher levels of education, and lower birth rates has led to a greater variety of lifestyles than existed in the past – not only among baby boomers, but also among their parents and children. The increased variety of lifestyles has also fueled demand for alternative housing products to single-family homes. Seniors, in particular, and middle-aged persons tend to do more traveling and participate in more activities than previous generations, and they increasingly prefer maintenance-free housing that enables them to spend more time on activities outside the home.



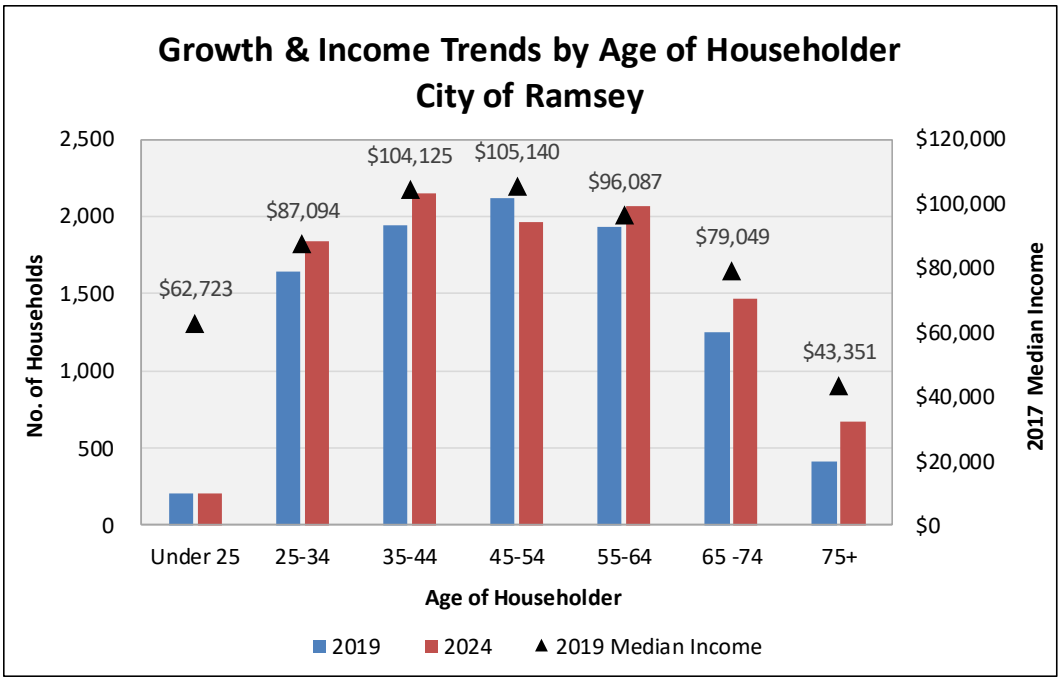
Household Income by Age of Householder

The estimated distribution of household incomes in Ramsey for 2019 and 2024 are shown in Table D-3. The data was estimated by Maxfield Research based on income trends provided by ESRI. The data helps ascertain the demand for different housing products based on the size of the market at specific cost levels.

The Department of Housing and Urban Development defines affordable housing costs as 30% of a household's adjusted gross income. For example, a household in Ramsey with the median income of $92,484 per year would be able to afford a monthly housing cost of about $2,312. Maxfield Research uses a figure of 25% to 30% for younger households and 40% or more for seniors, since seniors generally have lower living expenses and can often sell their homes and use the proceeds toward rent payments.

A generally accepted standard for affordable owner-occupied housing is that a typical household can afford to pay 3.0 to 3.5 times their annual income on a single-family home. Thus, a $92,484 income would translate to an affordable single-family home of $277,452 to $323,694. The higher end of this range assumes that the person has adequate funds for down payment and closing costs, but does not include savings or equity in an existing home which would allow them to purchase a higher priced home.

- Ramsey has an estimated median household income of $92,484 in 2019 and is expected to increase over the next five years to $102,941 in 2024 (11.3%). This equates to an increase of 2.3% annually.


Growth & Income Trends by Age of Householder
City of Ramsey
No. of Households
2017 Median Income
2,500
2,000
1,500
1,000
500
0
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$0
$62,723
$87,094
$104,125
$105,140
$96,087
$79,049
$43,351
Under 25
25-34
35-44
45-54
55-64
65 -74
75+
Age of Householder
2019
2024
2019 Median Income

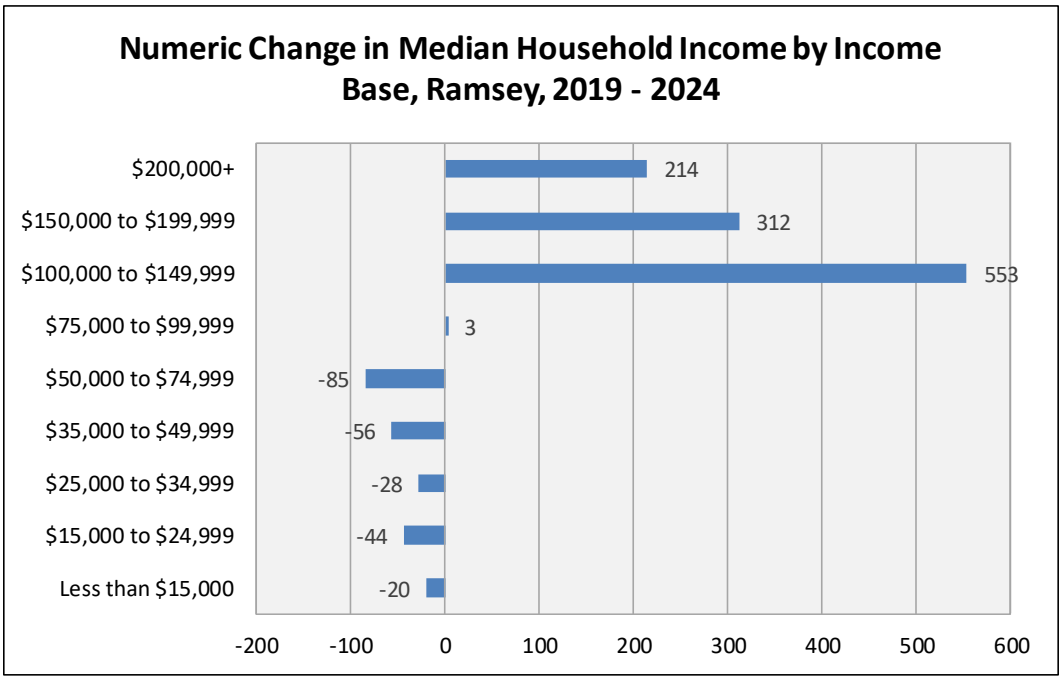

Numeric Change in Median Household Income by Income Base, Ramsey, 2019 - 2024
$200,000+
$150,000 to $199,999
$100,000 to $149,999
$75,000 to $99,999
$50,000 to $74,999
$35,000 to $49,999
$25,000 to $34,999
$15,000 to $24,999
Less than $15,000
214
312
553
3
-85
-56
-28
-44
-20
-200
-100
0
100
200
300
400
500
600

TABLE D-3
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
CITY OF RAMSEY
2019 and 2024

		Age of Householder						
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	75+
2019								
Less than $15,000	163	2	12	19	19	41	42	27
$15,000 to $24,999	402	15	50	42	41	72	112	71
$25,000 to $34,999	297	11	51	45	40	53	46	51
$35,000 to $49,999	871	35	161	138	138	154	145	99
$50,000 to $74,999	1,756	65	374	304	329	336	248	100
$75,000 to $99,999	1,814	31	351	371	423	379	237	21
$100,000 to $149,999	2,615	30	459	646	641	527	278	36
$150,000 to $199,999	1,034	9	126	223	321	251	97	7
$200,000+	560	4	65	153	167	120	46	4
Total	**9,512**	**202**	**1,648**	**1,942**	**2,119**	**1,932**	**1,252**	**417**
Median Income	*$92,484*	*$62,723*	*$87,094*	*$104,125*	*$105,140*	*$96,087*	*$79,049*	*$43,351*
2024								
Less than $15,000	142	3	10	23	11	28	31	37
$15,000 to $24,999	358	13	41	26	25	57	98	98
$25,000 to $34,999	269	8	45	37	23	42	44	70
$35,000 to $49,999	814	30	148	115	100	129	140	151
$50,000 to $74,999	1,671	61	359	277	250	300	261	163
$75,000 to $99,999	1,817	33	366	374	354	376	274	40
$100,000 to $149,999	3,168	36	587	784	651	636	391	83
$150,000 to $199,999	1,346	14	176	299	354	330	155	18
$200,000+	774	6	108	212	194	167	74	12
Total	**10,360**	**205**	**1,839**	**2,147**	**1,962**	**2,066**	**1,470**	**672**
Median Income	*$102,941*	*$68,894*	*$97,512*	*$110,700*	*$113,183*	*$106,757*	*$89,347*	*$48,227*
Change - 2019 to 2024								
Less than $15,000	-20	1	-2	4	-8	-13	-11	9
$15,000 to $24,999	-44	-2	-9	-16	-16	-15	-14	27
$25,000 to $34,999	-28	-3	-5	-9	-17	-11	-2	19
$35,000 to $49,999	-56	-5	-14	-23	-38	-25	-4	52
$50,000 to $74,999	-85	-4	-14	-27	-79	-36	13	63
$75,000 to $99,999	3	3	14	3	-69	-3	36	19
$100,000 to $149,999	553	6	128	138	11	110	114	47
$150,000 to $199,999	312	5	50	76	33	79	58	11
$200,000+	214	2	42	59	27	47	28	8
Total	**848**	**3**	**190**	**205**	**-158**	**134**	**218**	**255**
Median Income	*$10,457*	*$6,171*	*$10,418*	*$6,575*	*$8,044*	*$10,670*	*$10,298*	*$4,876*

Sources: ESRI; Maxfield Research & Consulting, LLC

Non-Senior Households

- In 2019, 1.2% of non-senior (under age 65) households in Ramsey had incomes under $15,000 (93 households). All of these households would be eligible for deep-subsidy rental housing. Another 2.8% of Ramsey's non-senior households had incomes between $15,000 and $24,999 (220 households). Many of these households would qualify for deep-subsidy

housing, but many could also afford shallow-subsidy or older market rate rentals. If housing costs absorb 30% of income, households with incomes of $15,000 to $24,999 could afford to pay $375 to $625 per month.

- In most geographic areas, household median incomes peak in the 45 to 54 age group and that group is usually considered to be in their peak earning years. In 2019, the median household income in Ramsey was highest in the 45 to 54 age group at $105,140. The 35 to 44 age group has a median income of $104,125 in 2019. By 2024, the median income for the 35 to 44 and the 45 to 54 age groups are projected to increase to $110,700 (6.3%) and $113,183 (7.6%) respectively. The 55 to 64 age group is projected to increase from $96,087 to $106,757 (11.1%) by 2024.

- The median estimated home value in Ramsey was roughly $310,000 in 2019. The income required to afford a home at this price would be about $88,571 to $103,333 based on the standard of 3.0 to 3.5 times the median income (and assuming these households do not have a high level of debt). About 53% of non-senior households in Ramsey have incomes of $88,571 or more in 2019.

- Non-senior incomes are expected to increase by 9% from $97,775 to $106,309 between 2019 and 2024 in Ramsey. This equates to an increase of 1.7% annually.

Senior Households

- The oldest householders have lower incomes in 2019. In Ramsey, 3.4% of households ages 65 to 74 had incomes below $15,000, compared to 6.6% of households ages 75 and over. Many of these low-income older senior households rely solely on social security benefits. Typically, younger seniors have higher incomes due to the fact they are still able to work or are married couples with two pensions or higher social security benefits. The 2019 median income for Ramsey householders decline significantly for those ages 65 to 74 and 75+ at $79,049 and $43,351, respectively.

- Generally, senior households with incomes greater than $25,000 will be able to afford market rate senior housing in Ramsey. Based on a 40% allocation of income for housing, this translates to monthly rents of at least $833. About 1,416 senior households in Ramsey (85% of senior households) have incomes above $25,000 in 2019.

- The median income for seniors age 65+ in Ramsey is $70,130 in 2019. It is projected to increase by $6,318 (9%) to $76,448 by 2024.

Household Net Worth

Table D-4 shows household net worth in the Ramsey in 2019. Simply stated, net worth is the difference between assets and liabilities, or the total value of assets after the debt is subtracted. The data was compiled and estimated by ESRI based on the Survey of Consumer Finances and Federal Reserve Board data.

According to data released by the National Association of Realtors, the average American homeowner has a net worth about 31 to 46 times greater than that of a renter and that in 2016 the average American homeowner net worth is estimated at 44 times greater than that of a renter. The Federal Reserve survey is conducted every three years and this research was based on the 2016 Federal Reserve survey that showed the median net worth of a homeowner was $231,400, whereas the median net worth of a renter was $5,200.

- Ramsey has an estimated median net worth of $305,403 in 2019. Median net worth is generally a more accurate depiction of wealth than the average figure. A few households with very large net worth can significantly skew the average.

- Similar to household income, net worth increases as households age and decreases after they pass their peak earning years and move into retirement. Median and average net worth usually peak in the 65 to 74 age cohort. The median net worth in the Ramsey for age cohorts 45+ was $250,001 in 2019. Senior households usually have higher net worth due to their saving investments, and other retirement funds.

- Households often delay purchasing homes and instead choose to rent until they acquire sufficient assets to cover the costs of a down payment and closing costs associated with home ownership. Lending has recently become slightly easier for obtaining mortgages making mortgages with little or no down payments easier to obtain in today's mortgage lending environment than it has been the past year.

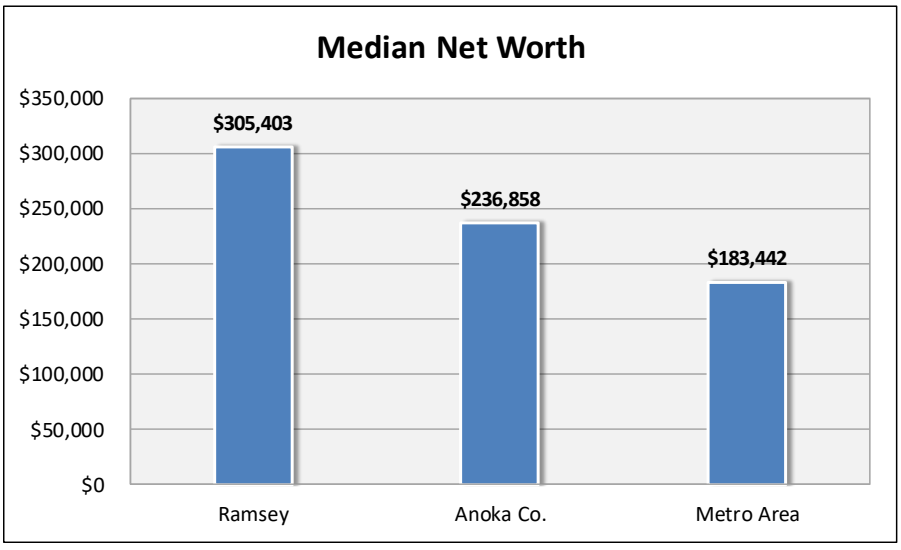


TABLE D-4
NET WORTH BY AGE OF HOUSEHOLDER
RAMSEY ANALYSIS AREA
2019

		Age of Householder						
	Total	**Under 25**	**25-34**	**35-44**	**45-54**	**55-64**	**65 -74**	**75+**
City of Ramsey								
Less than $15,000	442	37	129	100	71	56	38	12
$15,000 to $34,999	317	33	130	77	33	22	18	4
$35,000 to $49,999	222	32	64	64	30	20	8	3
$50,000 to $99,999	961	51	404	245	115	69	49	30
$100,000 to $149,999	850	24	306	205	123	87	78	26
$150,000 to $249,999	1,298	17	307	333	316	191	92	42
$250,000 or more	5,422	8	308	917	1,432	1,488	969	300
Subtotal	**9,512**	**202**	**1,648**	**1,942**	**2,119**	**1,932**	**1,252**	**417**
Median Net Worth	*$305,403*	*$50,653*	*$114,070*	*$232,139*	*$255,001*	*$255,001*	*$255,001*	*$255,001*
Average Net Worth	*$1,093,026*	*$88,523*	*$194,000*	*$517,340*	*$1,273,409*	*$1,946,629*	*$1,638,367*	*$1,304,335*
Anoka County								
Less than $15,000	16,792	1,551	4,305	3,200	2,812	2,217	1,525	1,181
$15,000 to $34,999	7,019	522	2,071	1,507	1,127	747	687	358
$35,000 to $49,999	4,051	297	919	931	672	665	378	188
$50,000 to $99,999	13,489	522	4,375	3,168	1,784	1,409	1,181	1,051
$100,000 to $149,999	11,111	191	3,058	2,560	1,792	1,637	1,134	739
$150,000 to $249,999	17,461	85	2,864	3,953	3,976	3,116	2,120	1,347
$250,000 or more	65,374	55	2,830	9,993	16,296	18,164	11,619	6,417
Subtotal	**135,297**	**3,224**	**20,423**	**25,312**	**28,458**	**27,955**	**18,645**	**11,280**
Median Net Worth	*$236,858*	*$16,642*	*$78,365*	*$177,541*	*$255,001*	*$255,001*	*$255,001*	*$255,001*
Average Net Worth	*$942,474*	*$47,685*	*$151,133*	*$474,415*	*$1,127,418*	*$1,614,548*	*$1,281,111*	*$989,432*
Twin Cities Metro Area								
Less than $15,000	247,262	34,134	76,360	44,723	33,754	27,847	16,898	13,545
$15,000 to $34,999	78,377	6,114	25,258	16,517	11,588	8,308	6,515	4,077
$35,000 to $49,999	40,068	2,156	10,781	8,936	6,073	6,425	3,605	2,092
$50,000 to $99,999	116,598	3,776	33,353	29,113	15,582	12,805	10,695	11,274
$100,000 to $149,999	86,591	1,283	19,746	19,415	14,822	14,405	9,430	7,490
$150,000 to $249,999	127,914	995	19,308	26,340	27,837	24,184	17,346	11,904
$250,000 or more	538,167	856	25,223	80,220	122,994	145,749	96,569	66,556
Total	**1,234,977**	**49,314**	**210,028**	**225,265**	**232,651**	**239,724**	**161,057**	**116,938**
Median Net Worth	*$183,442*	*$11,052*	*$39,787*	*$133,779*	*$255,001*	*$255,001*	*$255,001*	*$255,001*
Average Net Worth	*$960,630*	*$34,517*	*$128,618*	*$484,967*	*$1,177,500*	*$1,719,879*	*$1,396,231*	*$1,173,945*

Sources: ESRI; Maxfield Research & Consulting, LLC

Tenure by Household Income

Table D-5 shows household tenure by income for Ramsey in 2017. Data is an estimate from the American Community Survey. Household tenure information is important to assess the propensity for owner-occupied or renter-occupied housing options based on household affordability. As stated earlier, the Department of Housing and Urban Development determines affordable housing as not exceeding 30% of the household's income. The higher the income, the lower percentage a household typically allocates to housing. Many lower income households, as well

as many young and senior households spend more than 30% of their income, while middle-aged households in their prime earning years typically allocate 20% to 25% of their income.

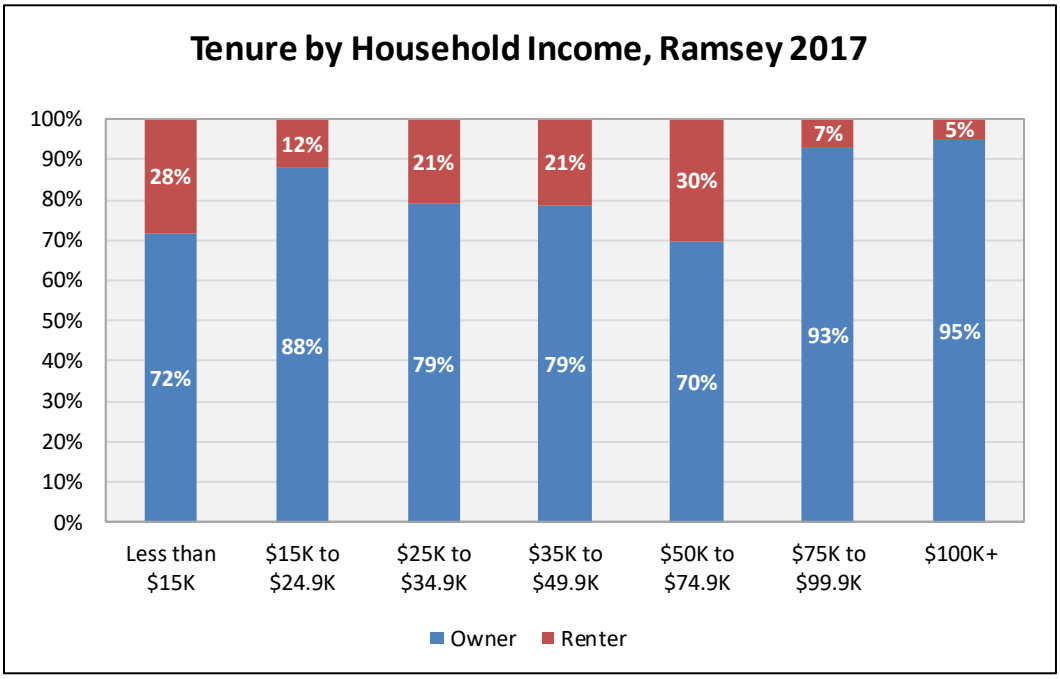
TABLE D-5
TENURE BY HOUSEHOLD INCOME
RAMSEY MARKET AREA
2017

	City of Ramsey				Anoka County				Twin Cities Metro Area			
	Owner		Renter		Owner		Renter		Owner		Renter	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Less than $15,000	139	71.6	55	28.4	2947	48.5	3,135	51.5	25136	28.0	64,562	72.0
$15,000 to $24,999	187	87.8	26	12.2	4444	53.3	3,894	46.7	33111	39.3	51,234	60.7
$25,000 to $34,999	251	78.9	67	21.1	5,380	61.1	3,428	38.9	41,553	47.7	45,534	52.3
$35,000 to $49,999	569	78.7	154	21.3	10,168	69.8	4,404	30.2	72,284	55.3	58,395	44.7
$50,000 to $74,999	1,119	69.7	487	30.3	18,302	77.0	5,453	23.0	132,737	65.8	69,109	34.2
$75,000 to $99,999	1,573	92.9	120	7.1	17,851	86.6	2,773	13.4	122,383	76.3	37,967	23.7
$100,000+	3,742	95.0	196	5.0	41,867	95.4	2,026	4.6	370,230	89.5	43,433	10.5
Total	7,580	87.3	1,105	12.7	100,959	80.1	25,113	19.9	797,434	68.3	370,234	31.7

Source: U.S. Census Bureau; Maxfield Research & Copnsulting, LLC

- Typically, as income increases, so does the rate of homeownership. This can be seen in the Ramsey, where the homeownership rate increases from 72% of households with incomes below $15,000 to 95% of households with incomes above $100,000.

- A portion of renter households that are referred to as lifestyle renters, or those who are financially-able to own but choose to rent, have household incomes of $50,000 or more (about 73% of the Ramsey's renters in 2015). Households with incomes below $15,000 are typically a market for deep subsidy rental housing (about 5% of the Ramsey's renters in 2017).



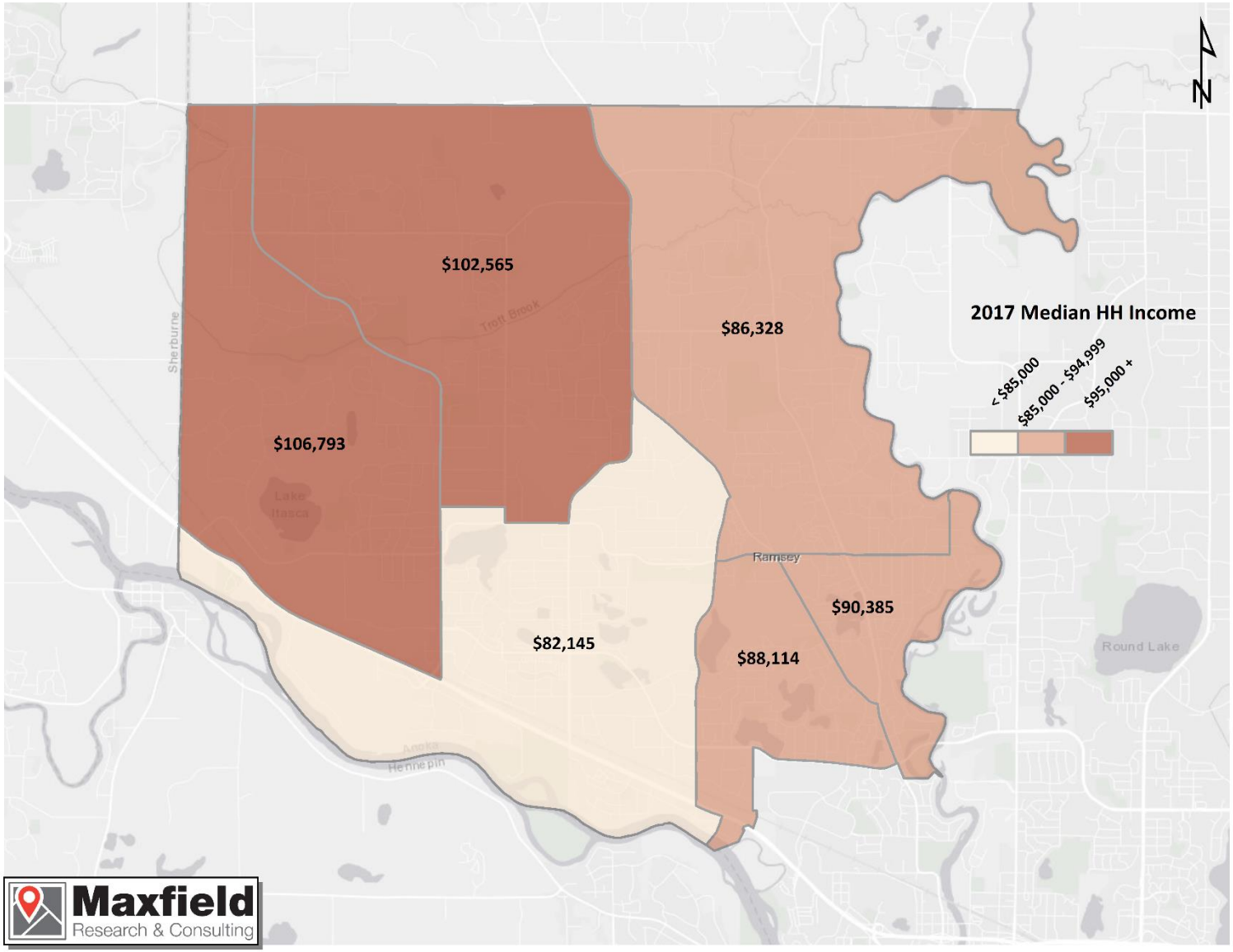
Median Household Income by Census Tract

The map on the following page shows median household income by census tract in Ramsey in 2017. Geographic Information System (GIS) data was provided through ESRI, a national demographics and GIS service provider. Below are key points from the map.

- Census tracts with the highest median income tend to be located on the Northwest side of Ramsey. Median incomes in Ramsey ranged from $82,145 on the low end to $106,793 on the high end.

- The census tract located in the south-central portion of the city, bordering US-Hwy 10 / US-Hwy 169, has the lowest median income ($82,145). This census tract also contains the majority of multifamily units in the city which typically house more modest earners.

2017 Median Income by Census Tract



Tenure by Age of Householder

Table D-6 shows the number of owner and renter households in Ramsey by age group in 2000, 2010 and 2017. This data is useful in determining demand for certain types of housing since housing preferences change throughout an individual's life cycle. The following are key findings from Table D-6.

- In 2000, 97% of all households in the Ramsey owned their housing. By 2010, that percentage declined to 91% and in 2017 it is estimated that 87% of all Ramsey households owned their housing.

- The housing market downturn contributed to the decrease in the homeownership rate during the late 2000s as it became more difficult for households to secure mortgage loans, households delayed purchasing homes due to the uncertainty of the housing market, and foreclosures forced households out of their homes. Currently it is estimated that there is a growing trend of lifestyle renters seeking rental properties in the Ramsey area and Metro Area as can be seen by the growing percentage of renters.

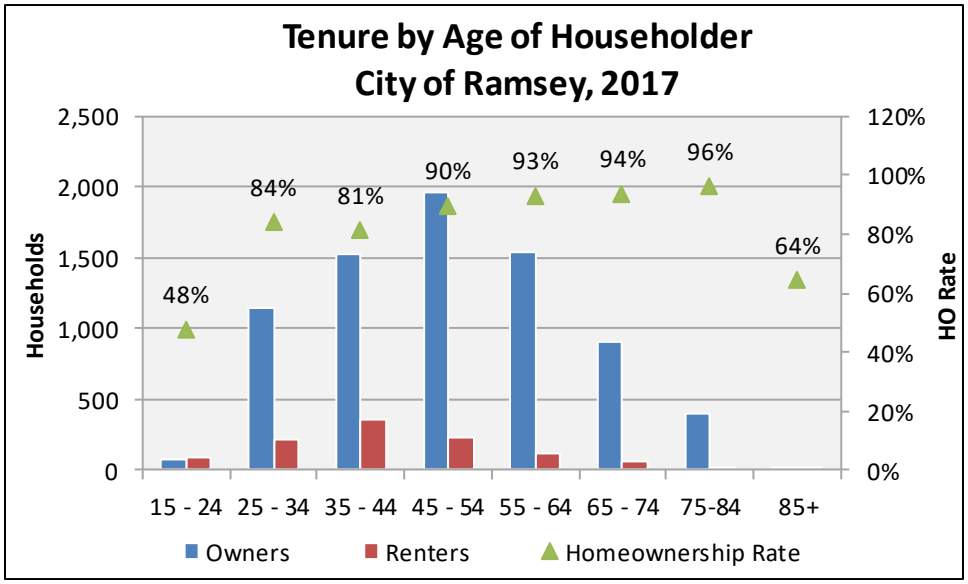


TABLE D-6
TENURE BY AGE OF HOUSEHOLDER
RAMSEY MARKET AREA
2000 - 2017

		City of Ramsey						Anoka County						Twin Cities Metro Area					
		2000		2010		2017		2000		2010		2017		2000		2010		2017	
Age		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
15-24	Own	91	89.2	126	70.8	84	47.7	1,696	39.2	1,309	39.0	893	34.3	9,790	17.3	7,947	16.0	5,253	12.7
	Rent	11	10.8	52	29.2	92	52.3	2,631	60.8	2,046	61.0	1,714	65.7	46,699	82.7	41,789	84.0	36,143	87.3
	Total	**102**	**100.0**	**178**	**100.0**	**176**	**100.0**	**4,327**	**100.0**	**3,355**	**100.0**	**2,607**	**100.0**	**56,489**	**100.0**	**49,736**	**100.0**	**41,396**	**100.0**
25-34	Own	1,255	97.7	1,205	86.9	1,147	83.7	15,672	76.4	13,211	70.9	12,651	67.6	114,071	55.5	102,236	50.6	97,479	46.3
	Rent	29	2.3	182	13.1	223	16.3	4,833	23.6	5,419	29.1	6,075	32.4	91,342	44.5	99,716	49.4	113,257	53.7
	Total	**1,284**	**100.0**	**1,387**	**100.0**	**1,370**	**100.0**	**20,505**	**100.0**	**18,630**	**100.0**	**18,726**	**100.0**	**205,413**	**100.0**	**201,952**	**100.0**	**210,736**	**100.0**
35-44	Own	1,865	98.5	1,757	89.7	1,526	81.1	27,076	87.7	20,740	82.6	18,342	78.4	203,729	77.7	154,678	72.3	143,430	67.9
	Rent	29	1.5	201	10.3	355	18.9	3,811	12.3	4,382	17.4	5,065	21.6	58,438	22.3	59,303	27.7	67,787	32.1
	Total	**1,894**	**100.0**	**1,958**	**100.0**	**1,881**	**100.0**	**30,887**	**100.0**	**25,122**	**100.0**	**23,407**	**100.0**	**262,167**	**100.0**	**213,981**	**100.0**	**211,217**	**100.0**
45-54	Own	1,519	98.9	1,922	93.9	1,962	89.5	20,864	90.2	27,142	87.0	24,438	85.0	177,090	83.1	202,404	79.8	184,562	78.1
	Rent	17	1.1	125	6.1	229	10.5	2,258	9.8	4,039	13.0	4,297	15.0	36,077	16.9	51,379	20.2	51,723	21.9
	Total	**1,536**	**100.0**	**2,047**	**100.0**	**2,191**	**100.0**	**23,122**	**100.0**	**31,181**	**100.0**	**28,735**	**100.0**	**213,167**	**100.0**	**253,783**	**100.0**	**236,285**	**100.0**
55-64	Own	774	98.5	1,449	96.1	1,543	93.0	12,762	91.7	19,676	89.1	22,966	87.2	102,583	84.9	162,595	82.6	181,161	80.3
	Rent	12	1.5	59	3.9	117	7.0	1,151	8.3	2,419	10.9	3,376	12.8	18,205	15.1	34,355	17.4	44,543	19.7
	Total	**786**	**100.0**	**1,508**	**100.0**	**1,660**	**100.0**	**13,913**	**100.0**	**22,095**	**100.0**	**26,342**	**100.0**	**120,788**	**100.0**	**196,950**	**100.0**	**225,704**	**100.0**
65-74	Own	188	91.3	703	97.1	902	93.6	6,968	87.2	10,797	88.5	13,658	86.7	68,030	82.4	85,347	82.6	112,765	82.2
	Rent	18	8.7	21	2.9	62	6.4	1,020	12.8	1,402	11.5	2,103	13.3	14,491	17.6	17,998	17.4	24,391	17.8
	Total	**206**	**100.0**	**724**	**100.0**	**964**	**100.0**	**7,988**	**100.0**	**12,199**	**100.0**	**15,761**	**100.0**	**82,521**	**100.0**	**103,345**	**100.0**	**137,156**	**100.0**
75-84	Own	52	69.3	156	84.3	398	95.9	3,205	71.1	5,180	80.0	6,350	82.5	43,576	71.8	50,083	75.6	53,452	76.5
	Rent	23	30.7	29	15.7	17	4.1	1,303	28.9	1,294	20.0	1,345	17.5	17,109	28.2	16,185	24.4	16,405	23.5
	Total	**75**	**100.0**	**185**	**100.0**	**415**	**100.0**	**4,508**	**100.0**	**6,474**	**100.0**	**7,695**	**100.0**	**60,685**	**100.0**	**66,268**	**100.0**	**69,857**	**100.0**
85+	Own	12	52.2	31	67.4	18	64.3	497	42.2	1,203	55.4	1,661	59.3	10,097	49.9	17,185	54.2	19,332	54.7
	Rent	11	47.8	15	32.6	10	35.7	681	57.8	968	44.6	1,138	40.7	10,127	50.1	14,549	45.8	15,985	45.3
	Total	**23**	**100.0**	**46**	**100.0**	**28**	**100.0**	**1,178**	**100.0**	**2,171**	**100.0**	**2,799**	**100.0**	**20,224**	**100.0**	**31,734**	**100.0**	**35,317**	**100.0**
TOTAL	Own	5,756	97.5	7,349	91.5	7,580	87.3	88,740	83.4	99,258	81.9	100,959	80.1	728,966	71.4	782,475	70.0	797,434	68.3
	Rent	150	2.5	684	8.5	1,105	12.7	17,688	16.6	21,969	18.1	25,113	19.9	292,488	28.6	335,274	30.0	370,234	31.7
	Total	**5,906**	**100.0**	**8,033**	**100.0**	**8,685**	**100.0**	**106,428**	**100.0**	**121,227**	**100.0**	**126,072**	**100.0**	**1,021,454**	**100.0**	**1,117,749**	**100.0**	**1,167,668**	**100.0**

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

- As households progress through their life cycle, housing needs change. The proportion of renter households decreases significantly as households' age out of their young-adult years. However, by the time households reach their senior years, rental housing often becomes a more viable option than homeownership, reducing the responsibility of maintenance and a financial commitment.

- In 2017, the ACS estimated that 52% of the Ramsey's households between the ages of 15 and 24 rented their housing, compared to 16% of households between the ages of 25 and 34. Householders between 35 and 84 were overwhelmingly homeowners, with no more than 19% of the householders in each 10-year age cohort renting their housing.

- The higher homeownership rates in Ramsey (87%) compared to Anoka County (80%), and the Metro Area (68%) reflects the suburban character of the City and was originally developed as a single-family housing community.

Household Type

Table D-7 shows a breakdown of the type of households present in Ramsey in 2010 and 2017. The data is useful in assessing housing demand since the household composition often dictates the type of housing needed and preferred.

- Between 2010 and 2017, Ramsey experienced an increase in all household types besides married with children households, which decreased by 6%, and roommate households, which contracted by 23%. Married families without children grew the most, adding 645 households (23%). The increase in households married without children can be attributed to couples waiting longer to have children, and the baby boomers aging into empty nester years.

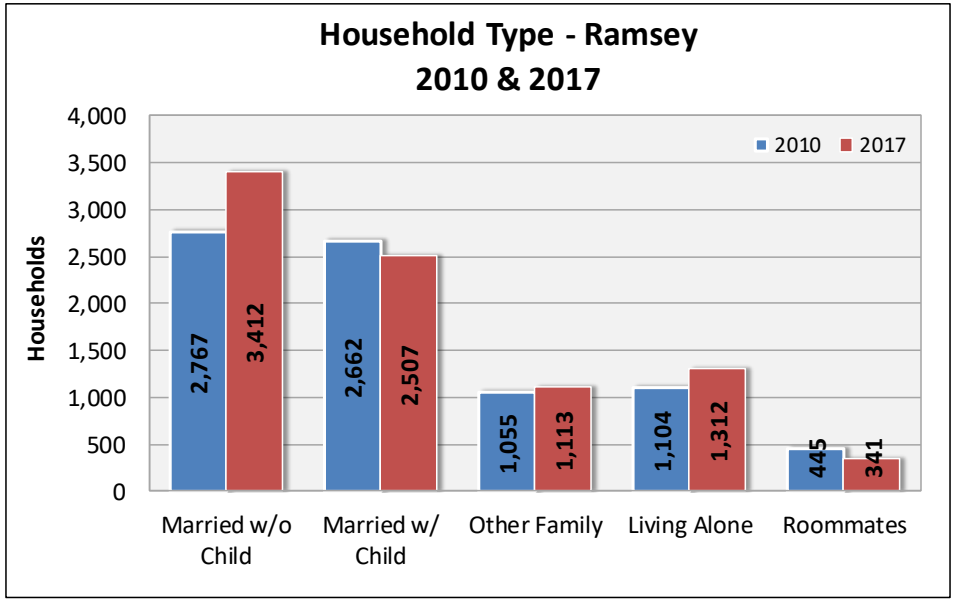
- The differences between Ramsey compared to Anoka County and the Twin Cities Metro Area reflect the demographic changes that were seen in Table D-2 Population Age Distribution. The aging of baby boomers is increasing the Married without child category and decreasing the Married with Child category. The Other category (Single-parent families, unmarried couples with children) is also increasing at a higher rate in Ramsey, but is catching up to a similar distribution of Other households as compared to Anoka County and the Twin Cities Metro Area. Roommates are accounting for smaller percentages in all areas which shows that economic conditions are changing in the area for households with more households seeking living alone options and more households are considered family households in Ramsey in 2017 than there was in 2010.

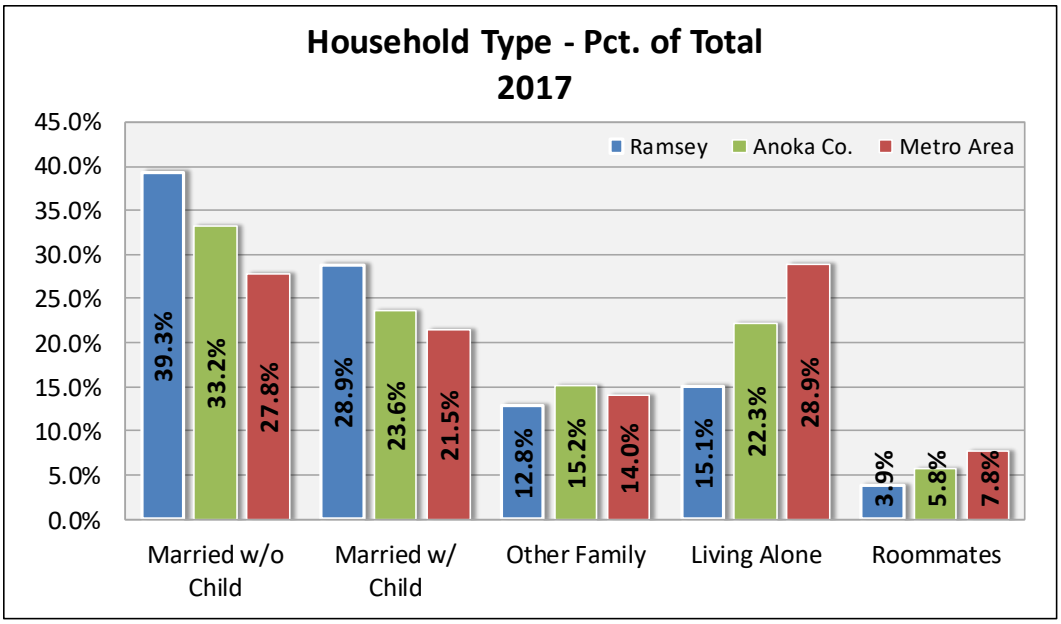
TABLE D-7
HOUSEHOLD TYPE
RAMSEY MARKET AREA
2010 & 2017

	Total HH's		Family Households						Non-Family Households			
			Married w/o Child		Married w/ Child		Other *		Living Alone		Roommates	
Number of Households	2010	2017	2010	2017	2010	2017	2010	2017	2010	2017	2010	2017
City of Ramsey	8,033	8,685	2,767	3,412	2,662	2,507	1,055	1,113	1,104	1,312	445	341
Anoka County	121,227	126,072	38,217	41,868	30,763	29,733	18,843	19,110	25,795	28,058	7,609	7,303
Twin Cities Metro Area	1,117,749	1,167,668	298,723	325,097	244,687	250,771	164,086	163,625	319,030	337,191	91,223	90,984
Percent of Total												
City of Ramsey	100%	100%	34.4%	39.3%	33.1%	28.9%	13.1%	12.8%	13.7%	15.1%	5.5%	3.9%
Anoka County	100%	100%	31.5%	33.2%	25.4%	23.6%	15.5%	15.2%	21.3%	22.3%	6.3%	5.8%
Twin Cities Metro Area	100%	100%	26.7%	27.8%	21.9%	21.5%	14.7%	14.0%	28.5%	28.9%	8.2%	7.8%

* Single-parent families, unmarried couples with children.

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC





Tenure by Household Size

Table D-8 shows the distribution of households by size and tenure in the Ramsey in 2017 and 2010. This data is useful in that it sheds insight into the number of units by unit type that may be most needed in Ramsey.

- Household size for renters tends to be smaller than for owners. This trend is a result of the typical market segments for rental housing, including households that are younger and are less likely to be married with children as well as older adults and seniors who choose to downsize from their single-family homes. In 2017, approximately 28% of the total renter-occupied households in the Ramsey were one-person households, while only 13% of owner-occupied households were one-person households.

- Approximately 53% of renter households in Ramsey in 2017 have either one or two people. The one-person households would primarily seek one-bedroom units and two-person households that are couples would primarily seek one-bedroom units. Two-person households that consist of a parent and child or roommate would primarily seek two-bedroom units. Larger households would seek units with multiple bedrooms.

TABLE D-8
TENURE BY HOUSEHOLD SIZE
RAMSEY ANALYSIS AREA
2010 & 2017

2017

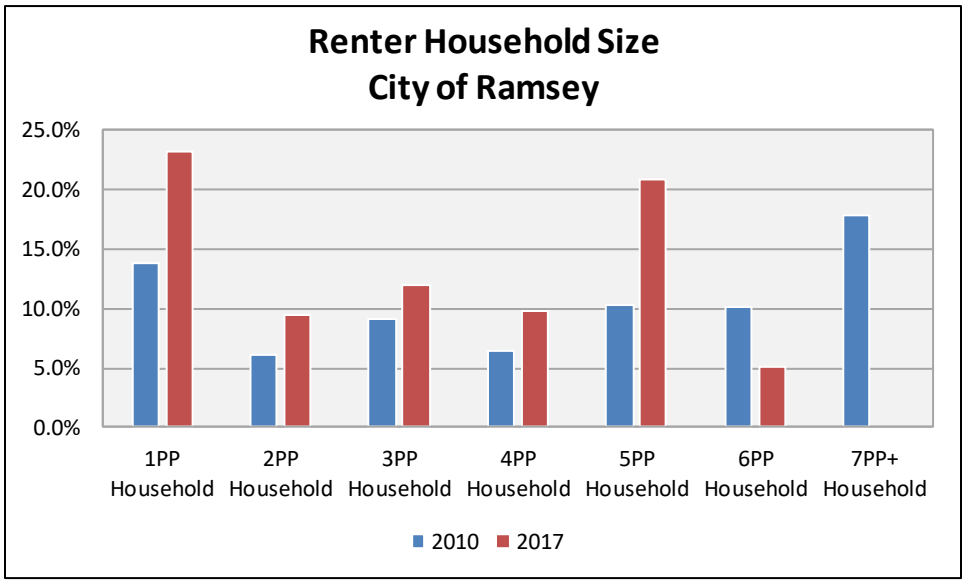
Age	City of Ramsey				Anoka County				Twin Cities Metro Area			
	Owners	Pct.	Renters	Pct.	Owners	Pct.	Renters	Pct.	Owners	Pct.	Renters	Pct.
1PP Household	1,008	76.8	304	23.2	18,909	67.4	9,149	32.6	177,054	52.5	160,137	47.5
2PP Household	2,676	90.6	279	9.4	37,471	84.0	7,161	16.0	291,754	74.3	100,880	25.7
3PP Household	1,446	88.0	198	12.0	16,936	82.6	3,577	17.4	127,501	73.6	45,676	26.4
4PP Household	1,471	90.2	160	9.8	16,551	86.3	2,618	13.7	124,699	79.0	33,149	21.0
5PP Household	578	79.1	153	20.9	7,522	82.0	1,651	18.0	50,170	74.9	16,781	25.1
6PP Household	207	95.0	11	5.0	2,163	80.7	518	19.3	16,200	67.5	7,810	32.5
7PP+ Household	194	100.0	0	0.0	1,407	76.2	439	23.8	10,056	63.4	5,801	36.6
Total	**7,580**	**87.3**	**1,105**	**12.7**	**100,959**	**80.1**	**25,113**	**19.9**	**797,434**	**68.3**	**370,234**	**31.7**
Average HH Size	**3.02**		**2.69**		**2.78**		**2.43**		**2.68**		**2.27**	

2010

Age	City of Ramsey				Anoka County				Twin Cities Metro Area			
	Owners	Pct.	Renters	Pct.	Owners	Pct.	Renters	Pct.	Owners	Pct.	Renters	Pct.
1PP Household	951	86.1	153	13.9	17,593	68.2	8,202	31.8	171,241	53.7	147,789	46.3
2PP Household	2,496	93.9	163	6.1	35,144	86.4	5,528	13.6	280,552	76.3	87,139	23.7
3PP Household	1,407	91.0	140	9.0	17,538	83.5	3,469	16.5	128,197	75.1	42,563	24.9
4PP Household	1,525	93.6	105	6.4	17,465	87.4	2,527	12.6	123,219	80.6	29,587	19.4
5PP Household	647	89.6	75	10.4	7,385	85.1	1,289	14.9	50,854	77.4	14,883	22.6
6PP Household	212	89.8	24	10.2	2,534	81.6	573	18.4	16,887	71.0	6,908	29.0
7PP+ Household	111	82.2	24	17.8	1,599	80.8	381	19.2	11,525	64.3	6,405	35.7
Total	**7,349**	**91.5**	**684**	**8.5**	**99,258**	**81.9**	**21,969**	**18.1**	**782,475**	**70.0**	**335,274**	**30.0**
Average HH Size	**2.95**		**2.94**		**2.77**		**2.40**		**2.65**		**2.20**	

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consutling, LLC

- One-person households in the Ramsey have the highest percentage of renters among all household types. Seven-person plus households have the lowest renter percentage among all household types.



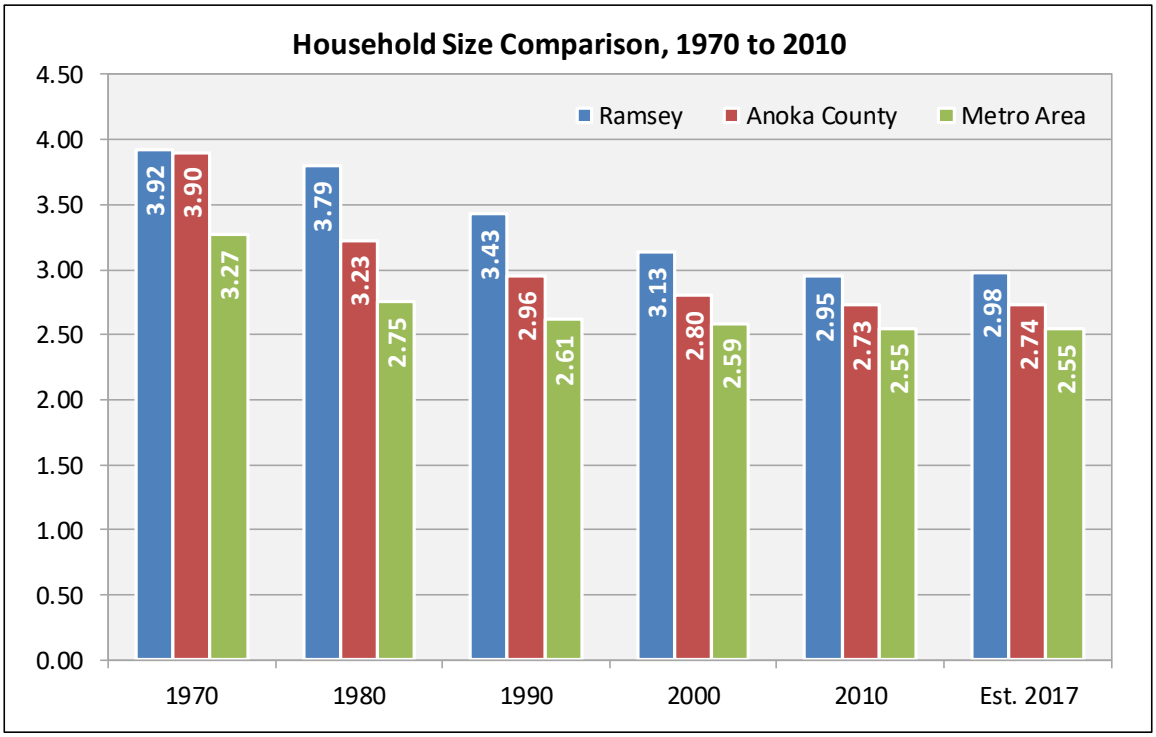
Persons Per Household

Household size is calculated by dividing the number of persons in households by the number of households (or householders). Nationally, the average number of people per household has been declining for over a century; however, there have been sharp declines starting in the 1960s and 1970s. Persons per household in the U.S. were about 4.5 in 1916 and declined to 3.2 in the 1960s. Over the past 50 years, it dropped to 2.57 as of the 2000 Census. However, due to the economic recession this trend has been temporarily halted as renters and laid-off employees "doubled-up," which increased the average U.S. household size to 2.59 as of the 2010 Census.

The declining household size has been caused by many factors, including: aging of the population, higher divorce rates, cohabitation, smaller family sizes, demographic trends in marriage, etc. Most of these changes have resulted from shifts in societal values, the economy, and improvements in health care that have influenced how people organize their lives.

- In 2000, the average household size range between 3.13 (City of Ramsey) and 2.59 (Twin Cities Metro Area). The average household size in Anoka County was 2.80 in 2000.

- By 2017, it is estimated that the average household sizes range decreased to 2.98 in Ramsey and 2.74 in Anoka County. The average household size in the seven-county metro area is significantly lower than that of the City of Ramsey at 2.55 persons per household.



Diversity/Ethnicity

The population distribution by race, Table D-9 presents the diversity of the population in Ramsey and Anoka County for 2010 and 2017. The data was obtained from the U.S. Census.

- In 2017, "White Alone" comprised the largest proportion of the population in Ramsey (90.5%), Anoka County (82.7%), and the Metro Area (73.7%). The percentage has decreased since 2010 where "White Alone" was 92% in Ramsey, 87% in Anoka County, and 79% in the Metro Area.

- U.S. Census respondents that list themselves ethnically as Hispanic or Latino, racially list themselves in various race categories. As of 2017, 2.2% of Ramsey's population was Hispanic/Latino. The Hispanic/Latino population was 2.4% of Ramsey's population in 2010.

- The race "Asian Alone" experienced the largest percentage growth between 2010 and 2017 in Ramsey, increasing by 39% from 573 to 798 people.

TABLE D-9
POPULATION DISTRIBUTION BY RACE
RAMSEY ANALYSIS AREA
2010 and 2017

NUMBER	White Alone		Black or African American Alone		American Indian and Alaska Native Alone (AIAN)		Native Hawaiian and Pacific Islander Alone (NHPI)		Asian Alone		Some Other Race		Two or More Races Alone		Hispanic or Latino [1] *Ethnicity not Race*	
	2010	2017	2010	2017	2010	2017	2010	2017	2010	2017	2010	2017	2010	2017	2010	2017
City of Ramsey	21,732	23,390	662	481	106	38	5	0	573	798	185	0	405	572	566	574
Anoka County	287,802	285,056	14,503	18,860	2,257	1,852	104	116	12,868	14,627	4,789	426	8,521	9,327	12,020	14,597
Metro Area	2,246,356	2,221,244	238,723	272,569	20,906	14,023	1,262	979	183,421	218,969	74,516	5,785	84,383	92,371	167,558	187,473
PERCENTAGE																
City of Ramsey	91.8%	90.5%	2.8%	1.9%	0.4%	0.1%	0.02%	0.00%	2.4%	3.1%	0.8%	0.0%	1.7%	2.2%	2.4%	2.2%
Anoka County	87.0%	82.7%	4.4%	5.5%	0.7%	0.5%	0.0%	0.0%	3.9%	4.2%	1.4%	0.1%	2.6%	2.7%	3.6%	4.2%
Metro Area	78.8%	73.7%	8.4%	9.0%	0.7%	0.5%	0.0%	0.0%	6.4%	7.3%	2.6%	0.2%	3.0%	3.1%	5.9%	6.2%

[1] US Census respondents list themselves ethnically Hispanic or Latino and racially in one of the other listed categories.

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

Mobility in the Past Year

Table D-10 shows the mobility patterns of Ramsey residents within a one-year time frame (2017 is the last year available).

- The majority of residents in the Ramsey (90.5%) did not move within the last year.

- Of the remaining 9.5% of residents that moved within the last year, approximately 3% moved from outside of Anoka County but within Minnesota and 5% were intra-county moves (i.e. one location in Anoka County to another Anoka County location).

- A greater proportion of younger age cohorts (a large student population) tended to move compared to older age cohorts. Approximately 13% of those age 18 to 24 moved within the last year compared to 3% of those age 75+.

TABLE D-10
MOBILITY ESTIMATE IN THE PAST YEAR BY AGE FOR CURRENT RESIDENCE
CITY OF RAMSEY
2017

	Not Moved		Moved							
City of Ramsey	Same House		Within Same County		Different County Same State		Different State		Abroad	
Age	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 18	5,776	89.2%	429	6.6%	120	1.9%	143	2.2%	4	0.1%
18 to 24	1,992	86.8%	153	6.7%	145	6.3%	6	0.3%	0	0.0%
25 to 34	3,110	84.8%	231	6.3%	249	6.8%	69	1.9%	8	0.2%
35 to 44	3,085	87.9%	237	6.8%	142	4.0%	46	1.3%	0	0.0%
45 to 54	3,936	95.0%	106	2.6%	84	2.0%	16	0.4%	0	0.0%
55 to 64	2,854	96.2%	78	2.6%	20	0.7%	16	0.5%	0	0.0%
65 to 74	1,630	94.8%	0	0.0%	38	2.2%	43	2.5%	9	0.5%
75+	685	96.8%	0	0.0%	23	3.2%	0	0.0%	0	0.0%
Total	**23,068**	**90.5%**	**1,234**	**4.8%**	**821**	**3.2%**	**339**	**1.3%**	**21**	**0.1%**

Sources: U.S. Census BureauAmerican Community Survey; Maxfield Research & Consulting, LLC

Demographic Comparison

Table D-11, on the following page, provides a demographic summary that compares the City of Ramsey to neighboring cities in the Metro Area.

TABLE D-11
DEMOGRAPHIC COMPARISON SUMMARY
RAMSEY ANALYSIS AREA

Demographic Summary	Ramsey		Andover		Anoka		Blaine		Brooklyn Park		Champlin		Coon Rapids		Corcoran		Dayton		Elk River		Hugo		Otsego		Rogers	
	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.
Total Population and Households																										
Population (2017)	12,564		32,257		17,374		62,453		79,462		24,209		62,342		5,671		5,238		23,924		14,415		15,630		12,564	
Households (2017)	8,685		10,513		7,060		22,922		26,928		8,736		23,781		1,979		1,796		8,321		5,293		5,397		4,118	
Age Distribution (2017)																										
Under 18	6,842	54.5%	8,828	27.4%	3,788	21.8%	16,367	26.2%	22,790	28.7%	6,383	26.4%	13,794	22.1%	1,367	24.1%	1,430	27.3%	6,639	27.8%	3,978	27.6%	4,862	31.1%	3,710	29.5%
18 to 24	2,296	18.3%	2,812	8.7%	1,375	7.9%	3,964	6.3%	6,464	8.1%	1,837	7.6%	5,067	8.1%	389	6.9%	293	5.6%	1,460	6.1%	1,175	8.2%	961	6.1%	953	7.6%
25 to 64	10,662	84.9%	17,278	53.6%	9,177	52.8%	34,931	55.9%	42,177	53.1%	13,736	56.7%	34,287	55.0%	3,249	57.3%	2,929	55.9%	13,067	54.6%	7,876	54.6%	8,676	55.5%	6,536	52.0%
65+	2,428	19.3%	3,339	10.4%	3,034	17.5%	7,191	11.5%	8,031	10.1%	2,253	9.3%	9,194	14.7%	666	11.7%	586	11.2%	2,758	11.5%	1,386	9.6%	1,131	7.2%	1,365	10.9%
Median Age	35.4		39.1		39.3		37.3		33.7		38.4		38.2		43.3		40.4		37.1		35.3		34.3		35.9	
Household Income (2017)																										
Median Household Income	$92,984		$105,270		$50,625		$80,423		$68,274		$89,043		$68,586		$102,708		$87,966		$85,974		$88,813		$99,037		$120,602	
Median Income by Tenure (2017)																										
Owner	$98,835		$108,824		$67,143		$86,028		$84,381		$99,175		$79,129		$103,958		$93,152		$97,594		$93,872		$99,223		$131,367	
Renter	$64,050		$70,402		$35,123		$48,721		$34,302		$42,444		$40,375		$72,065		$35,000		$43,371		$45,284		$82,107		$50,977	
Household Tenure (2017)																										
Owner	7,580	87.3%	9,645	91.7%	3,566	50.5%	19,738	86.1%	19,172	71.2%	7,456	85.3%	18,116	76.2%	1,859	93.9%	1,688	94.0%	6,422	77.2%	4,625	87.4%	5,056	93.7%	3,431	83.3%
Renter	1,105	12.7%	868	8.3%	3,494	49.5%	3,184	13.9%	7,756	28.8%	1,280	14.7%	5,665	23.8%	120	6.1%	108	6.0%	1,899	22.8%	668	12.6%	341	6.3%	687	16.7%
Household Type (2017)																										
Married With Children	3,247	37.4%	4,193	39.9%	1,769	25.1%	8,187	35.7%	9,984	37.1%	3,230	37.0%	6,729	28.3%	569	28.8%	616	34.3%	3,161	38.0%	1,996	37.7%	2,591	48.0%	1,711	41.5%
Married Without Children	2,672	30.8%	3,383	32.2%	969	13.7%	5,644	24.6%	3,369	12.5%	2,399	27.5%	5,286	22.2%	873	44.1%	706	39.3%	2,132	25.6%	1,040	19.6%	912	16.9%	939	22.8%
Other	1,113	12.8%	1,221	11.6%	1,396	19.8%	3,290	14.4%	5,865	21.8%	1,011	11.6%	4,134	17.4%	206	10.4%	225	12.5%	1,228	14.8%	750	14.2%	844	15.6%	397	9.6%
Living Alone	1,312	15.1%	1,307	12.4%	2,470	35.0%	4,811	21.0%	6,419	23.8%	1,810	20.7%	5,936	25.0%	268	13.5%	211	11.7%	1,442	17.3%	1,241	23.4%	797	14.8%	675	16.4%
Roommates	341	3.9%	409	3.9%	456	6.5%	990	4.3%	1,291	4.8%	286	3.3%	1,696	7.1%	63	3.2%	38	2.1%	358	4.3%	266	5.0%	253	4.7%	396	9.6%
Average HH Size by Tenure (2017)																										
Owner	3.02		3.08		2.67		2.73		3.07		2.77		2.67		2.85		2.85		2.85		2.81		2.91		3.20	
Renter	2.69		2.92		2.01		2.67		2.63		2.77		2.40		3.03		4.02		2.60		2.13		2.57		2.17	

Source: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

Summary of Demographic Trends

The following points summarize key demographic trends that will impact demand for housing throughout the Ramsey.

- The City of Ramsey experienced a population increase between 2010 and 2019, by gaining an estimated 3,494 people (14.8%), and 1,479 households (18.4%).

- Between 2010 and 2040, Ramsey's population is expected to increase by 65% (15,482 people) while the number of households is expected to increase by 68% (5,467 households). The City of Ramsey can expect to see continued population growth since it is located near employment opportunities and urban services that would support residential development. More people will choose to locate near their place of work as increasing transportation costs increase the desirability of living close to employment.

- In the City of Ramsey, growth is projected to occur in all age cohorts except the 20 to 24 year olds (-8.4%) and the 45 to 54 year olds (-4.3%) between 2019 and 2024. The greatest percentage growth is projected to occur among seniors 75+ age group (69.8%).

- Ramsey has an estimated median household income of $92,484 in 2019 and is projected to increase over the next five years to $102,941. There are 93 non-senior households (1.2% of households with incomes less than $15,000) eligible for deep-subsidy rental housing. Median incomes for households in Ramsey peak at $105,140 for the 45 to 54 age group in 2019. Incomes are expected to increase by 11.3% (2.3% annually) between 2019 and 2024 in the Ramsey.

- Ramsey had an average net worth of $1,093,026 in 2019 and a median net worth of $305,403. Median net worth is generally a more accurate depiction of wealth than the average figure. A few households with very large net worth can significantly skew the average.

- Typically, as income increases, so does the rate of homeownership. Homeownership in the Ramsey increases from 72% of households with incomes below $15,000 to 95% of households with incomes above $100,000.

- Between 2010 and 2017, Ramsey experienced an increase in all household types besides married with children households, which decreased by 6%, and roommate households, which contracted by 23%. Married families without children grew the most, adding 645 households (23%). The increase in households married without children can be attributed to couples waiting longer to have children, and the baby boomers aging into empty nester years.

- An estimated 23% of renter households in Ramsey in 2017 had either one or two people.

- In 2017, "White Alone" (90.5%) comprised the largest proportion of the population in Ramsey. The race "Asian Alone" experienced the largest percentage growth between 2010 and 2017 in Ramsey, increasing by 39% from 573 to 798 people.

- The majority of residents in the Ramsey (90.5%) did not move within the last year. Of Ramsey residents that moved in the past year, approximately 3% moved outside of Anoka County but within Minnesota and 5% were intra-county moves.

Employment Trends

Since employment growth generally fuels household growth, employment trends are a reliable indicator of housing demand. Typically, households prefer to live near work for convenience. However, housing is often less expensive in smaller towns, making commuting from outlying communities to work in larger employment centers attractive for households concerned about housing affordability.

Employment Growth and Projections

Table E-1 shows projected employment growth in Ramsey, Anoka County, and the Twin Cities Metro Area. Table E-1 shows employment growth trends and projections from 2000 to 2040 based on the most recent Metropolitan Council employment outlook projections.

TABLE E-1
EMPLOYMENT GROWTH TRENDS AND PROJECTIONS
RAMSEY ANALYSIS AREA
2000-2040

	Employment						Change					
	Actual			Forecast			2000-2010		2010-2020		2020-2030	
	2000	2010	2017	2020	2030	2040	No.	Pct.	No.	Pct.	No.	Pct.
City of Ramsey	**4,008**	**4,779**	**6,758**	**6,900**	**7,500**	**8,100**	**771**	**19.2%**	**2,121**	**44.4%**	**600**	**8.7%**
Anoka County	110,091	106,500	123,197	127,160	136,600	145,920	-3,591	-3.3%	20,660	19.4%	9,440	7.4%
Twin Cities Metro Area	1,607,916	1,544,613	1,737,584	1,828,000	1,910,000	2,039,000	-63,303	-3.9%	283,387	18.3%	82,000	4.5%

Note: Twin Cities Metro represents the Seven-County planning region
Sources: Metropolitan Council; Maxfield Research & Consulting, LLC

- There was an estimated total of 6,758 jobs in Ramsey in 2017, which was 5.5% of the Anoka County total (123,197 jobs).

- The number of jobs in Ramsey is projected to grow by 2,121 jobs from 2010 through 2020 (44.4%). This projection is significantly higher than what is expected for Anoka County (19.4%) and the Twin Cities Metro Area (18.3%). Between 2010 and 2017 it is estimated that Ramsey added 1,979 jobs. Job creation in Ramsey continues to grow, making Ramsey more appealing for housing.

- Ramsey's employment is anticipated to increase by 8.7% between 2020 and 2030, while Anoka County's employment is forecast to increase 7.4%. Growth in the Metro Area during this time period is forecast to be more modest (4.5%).

Resident Labor Force

Recent employment growth trends are shown in Tables E-2, which presents resident employment data for the City of Ramsey from 2008 through 2018. These numbers were derived from the proportion of jobs in Ramsey as compared to Anoka County, the State of Minnesota, and the United States. Resident employment data is calculated as an annual average *and reveals the work force and number of employed persons living in the City*. It is important to note that not all of these individuals necessarily work in the City or County. The following are key trends derived from the employment data:

Resident Employment

- Resident employment (number of employed persons) in Ramsey increased by approximately 1,431 people between 2008 and 2018 (10%) and the unemployment rate decreased from 5% in 2008 to 2.6% in 2018. By comparison, Anoka County's unemployment rate was at 2.8% and the State of Minnesota was at 2.9% as of 2018.

- Ramsey's unemployment rate has mirrored Anoka County's unemployment rate and has remained slightly lower since 2008. The greatest yearly difference was 0.7% lower than Anoka County in 2011.

- The unemployment rate in Anoka County increased to a high of 8.4% (2009) which was the peak of the recession. However, as of year-end 2018, the unemployment rate has fallen to 2.8%, which is considered below equilibrium (5.0%).

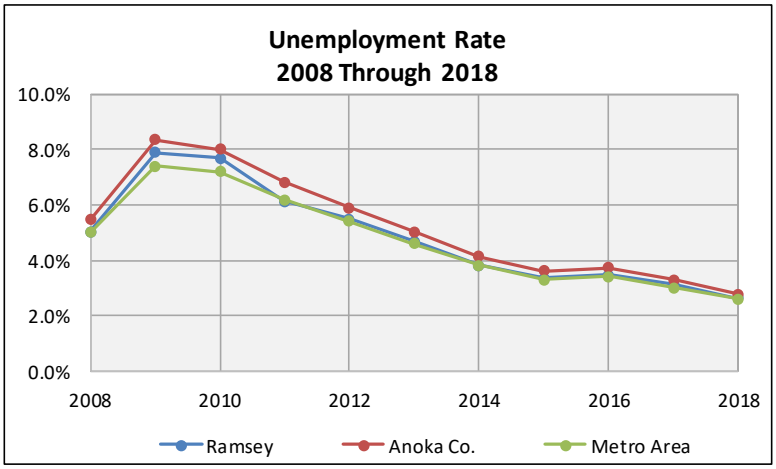


TABLE E-2
ANNUAL AVERAGE RESIDENT EMPLOYMENT
CITY OF RAMSEY
2008 to 2018

Year	Labor Force	Employed	Unemployed	Rate
CITY OF RAMSEY				
2008	14,239	13,524	715	5.0%
2009	14,501	13,356	1,145	7.9%
2010	14,004	12,925	1,079	7.7%
2011	13,938	13,085	853	6.1%
2012	13,978	13,212	766	5.5%
2013	14,427	13,753	674	4.7%
2014	14,722	14,160	562	3.8%
2015	14,774	14,278	496	3.4%
2016	14,945	14,426	519	3.5%
2017	15,251	14,773	478	3.1%
2018	15,670	15,258	412	2.6%
Change 2008-2018				
Number	1,431	1,734	-303	--
Percent	10.0%	12.8%	-42.4%	--
ANOKA COUNTY				
2008	189,874	179,506	10,368	5.5%
2009	190,905	174,945	15,960	8.4%
2010	187,355	172,342	15,013	8.0%
2011	187,000	174,217	12,783	6.8%
2012	187,260	176,226	11,034	5.9%
2013	188,370	178,904	9,466	5.0%
2014	189,012	181,179	7,833	4.1%
2015	189,817	182,979	6,838	3.6%
2016	192,442	185,277	7,165	3.7%
2017	195,304	188,873	6,431	3.3%
2018	196,586	191,154	5,432	2.8%
MINNESOTA				
2008	2,925,088	2,766,342	158,746	5.4%
2015	2,997,748	2,887,132	110,616	3.7%
2016	3,033,406	2,916,353	117,053	3.9%
2017	3,057,014	2,952,960	104,054	3.4%
2018	3,070,223	2,980,884	89,339	2.9%
U.S.				
2008	154,286,666	145,362,500	8,924,166	9.6%
2015	157,129,916	148,833,416	8,296,500	5.3%
2016	159,187,166	151,435,833	7,751,333	4.9%
2017	160,319,750	153,337,416	6,982,334	4.4%
2018	162,075,000	155,761,000	6,314,000	3.9%

Note: Data not seasonally adjusted

Sources: U.S. Dept. of Labor, MN Dept. of Employment & Econominc Development (MN DEED), Maxfield Research & Consulting, LLC

Covered Employment and Wages by Industry

Table E-3 presents covered employment numbers as available for the City of Ramsey from 2008 through 2018. Covered employment data is calculated as an annual average and *reveals the number of jobs in the designated area,* which are covered by unemployment insurance. Many temporary workforce positions, agricultural, self-employed persons, and some other types of jobs are not covered by unemployment insurance and are not included in the table. Some agricultural businesses and employees are listed in Table E-3, but not all positions are included. The data in both tables is sourced from the Minnesota Department of Employment and Economic Development. The following are key trends derived from the employment data:

- Between 2000 and 2018, the number of jobs increased in Ramsey by 2,884, an 89% increase in the City. Manufacturing gained the greatest number of jobs (784 jobs) between 2010 and 2018. The Information industry was the only sector to decline, decreasing by 9 jobs between 2010 and 2018.

- As of 2018, the Manufacturing sector accounted for the largest share of employment in Ramsey, with 2,370 employees accounting for 39% of employment. Between 2015 and 2018, the Manufacturing sector has grown by 245 employees, an increase of approximately 11%.

- The next two largest employment sectors were the Trade, Transportation and Utilities sector, which accounted for 24% of employment in 2018 and the Education and Health Services sector, which accounted for 13% of employment.

- Between 2015 and 2018, the Trade, Transportation, and Utilities industry experienced the largest growth in the city, adding 292 employees, a 25% increase. The Professional and Business Services experienced the largest decline, decreasing by 140 jobs (27.5%).

TABLE E-3
COVERED EMPLOYMENT TRENDS
RAMSEY ANALYSIS AREA
2000, 2005, 2010, 2015, 2018
North American Industrial Classification System (NAICS)

City of Ramsey	Average Number of Employees					Change 2015 - 2018		% of Total				
Industry	2000	2005	2010	2015	2018	No.	Pct.	2000	2005	2010	2015	2018
Natural Resources & Mining	--	--	--	--	--	--	--	--	--	--	--	--
Construction	--	--	--	--	--	--	--	--	--	--	--	--
Manufacturing	1,255	1,509	1,586	2,125	2,370	245	11.5%	--	--	36.5%	38.4%	38.8%
Trade, Transportation & Utilities	724	921	936	1,171	1,463	292	24.9%	22.4%	22.6%	21.6%	21.2%	23.9%
Information	--	--	76	58	67	9	15.5%	--	--	1.7%	1.0%	1.1%
Financial Services	--	--	85	132	143	11	8.3%	--	--	2.0%	2.4%	2.3%
Professional & Business Services	355	504	366	509	369	-140	-27.5%	11.0%	12.4%	8.4%	9.2%	6.0%
Education & Health Services	407	437	624	625	803	178	28.5%	12.6%	10.7%	14.4%	11.3%	13.1%
Leisure & Hospitality	269	406	384	460	453	-7	-1.5%	8.3%	10.0%	8.8%	8.3%	7.4%
Other Services	147	202	190	274	246	-28	-10.2%	4.6%	5.0%	4.4%	4.9%	4.0%
Public Administration	72	100	96	182	199	17	9.3%	2.2%	2.5%	2.2%	3.3%	3.3%
Totals	**3,229**	**4,079**	**4,343**	**5,536**	**6,113**	**577**	**10.4%**					

Twin Cities Metro Area	Average Number of Employees					Change 2015 - 2018		% of Total				
Industry	2000	2005	2010	2015	2018	No.	Pct.	2000	2005	2010	2015	2018
Natural Resources & Mining	3,220	3,568	3,444	3,427	3,678	251	7.3%	0.2%	0.2%	0.2%	0.2%	0.2%
Construction	75,163	78,475	49,972	66,709	71,893	5,184	7.8%	5.1%	5.1%	3.3%	4.0%	4.1%
Manufacturing	217,161	186,238	156,570	168,480	171,259	2,779	1.6%	14.6%	12.0%	10.2%	10.1%	9.7%
Trade, Transportation & Utilities	341,177	327,767	294,894	313,380	324,537	11,157	3.6%	23.0%	21.2%	19.2%	18.7%	18.5%
Information	--	--	41,010	38,798	37,117	-1,681	-4.3%	--	--	2.7%	2.3%	2.1%
Financial Services	126,979	137,347	130,997	137,046	137,020	-26	0.0%	8.5%	8.9%	8.5%	8.2%	7.8%
Professional & Business Services	263,779	244,025	250,111	277,443	297,496	20,053	7.2%	17.8%	15.7%	16.3%	16.6%	16.9%
Education & Health Services	263,963	302,256	341,678	380,336	409,823	29,487	7.8%	17.8%	19.5%	22.2%	22.7%	23.3%
Leisure & Hospitality	138,716	150,712	148,531	164,825	176,108	11,283	6.8%	9.3%	9.7%	9.7%	9.8%	10.0%
Other Services	55,632	55,269	52,359	56,000	56,891	891	1.6%	3.7%	3.6%	3.4%	3.3%	3.2%
Public Administration	--	63,754	67,435	68,847	72,727	3,880	5.6%	--	4.1%	4.4%	4.1%	4.1%
Totals	**1,485,790**	**1,549,411**	**1,537,001**	**1,675,291**	**1,758,549**	**83,258**	**5.0%**					

Source: MN Dept. of Employment & Economic Development (MN DEED); Maxfield Research & Consulting, LLC

Table E-4 displays information on average weekly wages in Ramsey compared to the Twin Cities Metro Area. The Quarterly Census of Employment and Wages (QCEW) data is sourced from Minnesota Employment and Economic Development (MN DEED) for the annual average of 2015 through 2018, the most recent annual data available. All establishments covered under the Unemployment Insurance (UI) Program are required to report wage and employment statistics quarterly to MN DEED. Federal government establishments are also covered by the QCEW program.

It should be noted that certain industries in the table may not display any information which means that there is either no reported economic activity for that industry or the data has been suppressed to protect the confidentiality of cooperating employers. This generally occurs when there are too few employers or one employer comprises too much of the employment in that geography. Additionally, the MN DEED combines any government workers into the Public Administration sector, rather than the descriptive sector. For instance, a county hospital worker is categorized under Public Administration rather than Educational and Health Services.

- Declining average weekly wages between 2015 and 2018 occurred in only two sectors: Information and the Education and Health Services sectors. The Information sector decreased by $100 (7.1%) a week while the Education and Health Services sector decreased $65 (7.5%).

- The Financial Services sector saw the largest growth increasing average weekly wages by $279 (20.1%) between 2015 to 2018. The Other Services sector saw the second largest growth, increasing by $159 (33.8%).

- Wages in the Ramsey were lower in each industry category compared to the Twin Cities Metro Area with the exception of the Trade, Transportation, and Utilities sector which was $30 higher in Ramsey.

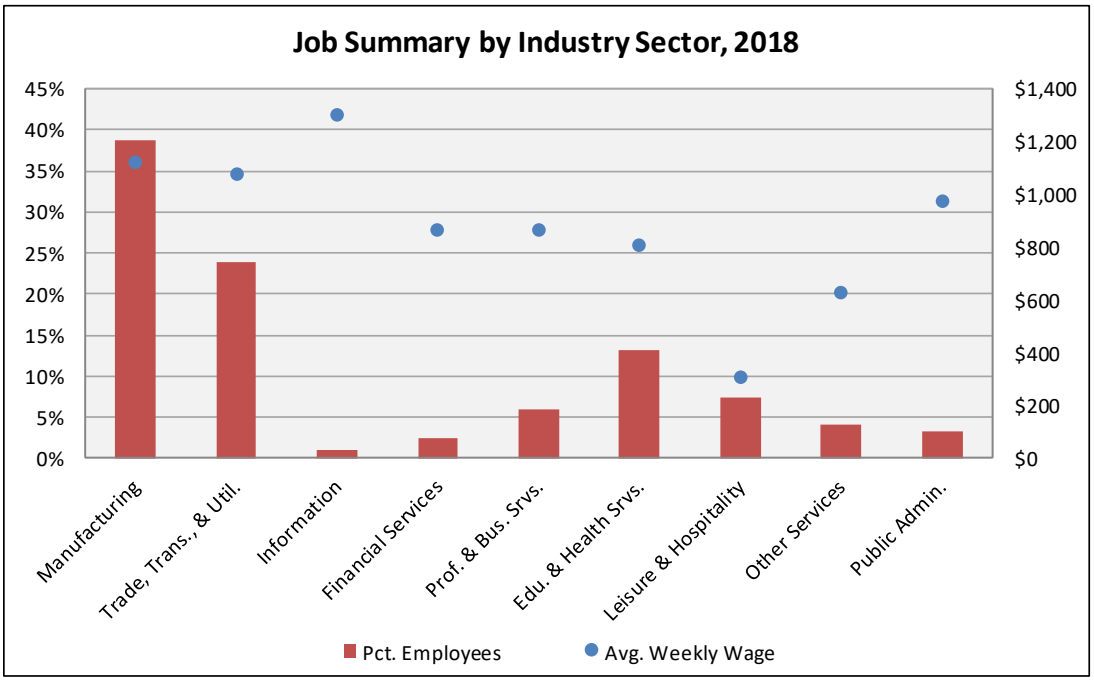
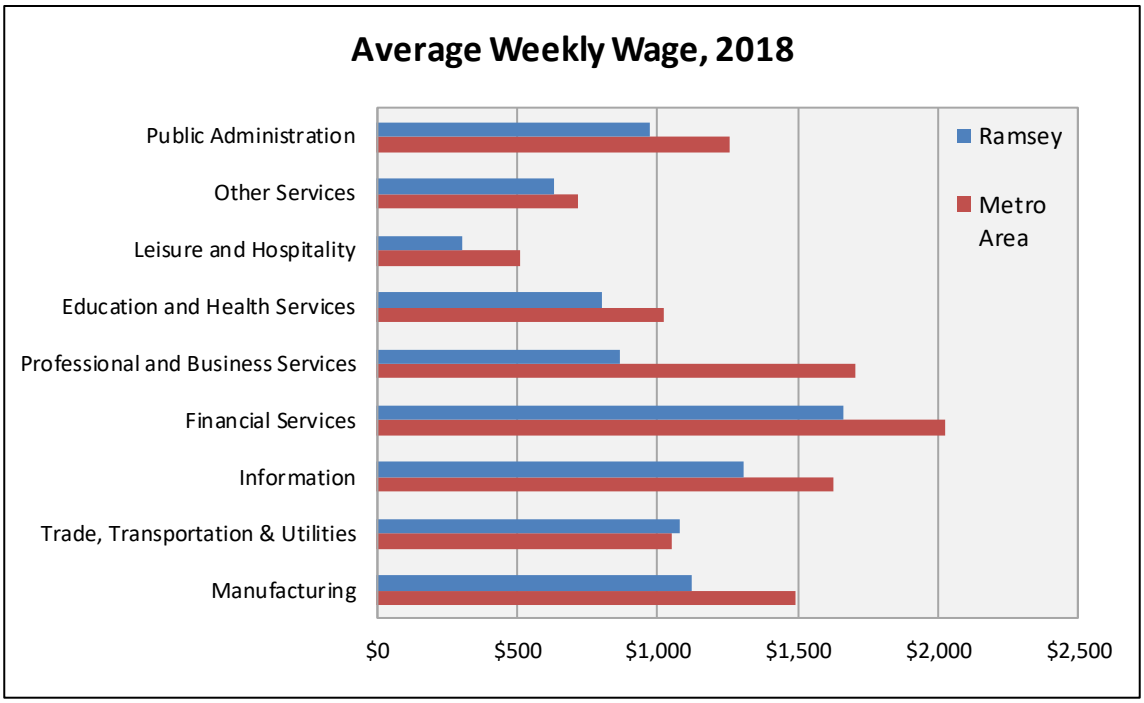


TABLE E-4
WAGES
RAMSEY ANALYSIS AREA
2015 - 2018
North American Industrial Classification System (NAICS)

City of Ramsey					Change	
Average Weekly Wage					2015 - 2018	
Industry	2015	2016	2017	2018	No.	Pct.
Natural Resources & Mining	--	--	--	--	--	--
Construction	--	--	--	--	--	--
Manufacturing	$1,117	$1,101	$1,125	$1,119	$2	0.2%
Trade, Transportation & Utilities	$953	$990	$1,014	$1,077	$124	13.0%
Information	$1,404	$1,312	$1,287	$1,304	-$100	-7.1%
Financial Services	$1,385	$1,611	$1,564	$1,664	$279	20.1%
Professional & Business Services	$747	$735	$807	$866	$119	15.9%
Education & Health Services	$869	$832	$847	$804	-$65	-7.5%
Leisure & Hospitality	$260	$271	$288	$305	$45	17.3%
Other Services	$470	$596	$579	$629	$159	33.8%
Public Administration	$969	$920	$932	$972	$3	0.3%
Totals	**$912**	**$923**	**$955**	**$988**	**$76**	**8.3%**

Twin Cities Metro Area					Change	
Average Weekly Wage					2015 - 2018	
Industry	2015	2016	2017	2018	No.	Pct.
Natural Resources & Mining	$870	$908	$899	$907	$37	4.3%
Construction	$1,304	$1,339	$1,388	$1,423	$119	9.1%
Manufacturing	$1,426	$1,432	$1,472	$1,491	$65	4.6%
Trade, Transportation & Utilities	$984	$988	$1,025	$1,047	$63	6.4%
Information	$1,507	$1,494	$1,551	$1,625	$118	7.8%
Financial Services	$1,886	$1,849	$1,934	$2,027	$141	7.5%
Professional & Business Services	$1,560	$1,602	$1,675	$1,703	$143	9.2%
Education & Health Services	$959	$977	$989	$1,025	$66	6.9%
Leisure & Hospitality	$449	$464	$482	$509	$60	13.4%
Other Services	$660	$668	$710	$718	$58	8.8%
Public Administration	$1,151	$1,184	$1,216	$1,254	$103	8.9%
Totals	**$1,160**	**$1,171**	**$1,210**	**$1,244**	**$84**	**7.2%**

Source: MN Dept. of Employment & Economic Development (MN DEED), Maxfield Research & Consulting, LLC



Business Summary

Table E-5 displays business summary information by North American Industry Classification System (NAICS) codes in Ramsey. This data sourced from ESRI for 2018.

It should be noted that certain industries in Table E-5 may not display any information which means that there is either no reported economic activity for that industry or the data has been suppressed to protect the confidentiality of cooperating employers. This generally occurs when there are too few employers or one employer comprises too much of the employment in that geography.

- As of 2018, there were approximately 585 businesses in the City of Ramsey.
- The Retail Trade sector has the highest proportion of establishments (14.4%), while the Manufacturing sector had the highest proportion of employees (26.3%) in Ramsey.
- The Construction sector accounts for nearly the same share of businesses and employees, accounting for 13.3% of businesses and 13.5% of employees.
- The Manufacturing sector is the largest industry type in Ramsey with 11.6% businesses and 26.3% employees.

TABLE E-5
BUSINESS SUMMARY - BY NAICS CODE
CITY OF RAMSEY
2018

Business/Industry	Businesses		Employees	
	Number	Pct	Number	Pct
NAICS CODES				
Agriculture & Mining	3	0.5%	55	0.8%
Mining	0	0.0%	0	0.0%
Utilities	0	0.0%	0	0.0%
Construction	78	13.3%	910	13.5%
Manufacturing	68	11.6%	1,768	26.3%
Wholesale Trade	38	6.5%	453	6.7%
Retail Trade	84	14.4%	797	11.9%
Transportation & Warehousing	16	2.7%	80	1.2%
Information	13	2.2%	87	1.3%
Finance & Insurance	24	4.1%	170	2.5%
Real Estate, Rental & Leasing	28	4.8%	117	1.7%
Professional, Scientific & Tech Services	46	7.9%	550	8.2%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Admin& Support & Waste Management & Remediation Services	35	6.0%	378	5.6%
Educational Services	9	1.5%	296	4.4%
Health Care & Social Assistance	28	4.8%	256	3.8%
Arts, Entertainment & Recreation	12	2.1%	117	1.7%
Accommodation & Food Services	21	3.6%	297	4.4%
Other Services (except Public Administration)	54	9.2%	256	3.8%
Public Administration	4	0.7%	127	1.9%
Unclassified Establishments	24	4.1%	9	0.1%
Total	**585**	**100.0%**	**6,723**	**100.0%**

Sources: ESRI, Maxfield Research & Consulting, LLC

Commuting Patterns

Proximity to employment is often a primary consideration when choosing where to live, since transportation costs often account for a large proportion of households' budgets. Table E-6 highlights the commuting patterns of workers in Ramsey in 2015 (the most recent data available), based on Employer-Household Dynamics data from the U.S. Census Bureau.

- As shown in Table E-6, 7.7% of Ramsey residents were employed in Ramsey. Most employees that live in Ramsey commuted to jobs in Minneapolis (12.9%).

- Of the workers who are employed in Ramsey, 16.8% also live in Ramsey. The remaining workers are commuting from mostly Coon Rapids (7.4%), Andover (5.5%), and Elk River (4.9%).

- 12% of Ramsey residents commute to either Anoka or Coon Rapids.

TABLE 6
COMMUTING PATTERNS
CITY OF RAMSEY
2015

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Ramsey, MN	1,075	16.8%	Minneapolis, MN	1,813	12.9%
Coon Rapids, MN	477	7.4%	Anoka, MN	1,146	8.2%
Andover, MN	349	5.5%	Coon Rapids, MN	1,137	8.1%
Elk River, MN	312	4.9%	Ramsey, MN	1,075	7.7%
Anoka, MN	297	4.6%	St. Paul, MN	600	4.3%
Blaine, MN	222	3.5%	Elk River, MN	520	3.7%
Nowthen, MN	179	2.8%	Brooklyn Park, MN	483	3.4%
Brooklyn Park, MN	156	2.4%	Plymouth, MN	464	3.3%
Minneapolis, MN	148	2.3%	Blaine, MN	456	3.2%
Champlin, MN	128	2.0%	Fridley, MN	454	3.2%
All Other Locations	3,060	47.8%	All Other Locations	5,894	42.0%
Total All Jobs	6,403		Total All Jobs	14,042	

Home Destination = Where workers live who are employed in Ramsey
Work Destination = Where workers are employed who live in Ramsey

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research & Consulting, LLC

Inflow/Outflow

Table E-7 provides a summary of the inflow and outflow of workers in the City of Ramsey. Outflow reflects the number of workers living in the City of Ramsey but employed outside of the city while inflow measures the number of workers that are employed in the City of Ramsey but live outside. Interior flow reflects the number of workers that both live and work in the City of Ramsey.

- The City of Ramsey can be considered an exporter of workers, as the number of residents leaving the City (outflow) for employment was more than the number of residents coming into the City for work (inflow). Approximately 12,967 workers left the City of Ramsey for work while 5,328 workers came into the City, for a net difference of -7,639 workers.

TABLE E-7
COMMUTING INFLOW/OUTFLOW
CITY OF RAMSEY
2015

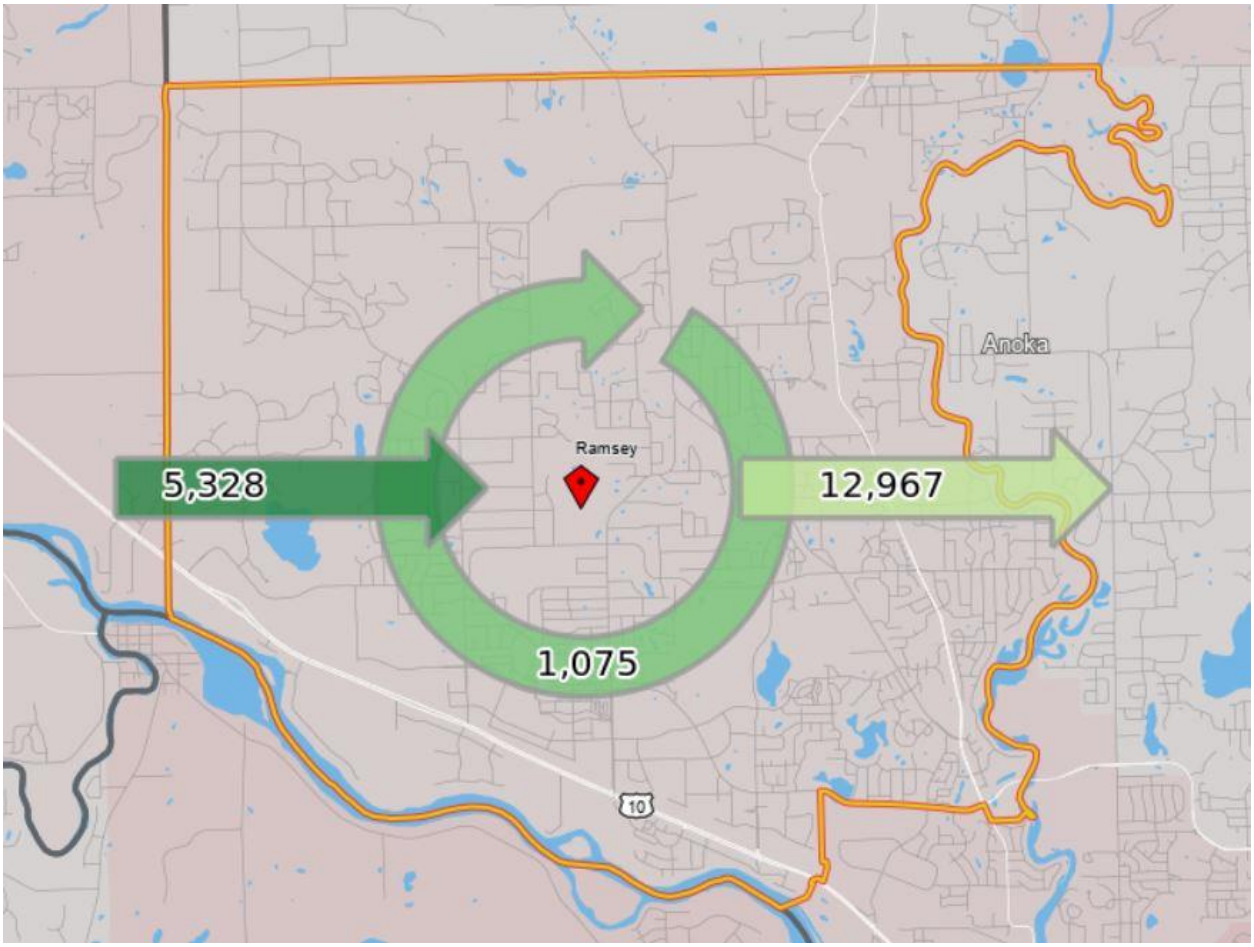
	RAMSEY	
	Num.	**Pct.**
Employed in the Selection Area	6,403	100%
Employed in the Selection Area but Living Outside	5,328	83.2%
Employed and Living in the Selection Area	1,075	16.8%
Living in the Selection Area	14,042	100%
Living in the Selection Area but Employed Outside	12,967	92.3%
Living and Employed in the Selection Area	1,075	7.7%

Commuting Distance - Work to Home	**Num.**	**Pct.**
Less than 10 miles	3,148	49.2%
10 to 24 miles	2,289	35.7%
25 to 50 miles	640	10.0%
Greater than 50 miles	326	5.1%

Commuting Distance - Home to Work	**Num.**	**Pct.**
Less than 10 miles	4,814	34.3%
10 to 24 miles	6,876	49.0%
25 to 50 miles	1,896	13.5%
Greater than 50 miles	456	3.2%

Sources: Longitudinal Employer-Household Dynamics; Maxfield Research & Consulting LLC

Commuting Inflow / Outflow



Sources: Longitudinal Employer-Household Dynamics

Major Employers

Table E-8 shows the major employers in Ramsey based on data provided by the City of Ramsey. Please note that the table is not a comprehensive list of all employers and presents a selected list of employers and their employees as identified by the City of Ramsey. The data is updated and collected by the city in fragmented time periods and is not an official survey. The following are key points from the major employers table.

- Life Fitness is the largest identified employer with approximately 460 employees. It is a commercial fitness equipment manufacturer that expanded its facility by 50,000 square-feet in 2016 and now totals more than 333,000 square-feet.

TABLE E-8
MAJOR EMPLOYERS
CITY OF RAMSEY
2018

Name	Approximate Employee Size
Life Fitness	457
Vision-Ease Lens	349
Connexus Energy	250
Anderson Dahlen	175
Zero-Zone Refrigeration	174
Green Valley Greenhouse	165
Diamond Graphics	160
In'Tech Industries	148
Ramsey Elementary	135
Altron Manufacturing	112
Ace Solid Waste	100
NAU Country Insurance	100
Allina Medical Clinic	86
MultiSource Manufacturing	85
Coborn's Superstore	85
RJM / General Paper	84
City of Ramsey	78
Waltek	75
PACT Charter School	72
Dedicated Networks	72

Source: City of Ramsey; Maxfield Research & Consulting, LLC

- The list of major employers represents several industry sectors, but the highest concentrations of large employers are in the manufacturing, Healthcare & Social Assistance, and utility sectors.

- The top five employers account for approximately 51% of the employee base out of the major employers in the City of Ramsey.

Employment Comparison

Table E-9, on the following page, provides an employment summary that compares the City of Ramsey to neighboring cities in the Metro Area.

- The City of Ramsey's average weekly wage ranks 6th among neighboring cities that were surveyed. Cities with higher average weekly wages include Anoka, Brooklyn Park, Corcoran, Dayton, and Rogers.

- The unemployment rate in Ramsey is consistent with neighboring cities in the Metro Area at 2.6%. The lowest recorded employment rate was in Andover at 2.4% while the highest was in Elk River at 3.2%.

TABLE E-9
EMPLOYMENT COMPARISON SUMMARY
RAMSEY ANALYSIS AREA

Employment Summary	Ramsey		Andover		Anoka		Blaine		Brooklyn Park		Champlin		Coon Rapids		Corcoran		Dayton		Elk River		Hugo		Otsego		Rogers	
	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.
Inflow/Outflow (2015)																										
Inflow	5,328		4,011		13,011		23,216		24,718		3,362		21,497		1,285		1,194		9,481		2,362		2,433		8,819	
Outflow	12,967		16,774		8,117		30,772		39,062		13,513		30,815		2,694		2,419		10,454		7,540		7,838		5,555	
Interior Flow	1,075		1,096		1,132		3,770		3,951		625		4,353		133		100		2,299		380		267		768	
Employee Monthly Earnings - Inflow (2015)																										
$1,250 or Less	1,060	19.9%	1,270	31.7%	2,171	16.7%	5,455	23.5%	4,491	18.2%	1,172	34.9%	5,712	26.6%	228	17.7%	267	22.4%	2,768	29.2%	520	22.0%	779	32.0%	1,675	19.0%
$1,251 to $3,333	1,643	30.8%	1,320	32.9%	2,974	22.9%	6,279	27.0%	6,676	27.0%	1,190	35.4%	6,267	29.2%	380	29.6%	304	25.5%	2,875	30.3%	606	25.7%	792	32.6%	2,474	28.1%
More Than $3,333	2,625	49.3%	1,421	35.4%	7,866	60.5%	11,482	49.5%	13,551	54.8%	1,000	29.7%	9,518	44.3%	677	52.7%	623	52.2%	3,838	40.5%	1,236	52.3%	862	35.4%	4,670	53.0%
Employee Ages - Inflow (2015)																										
Age 29 or Younger	1,245	23.4%	1,030	25.7%	2,354	18.1%	5,553	23.9%	5,067	20.5%	1,095	32.6%	5,481	25.5%	246	19.1%	229	19.2%	2,393	25.2%	566	24.0%	673	27.7%	2,094	23.7%
Age 30 to 54	2,944	55.3%	2,171	54.1%	7,448	57.2%	13,006	56.0%	14,561	58.9%	1,658	49.3%	11,386	53.0%	807	62.8%	662	55.4%	5,204	54.9%	1,363	57.7%	1,368	56.2%	5,069	57.5%
Age 55 or Older	1,139	21.4%	810	20.2%	3,209	24.7%	4,657	20.1%	5,090	20.6%	609	18.1%	4,630	21.5%	232	18.1%	303	25.4%	1,884	19.9%	433	18.3%	392	16.1%	1,656	18.8%
Average Weekly Wage (2018)																										
Total, All Industries	$988		$684		$1,031		$877		$1,127		$758		$987		$1,034		$1,092		$872		$912		$725		$998	
Unemployment Rate (2018)																										
Total, All Industries	2.6%		2.4%		2.8%		2.5%		2.9%		2.5%		2.7%		2.5%		2.5%		3.2%		2.5%		3.0%		2.5%	

Source: U.S. Census Bureau; MN DEED; Maxfield Research & Consulting, LLC

Introduction

The variety and condition of the housing stock in a community provides the basis for an attractive living environment. Housing functions as a building block for neighborhoods and goods and services. We initially examined the characteristics of the housing supply in Ramsey by reviewing data on the age of the existing housing stock; examining residential building trends since 2000; and reviewing housing data from the American Community Survey that relates to the City of Ramsey.

Residential Construction Trends 2008 to Present

Maxfield Research obtained data from the Metropolitan Council on the number of building permits issued for new housing units in Ramsey from 2000 through 2017 and compared this with the number of units permitted as identified by the City of Ramsey. Table HC-1 displays units permitted issued for different housing types as reported by the City of Ramsey, while Table HC-2 displays total units permitted for different housing types as reported by the Metropolitan Council. The following are key points about housing development since 2000.

- Per the City of Ramsey, there have been 1,698 permits issued between 2008 and 2018. That equates to about 150 residential units permitted annually since 2008.

- The City of Ramsey experienced a spike in multifamily units permitted in 2012 and has averaged 208 units permitted since.

- The City of Ramsey averages roughly 58 multifamily units permitted since 2008. Ramsey issued a high of 230 multifamily units in 2012. There were a total of seven years between 2008 and 2018 were no multifamily permits were issued.

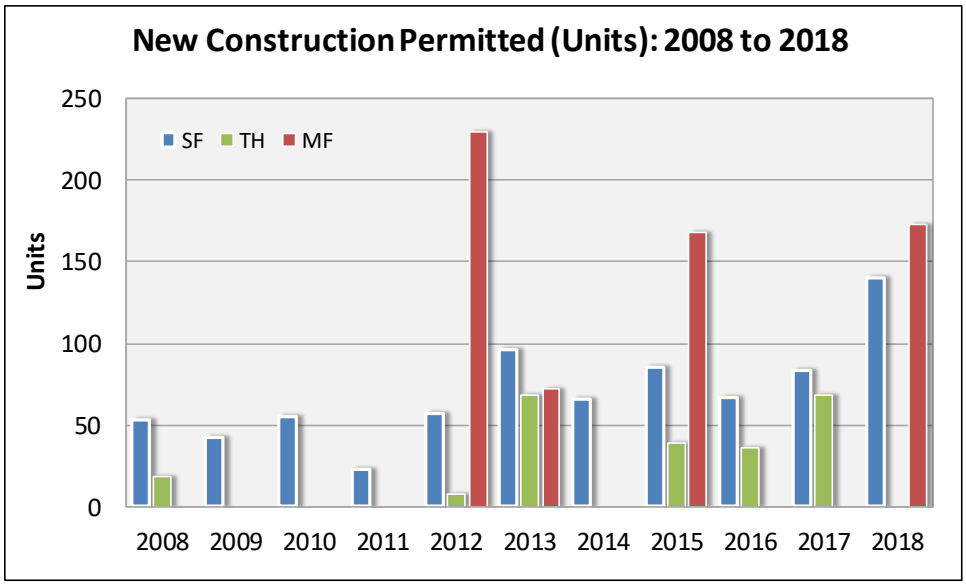
- Through May 2019, City of Ramsey has issued roughly 51 single-family (detached) permits, which is only 19 single-family units below the average for the past 10 years.

HC-1
RESIDENTIAL CONSTRUCTION BUILDING PERMITTED UNITS ISSUED
CITY OF RAMSEY
per City of Ramsey
2008 to May 2019

Year	Units Permitted: Single-Family (Detached)	Townhomes (Single-Family Attached)	Multifamily	Total Units
2008	53	18	0	71
2009	42	0	0	42
2010	55	0	0	55
2011	23	0	0	23
2012	57	8	230	295
2013	96	68	72	236
2014	66	0	0	66
2015	85	39	168	292
2016	67	36	0	103
2017	83	68	0	151
2018	140	0	173	313
2019*	51	0	0	51
Total	**818**	**237**	**643**	**1,698**

*Data shown through May 2019

Sources: City of Ramsey; Maxfield Research & Consulting LLC



HC-2

RESIDENTIAL CONSTRUCTION BUILDING PERMITTED UNITS ISSUED

CITY OF RAMSEY

per Metropolitan Council

2000 to 2017

	Units Permitted				
Year	Single-Family (Detached)	Townhomes (Single-Family Attached)	Duplex, Triplex, Quadplex	Multifamily (5+ Units)*	Total Units
2000	79	20	10	0	109
2001	66	40	0	12	118
2002	112	0	0	107	219
2003	175	279	0	0	454
2004	166	398	0	0	564
2005	91	300	0	0	391
2006	67	109	0	0	176
2007	89	78	0	63	230
2008	57	18	0	0	75
2009	45	0	0	0	45
2010	60	0	0	0	60
2011	23	0	0	0	23
2012	57	8	0	230	295
2013	96	68	0	0	164
2014	66	0	0	0	66
2015	85	39	0	168	292
2016	66	19	0	0	85
2017	82	68	0	54	204
Total	**1,482**	**1,444**	**10**	**634**	**3,570**

* 2000-2003 may contain units from structures of 3+ units

Sources: Metropolitan Council; Maxfield Research & Consulting LLC

American Community Survey

The American Community Survey ("ACS") is an ongoing statistical survey administered by the U.S. Census Bureau that is sent to approximately 3 million addresses annually. The survey gathers data previously contained only in the long form of the Decennial Census. As a result, the survey is ongoing and provides a more "up-to-date" portrait of demographic, economic, social, and household characteristics every year, not just every ten years. The most recent ACS highlights data collected between 2013 and 2017. Tables HC-3 to HC-9 show key data for Ramsey.

Age of Housing Stock

The following graph shows the age distribution of the housing stock in 2017 based on data from the U.S. Census Bureau American Community Survey (5-Year). Table HC-3 includes the number of housing units built in Ramsey, prior to 1940 and during each decade since.

- As of 2017, the City of Ramsey was estimated to have 8,685 housing units, of which roughly 87% were owner-occupied and 13% were renter-occupied. In Anoka County, approximately 20% were renter-occupied while in the Seven-County Metro Area 32% of the housing stock was renter-occupied.

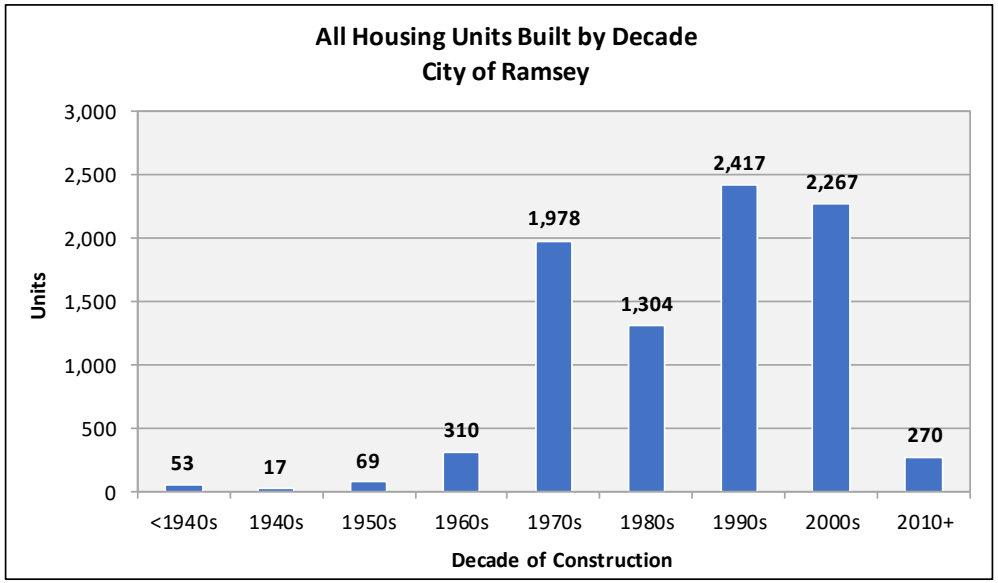
- Homes in Ramsey are newer than homes in Anoka County. Most housing (92%) were built in the 1970's, 1980's, 1990's, and 2000's. The greatest number of homes in Ramsey were constructed in the 1990's (roughly 26%). By comparison, the highest number of homes in Anoka County were built in the 1980's (20%).

- Compared to Anoka County and the Metro Area, 29% of Ramsey's housing stock has been built since 2000 compared to 19% of Anoka County, 16% of Metro Area.

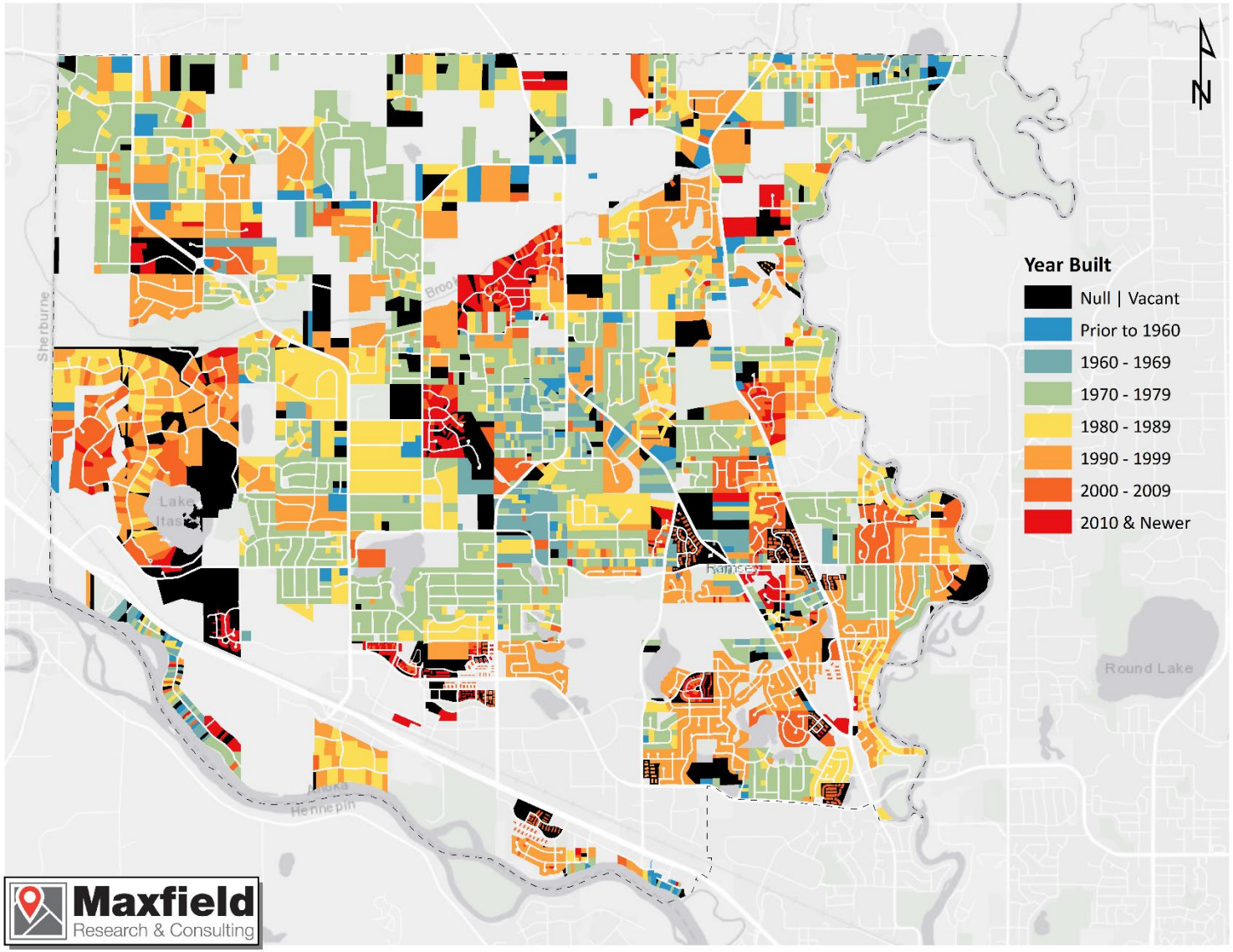
TABLE HC-3
AGE OF HOUSING STOCK
RAMSEY ANALYSIS AREA
2017

	Total Units	Med. Yr. Built	Year Unit Built																	
			<1940		1940s		1950s		1960s		1970s		1980s		1990s		2000s		2010 or later	
			No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
City of Ramsey																				
Owner-Occupied	7,580	1992	44	0.6	17	0.2	63	0.8	304	4.0	1,807	23.8	1,210	16.0	2,143	28.3	1,783	23.5	209	2.8
Renter-Occupied	1,105	2000	9	0.8	0	0.0	6	0.5	6	0.5	171	15.5	94	8.5	274	24.8	484	43.8	61	5.5
Total	**8,685**	**1993**	**53**	**0.6**	**17**	**0.2**	**69**	**0.8**	**310**	**3.6**	**1,978**	**22.8**	**1,304**	**15.0**	**2,417**	**27.8**	**2,267**	**26.1**	**270**	**3.1**
Anoka County																				
Owner-Occupied	100,959	1985	2,323	2.3	2,078	2.1	9,372	9.3	11,764	11.7	15,385	15.2	17,927	17.8	21,953	21.7	17,102	16.9	3,055	3.0
Renter-Occupied	25,113	1980	1,054	4.2	422	1.7	2,265	9.0	3,478	13.8	5,113	20.4	4,687	18.7	3,953	15.7	3,377	13.4	764	3.0
Total	**126,072**	**1984**	**3,377**	**2.7**	**2,500**	**2.0**	**11,637**	**9.2**	**15,242**	**12.1**	**20,498**	**16.3**	**22,614**	**17.9**	**25,906**	**20.5**	**20,479**	**16.2**	**3,819**	**3.0**
Seven-County Metro Area																				
Owner-Occupied	797,434	1986	109,784	13.8	34,293	4.3	95,014	11.9	76,341	9.6	105,609	13.2	122,752	15.4	123,065	15.4	110,041	13.8	20,535	2.6
Renter-Occupied	370,234	1985	59,443	16.1	12,507	3.4	29,656	8.0	47,500	12.8	70,909	19.2	55,066	14.9	39,542	10.7	41,119	11.1	14,492	3.9
Total	**1,167,668**	**1986**	**169,227**	**14.5**	**46,800**	**4.0**	**124,670**	**10.7**	**123,841**	**10.6**	**176,518**	**15.1**	**177,818**	**15.2**	**162,607**	**13.9**	**151,160**	**12.9**	**35,027**	**3.0**

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC



City of Ramsey Residential Parcels by Year Built



Housing Units by Structure and Occupancy or (Housing Stock by Structure Type)

Table HC-4 shows the housing stock in the City of Ramsey by type of structure and tenure as of 2017.

- The dominant housing type in Ramsey is the single-family detached home, representing an estimated 89% of all owner-occupied housing units and 33% of renter-occupied housing units as of 2017.

TABLE HC-4
HOUSING UNITS BY STRUCTURE & TENURE
RAMSEY ANALYSIS AREA
2017

	City of Ramsey				Anoka County				Seven-County Metro Area			
Units in Structure	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	6,748	89.0%	365	33.0%	85,555	84.7%	5,423	21.6%	643,989	80.8%	50,760	14%
1, attached	790	10.4%	491	44.4%	10,316	10.2%	3,864	15.4%	92,624	11.6%	37,807	10%
2	0	0.0%	0	0.0%	224	0.2%	967	3.9%	7,044	0.9%	22,090	6%
3 to 4	0	0.0%	15	1.4%	282	0.3%	917	3.7%	5,391	0.7%	18,607	5%
5 to 9	9	0.1%	40	3.6%	373	0.4%	1,545	6.2%	5,781	0.7%	21,715	6%
10 to 19	0	0.0%	7	0.6%	140	0.1%	2,789	11.1%	3,387	0.4%	43,592	12%
20 to 49	0	0.0%	43	3.9%	189	0.2%	4,774	19.0%	8,215	1.0%	63,528	17%
50 or more	0	0.0%	128	11.6%	405	0.4%	4,390	17.5%	18,422	2.3%	110,102	30%
Mobile home	33	0.4%	16	1.4%	3,449	3.4%	432	1.7%	12,434	1.6%	1,919	1%
Boat, RV, van, etc.	0	0.0%	0	0.0%	26	0.0%	12	0.0%	147	0.0%	114	0%
Total	**7,580**	**100%**	**1,105**	**100%**	**100,959**	**100%**	**25,113**	**100%**	**797,434**	**100%**	**370,234**	**100%**

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

- About 44% of the renter-occupied housing units in Ramsey are single-family attached homes, while 12% are within structures that have 50 or more units.

- Most of the housing units with two or more units are renter-occupied.

Owner-Occupied Housing Units by Mortgage Status

Table HC-5 shows mortgage status and average values from the American Community Survey for 2017 (5-Year). Mortgage status provides information on the cost of homeownership when analyzed in conjunction with mortgage payment data. A mortgage refers to all forms of debt where the property is pledged as security for repayment of debt. A first mortgage has priority claim over any other mortgage or if it is the only mortgage. A second (and sometimes third) mortgage is called a "junior mortgage," a home equity line of credit (HELOC) would also fall into this category. Finally, a housing unit without a mortgage is owned free and clear and is debt free.

- Approximately 81% of Ramsey homeowners have a mortgage. About 18% of homeowners with mortgages in Ramsey also have a second mortgage and/or home equity loan. These numbers are slightly higher compared to Anoka County and the Metro Area where approximately 14% of homeowners in Anoka County and in the Metro Area have a mortgage.

- The median value for homes with a mortgage for the City of Ramsey homeowners is approximately $221,100, while the median value for homes without a mortgage are $1,800 higher at $222,900. Housing units with a mortgage are 5% higher than those in Anoka County but 12% lower when compared to the Metro Area. Housing units with without mortgage are 16% higher than those in Anoka County but 5% lower when compared to the Metro Area.

TABLE HC-5
OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS
RAMSEY ANALYSIS AREA
2017

	City of Ramsey		Anoka County		Metro Area	
Mortgage Status	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Housing units without a mortgage	1,450	19.1	26,273	26.0	220,774	27.7
Housing units with a mortgage/debt	6,130	80.9	74,686	74.0	576,660	72.3
Second mortgage only	354	*4.7*	4146	*4.1*	28655	*3.6*
Home equity loan only	932	*12.3*	9,662	*9.6*	83,238	*10.4*
Both second mortgage and equity loan	50	*0.7*	579	*0.6*	4077	*0.5*
No second mortgage or equity loan	4,794	*63.2*	60,299	*59.7*	460,690	*57.8*
Total	**7,580**	**100.0**	**100,959**	**100.0**	**797,434**	**100.0**
Median Value by Mortgage Status						
Housing units with a mortgage	$221,100		$210,200		$249,300	
Housing units without a mortgage	$222,900		$190,100		$234,900	

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consuilting, LLC

Housing Units by Occupancy Status & Tenure

Tenure is a key variable that analyzes the propensity for householders to rent or own their housing unit. Tenure is an integral statistic used by numerous governmental agencies and private sector industries to assess neighborhood stability. The Follow are key points from Table HC-6:

- The City of Ramsey had a larger portion (85%) of the City's housing stock devoted to owner occupied units in 2017 than Anoka County (77%) and the Metro Area (65%).

- Approximately 12% of housing units in the City of Ramsey were renter occupied in the 2017, compared to a moderately higher percentage in Anoka County (19%) and the Metro Area (30%).

- About 3.2% of Ramsey's housing stock was vacant in 2010 and decreased to 2.5% in 2017. It is important to note, however, that the Census's definition of vacant housing units includes: units that have been rented or sold, but not yet occupied, seasonal housing (vacation or second homes), housing for migrant workers, and even boarded-up housing. Thus, the U.S. Census vacancy figures are not always a true indicator of adequate housing available for new households wishing to move into the area.

TABLE HC-6
HOUSING UNITS BY OCCUPANCY STATUS & TENURE
RAMSEY ANALYSIS AREA
2010 & 2017

	City of Ramsey		Anoka County		Metro Area	
Occupancy	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
2010						
Owner Occupied	7,349	88.5	99,258	78.3	782,475	65.9
Renter Occupied	684	8.2	21,969	17.3	335,274	28.2
Vacant	269	3.2	5,461	4.3	69,237	5.8
Total	**8,302**	**100.0**	**126,688**	**100.0**	**1,186,986**	**100.0**
2017						
Owner Occupied	7,580	85.1	100,959	77.5	797,434	65.3
Renter Occupied	1,105	12.4	25,113	19.3	370,234	30.3
Vacant	226	2.5	4,178	3.2	53,811	4.4
Total	**8,911**	**100.0**	**130,250**	**100.0**	**1,221,479**	**100.0**

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

Renter-Occupied Units by Contract Rent

Table HC-7 presents information on the monthly housing costs for renters called contract rent (also known as asking rent). Contract rent is the monthly rent agreed to regardless of any utilities, furnishings, fees, or services that may be included.

- The median contract rent in Ramsey was $1,219 and $936 in Anoka County. Based on a 30% allocation of income to housing, a household in Ramsey would need an income of about $48,760 to afford an average monthly rent of $1,219.

- Approximately 75% of Ramsey renters have monthly rents over $1,000, 19% of renters paying between $750 and $999, 4% of renters pay less than $749.

- Within Anoka County, nearly half of renters (49.7%) paid a contract rent between $500 and $999, while 40% of renters paid a contract rent above $1,000. The remaining renters who paid cash rent in Anoka County consist of renters who paid a contract rent less than $500 (6.3%).

TABLE HC-7
RENTER-OCCUPIED UNITS BY CONTRACT RENT
RAMSEY ANALYSIS AREA
2017

	RAMSEY		ANOKA COUNTY		METRO AREA	
Contract Rent	**No.**	**Pct.**	**No.**	**Pct.**	**Pct.**	**Pct.**
No Cash Rent	9	0.8	904	3.6	9,259	2.5
Cash Rent	1,096	99.2	24,209	96.4	360,975	97.5
$0 to $249	*0*	*0.0*	457	*1.8*	*18,400*	*5.0*
$250-$499	*15*	*1.4*	1,123	*4.5*	*21,394*	*5.8*
$500-$749	*34*	*3.1*	4,104	*16.3*	*59,170*	*16.0*
$750-$999	*214*	*19.4*	8,371	*33.3*	*108,492*	*29.3*
$1,000-$1,500	*631*	*57.1*	8,176	*32.6*	*110,709*	*29.9*
$1,500+	*202*	*18.3*	1,978	*7.9*	*42,810*	*11.6*
Total	**1,105**	**100.0**	**25,113**	**100.0**	**370,234**	**100.0**
Median Contract Rent	$1,219		$936		$936	

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

Owner-Occupied Housing Units by Value

Table HC-8 presents data on housing values summarized by nine price ranges. Housing value refers to the estimated price point the property would sell if the property were for sale. For single-family and townhome properties, value includes both the land and the structure. For condominium units, value refers to only the unit.

- The median home value in Ramsey of $221,500 was 7.7% higher than the median home value in Anoka County ($205,000), a difference of $16,500.

- Within Ramsey, about 39% of homes were valued under $200,000, while in Anoka County 48% of homes were valued under $200,000. The highest proportion of homes in Ramsey were valued in the $150,000 to $199,999 grouping, combining for 25% of all homes.

- In Ramsey, 60% of homes were valued above $200,000. Due to the higher costs of new construction, new homes would likely be priced at $300,000 or higher.

- By comparison, the Twin Cities Metro Area has a median home value of $238,097, compared to $221,500 in Ramsey. About 22% of Metro Area homes have a home value of $100,000 or less, and 57% are worth $200,000 or more.

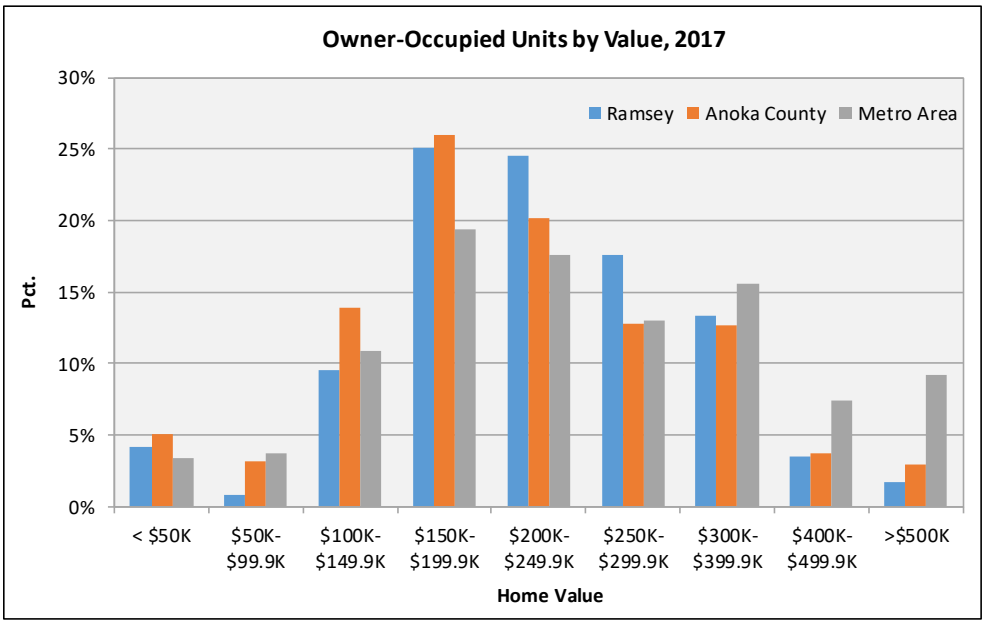
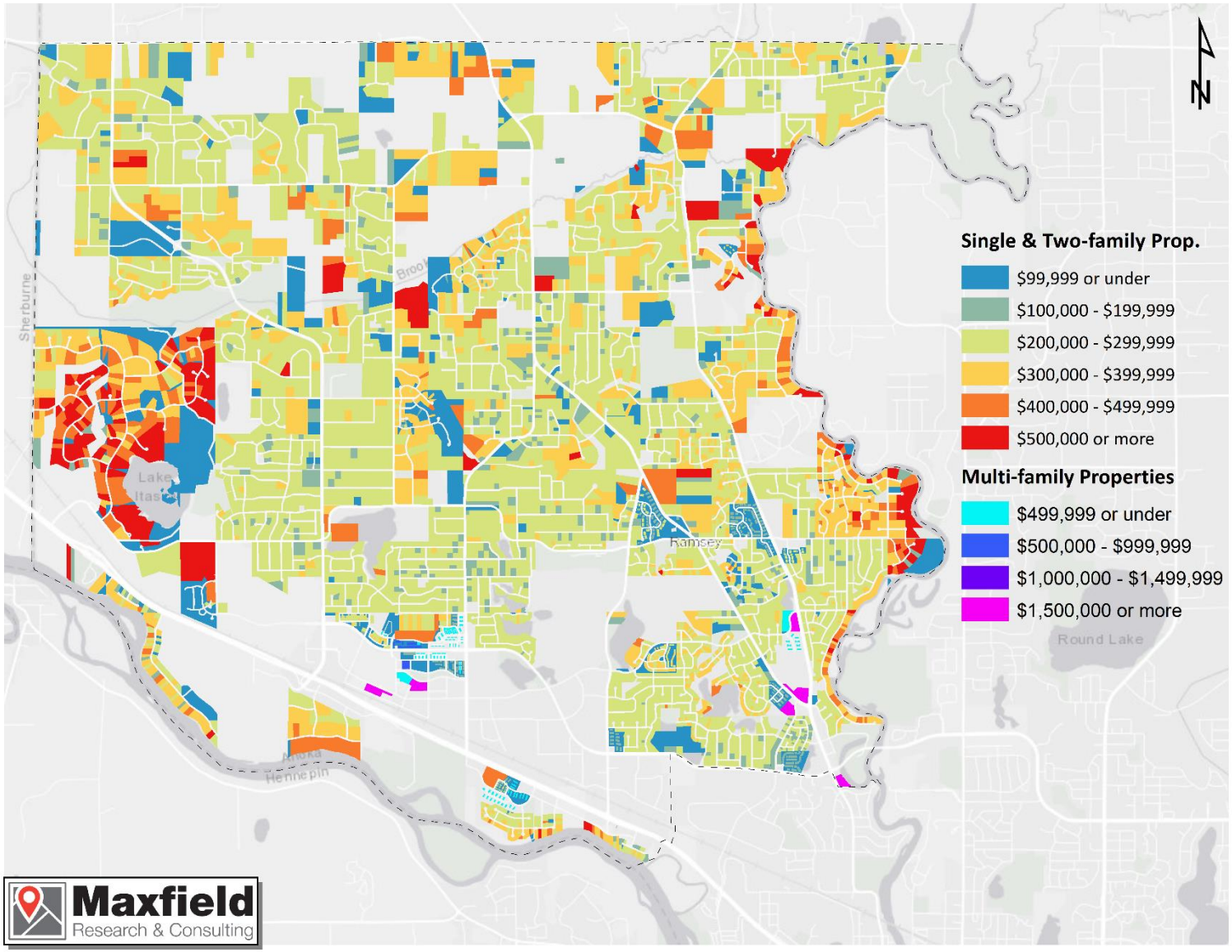


TABLE HC-8
OWNER-OCCUPIED UNITS BY VALUE
RAMSEY ANALYSIS AREA
2017

	RAMSEY		ANOKA COUNTY		METRO AREA	
Home Value	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Less than $50,000	311	4.1	5,064	5.0	26,872	3.4
$50,000-$99,999	58	0.8	3,150	3.1	29,651	3.7
$100,000-$149,999	723	9.5	14,026	13.9	86,295	10.8
$150,000-$199,999	1,900	25.1	26,192	25.9	154,290	19.3
$200,000-$249,999	1,859	24.5	20,330	20.1	139,928	17.5
$250,000-$299,999	1,333	17.6	12,839	12.7	103,565	13.0
$300,000-$399,999	1,006	13.3	12,715	12.6	124,136	15.6
$400,000-$499,999	263	3.5	3,722	3.7	59,197	7.4
Greater than $500,000	127	1.7	2,921	2.9	73,500	9.2
Total	**7,580**	**100.0**	**100,959**	**100.0**	**797,434**	**100.0**
Median Home Value	$221,500		$205,000		$238,097	

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

City of Ramsey Residential Parcels by Total Assessed Parcel Value



Housing Characteristics Comparison

Table HC-9, on the following page, provides a comparison on various housing characteristics in Ramsey compared to neighboring peer cities in the Metro Area.

TABLE HC-9
HOUSING CHARACTERISTICS COMPARISION
RAMSEY ANALYSIS AREA

Housing Characteristics Summary	Ramsey	Andover	Anoka	Blaine	Brooklyn Park	Champlin	Coon Rapids	Corcoran	Dayton	Elk River	Hugo	Otsego	Rogers
Owner Units (2017)	7,580	9,645	3,566	19,738	19,172	7,456	18,116	1,859	1,688	6,422	4,625	5,056	3,431
Renter Units (2017)	1,105	868	3,494	3,184	7,756	1,280	5,665	120	108	1,899	668	341	687
Median Year Built													
Owner	1992	1992	1969	1990	1984	1986	1983	1979	1979	1994	2002	2001	1998
Renter	2000	1995	1975	1993	1974	1987	1984	1978	1983	1989	2003	2005	2003
Median Contract Rent (2017)	$1,219	$1,431	$828	$971	$854	$1,079	$983	$1,210	$822	$903	$1,125	$1,226	$1,194
Resales (2018)	395	416	218	876	853	298	732	60	183	401	174	372	176
Median Resale Price (2018)	$294,000	$314,950	$235,500	$300,000	$266,000	$270,000	$247,500	$449,743	$401,540	$280,000	$386,000	$340,144	$343,750
Mortgage Status - Housing Units with a Mortgage (2017)	6,130	7,447	2,382	14,831	14,565	5,653	13,476	1,240	1,155	4,995	3,736	4,072	2,701
Median Home Value (2017)	$221,500	$258,400	$175,200	$202,000	$194,200	$219,700	$178,400	$304,500	$246,800	$229,000	$249,300	$199,600	$298,700

Source: U.S. Census Bureau; American Community Survey; Northstar MLS; Maxfield Research & Consulting, LLC

Introduction

Affordable housing is a term that has various definitions according to different people and is a product of supply and demand. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Generally, housing that is income-restricted to households earning at or below 80% of Area Median Income (AMI) is considered affordable. However, many individual properties have income restrictions set anywhere from 30% to 80% of AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. Moderate-income housing, often referred to as "workforce housing," refers to both rental and ownership housing. Hence the definition is broadly defined as housing that is income-restricted to households earning between 50% and 120% AMI. Figure 1 below summarizes income ranges by definition.

FIGURE 1
AREA MEDIAN INCOME (AMI) DEFINITIONS

Definition	AMI Range
Extremely Low Income	0% - 30%
Very Low Income	31% - 50%
Low Income	51% - 80%
Moderate Income	80% - 120%

Note: Anoka County 4-person AMI = $100,000 (2019)

Rent and Income Limits

Table HA-1 shows the maximum allowable incomes by household size to qualify for affordable housing and maximum gross rents that can be charged by bedroom size in Anoka County. These incomes are published and revised annually by the Department of Housing and Urban Development (HUD) and also published separately by the Minnesota Housing Finance Agency based on the date the project was placed into service. Fair market rent is the amount needed to pay gross monthly rent at modest rental housing in a given area. This table is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families at financially assisted housing.

TABLE HA-1
MHFA/HUD INCOME AND RENT LIMITS
ANOKA COUNTY- 2019

	Income Limits by Household Size							
	1 pph	2 pph	3 pph	4 pph	5 pph	6 pph	7 pph	8 pph
30% of median	$21,000	$24,000	$27,000	$30,000	$32,400	$34,800	$37,200	$39,600
50% of median	$35,000	$40,000	$45,000	$50,000	$54,000	$58,000	$62,000	$66,000
60% of median	$42,000	$48,000	$54,000	$60,000	$64,800	$69,600	$74,400	$79,200
80% of median	$56,000	$64,000	$72,000	$80,000	$86,400	$92,800	$99,200	$105,600
100% of median	$70,000	$80,000	$90,000	$100,000	$108,000	$116,000	$124,000	$132,000
120% of median	$84,000	$96,000	$108,000	$120,000	$129,600	$139,200	$148,800	$158,400

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$525	$562	$675	$780	$870
50% of median	$875	$937	$1,125	$1,300	$1,450
60% of median	$1,050	$1,125	$1,350	$1,560	$1,740
80% of median	$1,400	$1,500	$1,800	$2,080	$2,320
100% of median	$1,750	$1,875	$2,250	$2,600	$2,900
120% of median	$2,100	$2,250	$2,700	$3,120	$3,480

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$763	$915	$1,151	$1,636	$1,923

Sources: MHFA, HUD, Novogradac, Maxfield Research & Consulting, LLC

Table HA-2 shows the maximum rents by household size and AMI based on income limits illustrated in Table HA-1. The rents on Table HA-2 are based on HUD's allocation that monthly rents should not exceed 30% of income. In addition, the table reflects maximum household size based on HUD guidelines of number of persons per unit. For each additional bedroom, the maximum household size increases by two persons.

TABLE HA-2
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
ANOKA COUNTY - 2019

Unit Type[1]	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$525	$525	$875	$875	$1,050	$1,050	$1,400	$1,400	$1,750	$1,750	$2,100	$2,100
1BR	1	2	$525	$600	$875	$1,000	$1,050	$1,200	$1,400	$1,600	$1,750	$2,000	$2,100	$2,400
2BR	2	4	$600	$750	$1,000	$1,250	$1,200	$1,500	$1,600	$2,000	$2,000	$2,500	$2,400	$3,000
3BR	3	6	$675	$870	$1,125	$1,450	$1,350	$1,740	$1,800	$2,320	$2,250	$2,900	$2,700	$3,480
4BR	4	8	$750	$990	$1,250	$1,650	$1,500	$1,980	$2,000	$2,640	$2,500	$3,300	$3,000	$3,960

[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: 4-person Anoka County AMI is $100,000 (2019)

Sources: HUD, Novogradac, Maxfield Research and Consulting, LLC

Housing Cost Burden

Table HA-3 shows the number and percentage of owner and renter households in the City of Ramsey, Anoka County, and the Twin Cities Metro Area that pay 30% or more of their gross income for housing. This information was compiled from the American Community Survey 2017 estimates. This information is different than the 2000 Census which separated households that paid 35% or more in housing costs. As such, the information presented in the tables may be overstated in terms of households that may be "cost burdened." The Federal standard for affordability is 30% of income for housing costs. Without a separate break out for households that pay 35% or more, there are likely a number of households that elect to pay slightly more than 30% of their gross income to select the housing that they choose. Moderately cost-burdened is defined as households paying between 30% and 50% of their income to housing; while severely cost-burdened is defined as households paying more than 50% of their income for housing.

Higher-income households that are cost-burdened may have the option of moving to lower priced housing, but lower-income households often do not. The figures focus on owner households with incomes below $50,000 and renter households with incomes below $35,000.

Key findings from Table HA-3 follow.

- In Ramsey, 16% of owner households and 36% of renter households are considered cost burdened. Ramsey is slightly less cost burdened for owner households than Anoka County (18.7%) and the Metro Area (19.8%). Ramsey is also slightly less cost burdened for renter households than Anoka County (48%) and the Metro Area (47.5%).

- Among owner households earning less than $50,000, 51% were cost burdened in Ramsey. This is lower than both Anoka County (53.3%) and the Metro Area (57.4%).

- Approximately 90% of Ramsey renter households earning less than $35,000 were cost burdened which is slightly higher than Anoka County (87%) and the Metro Area (83.9%).

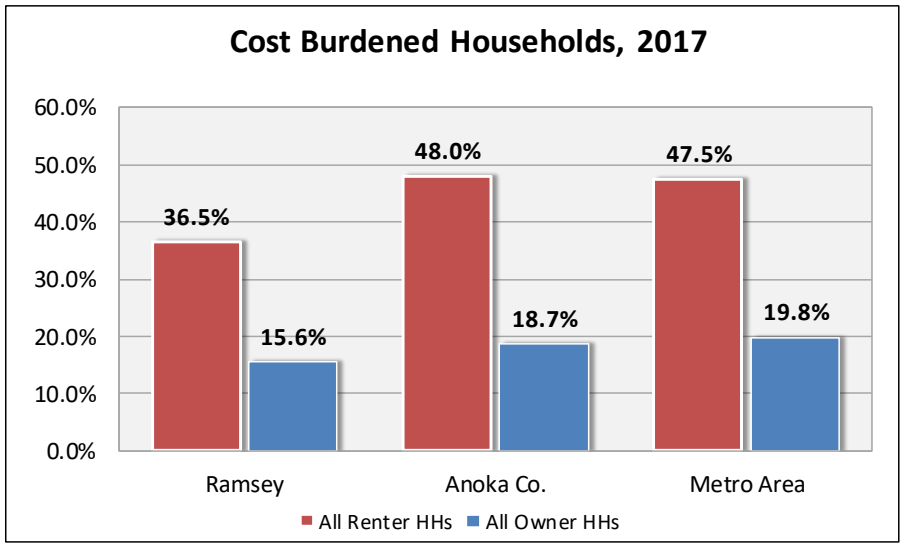
- The median contract rent in Ramsey was $1,219 in 2017 and was significantly higher than Anoka County ($936) and the Metro Area ($936). Ramsey's median contract rent was roughly 30% higher than that of Anoka County.

TABLE HA-3
HOUSING COST BURDEN
RAMSEY ANALYSIS AREA
2017

	City of Ramsey		Anoka County		Metro Area	
Community	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Owner Households						
All Owner Households	7,580		100,959		797,434	
Cost Burden 30% or greater	1,181	15.6%	18,838	18.7%	157,516	19.8%
Owner Households w/ incomes <$50,000	1,146		22,939		172,084	
Cost Burden 30% or greater	580	51.3%	12,017	53.3%	96,961	57.4%
Renter Households						
All Renter Households	1,105		25,113		370,234	
Cost Burden 30% or greater	400	36.5%	11,497	48.0%	169,445	47.5%
Renter Households w/ incomes <$35,000	148		10,457		161,330	
Cost Burden 30% or greater	125	89.9%	8,447	87.0%	128,158	83.9%
Median Contract Rent[1]	$1,219		$936		$936	

[1] Median Contract Rent 2017
Note: Calculations exclude households not computed.

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC



Housing Costs as Percentage of Household Income

Housing costs are generally considered affordable at 30% of a households adjusted gross income. Table HA-4 on the following page illustrates key housing metrics based on housing costs and household incomes in Ramsey. The table estimates the percentage of Ramsey householders that can afford rental and for-sale housing based on a 30% allocation of income to housing. Housing costs are based on the Ramsey average.

The housing affordability calculations assume the following:

For-Sale Housing

- 10% down payment with good credit score
- Closing costs rolled into mortgage
- 30-year mortgage at 4.000% interest rate
- Private mortgage insurance (equity of less than 20%)
- Homeowners insurance for single-family homes and association dues for townhomes
- Owner household income per 2017 ACS

Rental Housing

- Background check on tenant to ensure credit history
- 30% allocation of income
- Renter household income per 2017 ACS

- The median income of all Ramsey households in 2019 was about $92,484. However, the median income varies by tenure. According to the 2017 American Community Survey, the median income of a homeowner is $98,835 compared to $64,050 for renters.

- Approximately 83% of all households and 86% of owner households could afford to purchase an entry-level home in Ramsey ($200,000). When adjusting for move-up buyers ($300,000) about 66% of all households and 72% of owner households would income qualify.

- Roughly 86% of all households and 88% of owner households could afford to purchase an entry-level townhome/condo in Ramsey ($175,000). When adjusting for move-up buyers ($250,000) about 74% of all households and 79% of owner households would income qualify.

- About 74% of existing renter households can afford to rent a one-bedroom unit in Ramsey ($1215/month). The percentage of renter income-qualified households decreases to 29% that can afford an existing three-bedroom unit ($1,875/month). After adjusting for new construction rental housing, the percentage of renters that are income-qualified decreases slightly. About 73% of renters can afford a new market rate one-bedroom unit while 23% can afford a new three-bedroom unit.

TABLE HA-4
HOUSING AFFORDABILITY - BASED ON HOUSEHOLD INCOME
CITY OF RAMSEY

For-Sale (Assumes 10% down payment and good credit)

	Single-Family			Townhome/Twinhome/Condo		
	Entry-Level	Move-Up	Executive	Entry-Level	Move-Up	Executive
Price of House	$200,000	$300,000	$450,000	$175,000	$250,000	$350,000
Pct. Down Payment	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
Total Down Payment Amt.	$20,000	$30,000	$45,000	$17,500	$25,000	$35,000
Estimated Closing Costs (rolled into mortgage)	$6,000	$9,000	$13,500	$5,250	$7,500	$10,500
Cost of Loan	$186,000	$279,000	$418,500	$162,750	$232,500	$325,500
Interest Rate	3.875%	3.875%	3.875%	3.875%	3.875%	3.875%
Number of Pmts.	360	360	360	360	360	360
Monthly Payment (P & I)	-$875	-$1,312	-$1,968	-$765	-$1,093	-$1,531
(plus) Prop. Tax	-$167	-$250	-$375	-$146	-$208	-$292
(plus) HO Insurance/Assoc. Fee for TH	-$67	-$100	-$150	-$100	-$100	-$100
(plus) PMI/MIP (less than 20%)	-$81	-$121	-$181	-$71	-$101	-$141
Subtotal monthly costs	-$1,189	-$1,783	-$2,674	-$1,082	-$1,502	-$2,063
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	$47,543	$71,314	$106,972	$43,267	$60,095	$82,534
Pct. of ALL Ramsey HHDS who can afford[1]	**82.7%**	**65.9%**	**40.4%**	**85.8%**	**74.4%**	**57.6%**
No. of Ramsey HHDS who can afford[1]	**7,867**	**6,270**	**3,844**	**8,157**	**7,078**	**5,480**
Pct. of Ramsey owner HHDs who can afford[2]	**85.6%**	**72.2%**	**45.0%**	**88.1%**	**79.0%**	**63.9%**
No. of Ramsey owner HHDs who can afford[2]	**6,491**	**5,472**	**3,412**	**6,681**	**5,986**	**4,843**
No. of Ramsey owner HHDS who cannot afford[2]	**1,089**	**2,108**	**4,168**	**899**	**1,594**	**2,737**

Rental (Market Rate)

	Existing Rental			New Rental		
	1BR	2BR	3BR	1BR	2BR	3BR
Monthly Rent	$1,215	$1,557	$1,875	$1,250	$1,800	$2,200
Annual Rent	$14,580	$18,684	$22,500	$15,000	$21,600	$26,400
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	$48,600	$62,280	$75,000	$50,000	$72,000	$88,000
Pct. of ALL Ramsey HHDS who can afford[1]	**82.6%**	**72.6%**	**63.3%**	**81.8%**	**65.5%**	**53.4%**
No. of Ramsey HHDS who can afford[1]	**7,861**	**6,902**	**6,024**	**7,780**	**6,235**	**5,081**
Pct. of Ramsey renter HHDs who can afford[2]	**74.0%**	**50.6%**	**28.6%**	**72.7%**	**33.9%**	**23.0%**
No. of Ramsey renter HHDs who can afford[2]	**817**	**560**	**316**	**803**	**374**	**254**
No. of Ramsey renter HHDS who cannot afford[2]	**288**	**546**	**789**	**302**	**731**	**851**

[1] Based on 2019 household income for ALL households

[2] Based on 2017 ACS household income by tenure (i.e. owner and renter incomes. Owner incomes = $98,835 vs. renter incomes = $64,050)

Source: Maxfield Research & Consulting, LLC

Introduction

Maxfield Research and Consulting LLC identified and surveyed larger rental properties of 8 or more units in Ramsey. For purposes of our analysis, rental properties are classified rental projects into two groups, general occupancy and senior (age-restricted). All senior properties are included in the *Senior Housing Market Analysis* section of this report. The general occupancy rental properties are divided into three groups: market rate (those without income restrictions); affordable or shallow-subsidy housing (those receiving tax credits or another type of shallow-subsidy and where there is a quoted rent for the unit and a maximum income that cannot be exceeded by the tenant); and subsidized or deep-subsidy properties (those with income restrictions at 30% or less of AMI where rental rates are based on 30% of their gross adjusted income.

Overview of Rental Market Conditions

Maxfield Research utilized data from CoStar, a worldwide commercial real estate information & marketing provider, for the Outlying Anoka County submarket, the Outer Coon Rapids/Fridley/Blaine submarket, the Dayton/Champlin submarket, and the Twin Cities Metro Area to summarize rental market conditions in the Ramsey Analysis Area. The data is shown for the first quarters of 2018 and 2019, the most recent data available. Data on was also take from the 2013 – 2017 ACS to summarize bedrooms by gross rent in 2017 for the City of Ramsey, Anoka County, and the Metro Area.

The following are key points concerning Ramsey's rental conditions from Tables R-1 and R-2.

Average Rents/Vacancies Trends

- The equilibrium vacancy rate for rental housing is considered to be 5.0%. This allows for normal turnover and an adequate supply of alternatives for prospective renters. During the first quarter of 2019, the vacancy rate was 3.9% in Anoka County submarket overall, with the highest vacancies in one-bedroom (4.5%) and studio (4.2%) units.

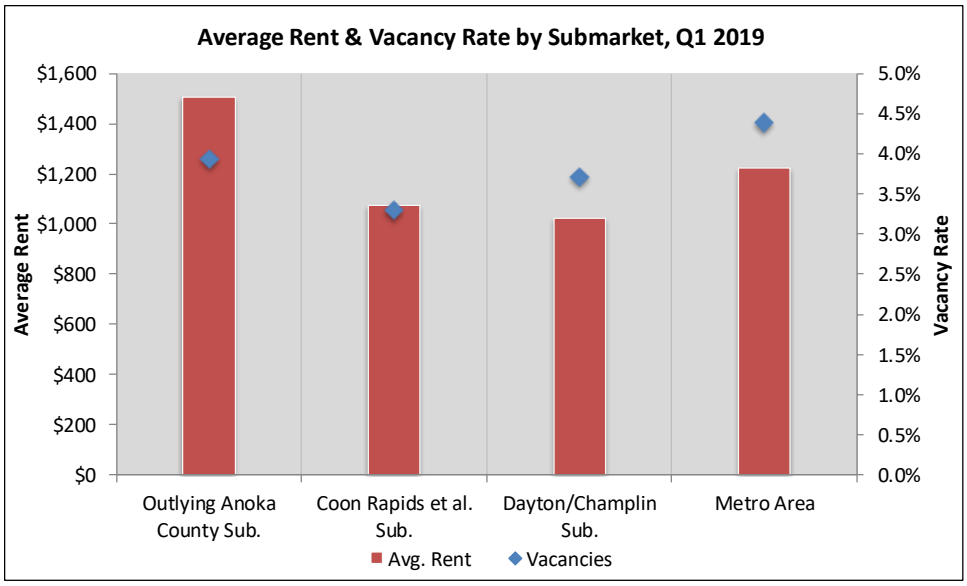
- Between the first quarter 2018 and 2019, the average rents in the Anoka County submarket increased 2.3% overall, with two-bedroom units increasing the most (4.8%) and one-bedroom units contracting slightly by 0.8%.

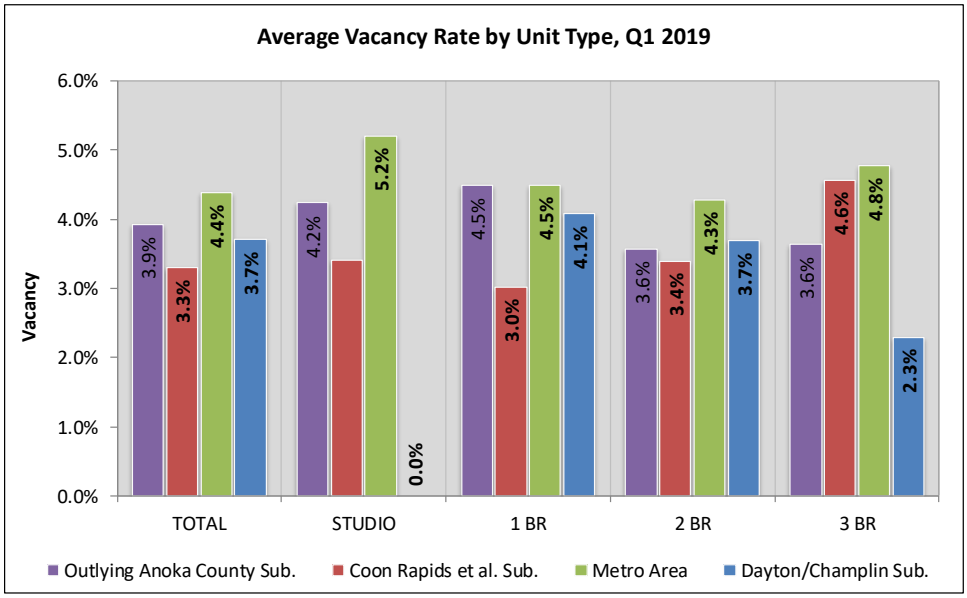
- Overall, rents in the Anoka County submarket were $1,505 in the first quarter of 2019, which was a 2.3% increase from the first quarter of 2018. By comparison, rents in the Outer Coon Rapids/Fridley/Blaine submarket were $1,073 and $1,022 in the Dayton/Champlin submarket in the first quarter 2019.

TABLE R-1
AVERAGE RENTS/VACANCIES TRENDS
FIRST QUARTER 2019

		Total	Studio	1 BR	2 BR	3 BR
Outlying Anoka County Submarket						
Q1/2019	Units	**1,679**	118	423	615	220
	No. Vacant	**66**	5	19	22	8
	Avg. Rent	**$1,505**	$2,555	$1,407	$1,393	$1,455
	Vacancy	**3.9%**	4.2%	4.5%	3.6%	3.6%
Q1/2018	Units	**1,625**	118	423	595	200
	No. Vacant	**132**	6	46	50	16
	Avg. Rent	**$1,471**	$2,490	$1,418	$1,329	$1,397
	Vacancy	**8.1%**	5.1%	10.9%	8.4%	8.0%
Outer Coon Rapids/Fridley/Blaine Submarket						
Q1/2019	Units	**11,815**	235	3,472	4,623	963
	No. Vacant	**390**	8	105	157	44
	Avg. Rent	**$1,073**	$845	$975	$1,150	$1,374
	Vacancy	**3.3%**	3.4%	3.0%	3.4%	4.6%
Q1/2018	Units	**11,621**	235	3,404	4,543	921
	No. Vacant	**413**	14	116	164	38
	Avg. Rent	**$1,026**	$775	$934	$1,096	$1,320
	Vacancy	**3.6%**	6.0%	3.4%	3.6%	4.1%
Dayton/Champlin Submarket						
Q1/2019	Units	**1,889**	5	588	976	218
	No. Vacant	**70**	0	24	36	5
	Avg. Rent	**$1,022**	$785	$919	$1,019	$1,312
	Vacancy	**3.7%**	0.0%	4.1%	3.7%	2.3%
Q1/2018	Units	**1,705**	5	527	914	157
	No. Vacant	**51**	0	18	26	3
	Avg. Rent	**$1,001**	$730	$895	$999	$1,292
	Vacancy	**3.0%**	0.0%	3.4%	2.8%	1.9%
Twin Cities Metro Area						
Q1/2019	Units	**286,318**	21,923	121,636	94,529	16,201
	No. Vacant	**12,558**	1,140	5,469	4,042	773
	Avg. Rent	**$1,221**	$1,002	$1,100	$1,362	$1,572
	Vacancy	**4.4%**	5.2%	4.5%	4.3%	4.8%
Q1/2018	Units	**279,041**	20,609	118,325	92,402	15,749
	No. Vacant	**12,458**	1,122	5,318	4,100	810
	Avg. Rent	**$1,183**	$971	$1,066	$1,317	$1,520
	Vacancy	**4.5%**	5.4%	4.5%	4.4%	5.1%

Sources: CoStar Group, Inc.; Maxfield Research & Consulting, LLC



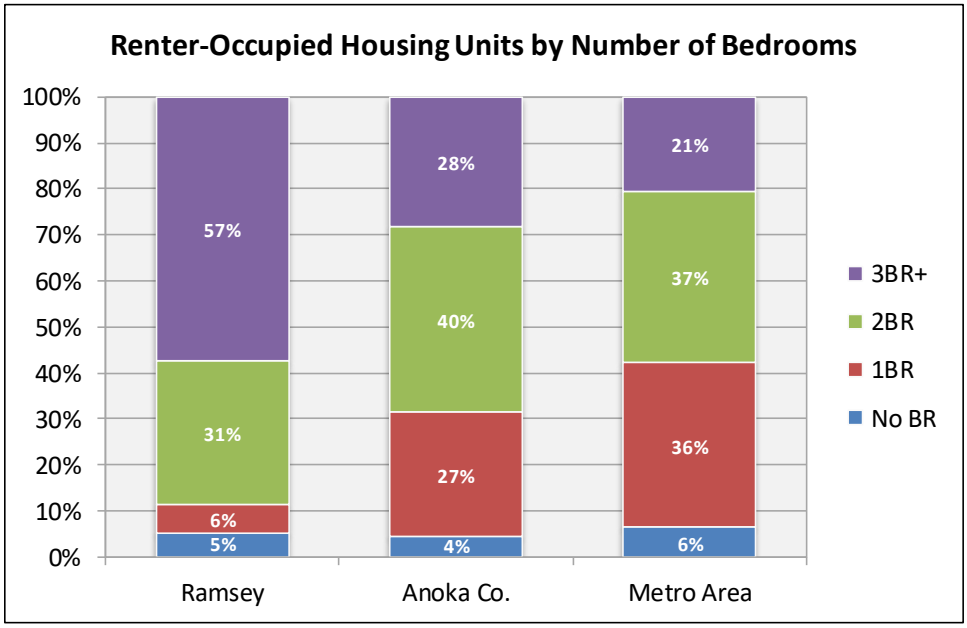


Bedrooms by Gross Rent

- Ramsey has much higher rents compared to Anoka County and the Metro Area. The median gross rent in Ramsey (estimated as of 2017 ACS) was $1,408 per month, which was 36% higher than the median monthly rent of $1,034 in Anoka County and 37% higher than the median monthly rent of $1,024 in the Metro Area.

- Monthly gross rents in Ramsey ranged from $500 to more than $1,500 with approximately 39% renting for $1,500 or more per month. Over 49% had gross monthly rents between $1,000 and $1,499, 9% had rents between $750 and $999, while less than 3% had rents between $500 and $749.

- By comparison, an estimated 17% in the Anoka County had gross monthly rents that were $1,500 or more. Also, 34% had gross monthly rents from $1,000 to $1,500, 29% had rents between $750 and $999 and 11% had rents between $500 and $749. In addition, an estimated 5% had rents of less than $500.



R-2
BEDROOMS BY GROSS RENT, RENTER-OCCUPIED HOUSING UNITS
RAMSEY ANALYSIS AREA
2017

	Ramsey		Anoka County		Metro Area	
	#	% of Total	#	% of Total	#	% of Total
Total:	**1,105**	**100%**	**25,113**	**100%**	**370,234**	**100%**
Median Gross Rent	**$1,408**		**$1,034**		**$1,024**	
No Bedroom	**58**	**5%**	**1,077**	**4%**	**23,594**	**6%**
Less than $300	0	0%	29	0%	2,122	1%
$300 to $499	0	0%	70	0%	2,045	1%
$500 to $749	0	0%	358	1%	7,740	2%
$750 to $999	26	2%	302	1%	6,140	2%
$1,000 to $1,499	32	3%	232	1%	3,434	1%
$1,500 or more	0	0%	43	0%	1,868	1%
No cash rent	0	0%	43	0%	245	0%
1 Bedroom	**69**	**6%**	**6,841**	**27%**	**133,329**	**36%**
Less than $300	0	0%	386	2%	11,332	3%
$300 to $499	0	0%	424	2%	8,228	2%
$500 to $749	0	0%	1,577	6%	22,383	6%
$750 to $999	37	3%	3,004	12%	52,075	14%
$1,000 to $1,499	32	3%	1,064	4%	28,298	8%
$1,500 or more	0	0%	297	1%	9,583	3%
No cash rent	0	0%	89	0%	1,430	0%
2 Bedrooms	**346**	**31%**	**10,104**	**40%**	**137,399**	**37%**
Less than $300	0	0%	71	0%	3,570	1%
$300 to $499	0	0%	148	1%	3,596	1%
$500 to $749	14	1%	702	3%	7,729	2%
$750 to $999	36	3%	3,471	14%	35,719	10%
$1,000 to $1,499	268	24%	4,623	18%	63,609	17%
$1,500 or more	28	3%	846	3%	20,012	5%
No cash rent	0	0%	243	1%	3,164	1%
3 or More Bedrooms	**632**	**57%**	**7,091**	**28%**	**75,912**	**21%**
Less than $300	0	0%	41	0%	1,105	0%
$300 to $499	0	0%	40	0%	2,267	1%
$500 to $749	15	1%	256	1%	4,618	1%
$750 to $999	0	0%	493	2%	4,878	1%
$1,000 to $1,499	205	19%	2,641	11%	25,083	7%
$1,500 or more	403	36%	3,091	12%	33,541	9%
No cash rent	9	1%	529	2%	4,420	1%

Sources: 2013-2017 American Community Survey; Maxfield Research & Co

General-Occupancy Multifamily Rental Properties

Our research of Ramsey's general occupancy rental market included a survey of four market rate and two affordable apartment properties (8 units and larger) in June 2019. These properties represent a combined total of 547 units, including 446 market rate units and 101 affordable units.

Although we were able to contact and obtain up-to-date information from most rental properties, some information was unable to be confirmed via phone and was obtained from third party sources.

Table R-3 summarizes information on market rate and affordable general occupancy projects in Ramsey. Table R-4 summarizes common area features and amenities while Table R-5 includes a breakdown of unit types and rents among all general-occupancy housing developments.

Market Rate

- At the time of our survey, 14 market rate units were vacant, resulting in an overall vacancy rate of 3.1% for all units. The combined overall vacancy rate is well below the industry standard of 5% vacancy for a stabilized rental market rate which promotes competitive rates, ensures adequate choice, and allows for sufficient unit turnover.

- The newest market rate general occupancy rental housing project in Ramsey is *Park View East Apartments*, which came online in 2017 and has a total of 121 units. Market rate rents average $1,440 a month or approximately $1.48 per square foot.

- Sizes for market rate units ranged from 478 square feet for a studio apartment to 2,160 square feet for a three-bedroom unit. The average size of all market rate apartments in Ramsey is 942 square feet.

- Average rent per square foot for market rate rentals is $1.50 with studios being the highest at $1.85 and two-bedroom plus den units being the lowest at $1.20 rent per square foot.

Affordable

- There are two general occupancy affordable properties in Ramsey with 101 total units. There were two vacant units as of June 2019.

- Typically, tax credit rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. The lack of vacancies for tax credit housing units indicates a need for additional housing of this type.

- Both properties have come online in the last few years, Sunwood Village opened in 2016 while Greenway Terrace Apartments opened in 2018.

TABLE R-3
SELECT GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY
CITY OF RAMSEY
JUNE 2019

Property Name/Location	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Rent per Square Foot	Amenities/Comments
Affordable							
Greenway Terrace Apts.	2018	54	6 - 1BR	685 - 724	$807 - $807	$1.11 - $1.18	Off Street Parking, Laundry Facilities, Fitness Center, BBQ/Picnic Area, Playground, Community Room, Dishwasher, Walk-in Closets (Some Units), Garden Plots.
7562 146th Ave NW		0	21 - 2BR	951 - 1,124	$966 - $966	$0.86 - $1.02	
Ramsey, MN		0.0%	21 - 3BR	1,124 - 1,225	$1,113 - $1,427	$0.99 - $1.16	
			6 - 4BR	1,470 - 1,479	$1,670 - $1,670	$1.13 - $1.14	
Sunwood Village	2016	47	9 - 1BR	703 - 752	$674 - $674	$0.90 - $0.96	Laundry Facilities, Community Room, Dishwasher, Playground, Located Near NorthStar Commuter Rail, Computer Room, 60% AMI.
7750 NW Sunwood Dr		2	26 - 2BR	892 - 902	$783 - $783	$0.87 - $0.88	
Ramsey, MN		4.3%	12 - 3BR	1,095 - 1,116	$925 - $925	$0.83 - $0.84	
Affordable Total		**101**	**2**	**2.0%**			
Market Rate							
Park View East Apts.	2017	121	46 - 1BR	672 - 848	$1,040 - $1,240	$1.46 - $1.55	Clubhouse, Fitness Center, Playground, Dog Park & Indoor Washing Station, Surface Parking & Detached Parking Garage, Patio/Balcony, In-Unit Washer & Dryer.
14450 Rhinestone St		5	57 - 2BR	948 - 1,103	$1,390 - $1,690	$1.47 - $1.53	
Ramsey, MN		4.1%	18 - 3BR	1,287 - 1,428	$1,740 - $2,040	$1.35 - $1.43	
The Residence at the COR	2015	230	42 - Studio	546 - 642	$1,085 - $1,130	$1.76 - $1.99	Outdoor Pool, Resident Lounge, 24-Hour Fitness Center, Clubhouse, Bike Storage, Coffee Station, Electric Car Charging Station, Gameroom, Tanning Bed, Courtyard, BBQs, In-Unit Washer & Dryer, Walk-In Closets In Some Units, Patio/Balcony, Dishwasher.
7700 Sunwood Dr NW		7	69 - 1BR	676 - 793	$1,180 - $1,310	$1.65 - $1.75	
Ramsey, MN		3.0%	1 - 1BR + D	1,039 - 1,039	$1,335 - $1,335	$1.28 - $1.28	
			98 - 2BR	976 - 1,236	$1,680 - $1,720	$1.39 - $1.72	
			15 - 2BR + D	1,598 1,598	$1,920 - $1,920	$1.20 - $1.20	
			5 - 3BR	1,598 1,598	$2,047 - $2,047	$1.28 - $1.28	
Terrace Hill Apts.	2008	63	40 - 1BR	762 - 878	$1,425 - $1,425	$1.62 - $1.87	Surface and garage parking, rent includes heat, garbage, water, and sewer, fitness center, club room.
14320 Dysprosium St NW		2	16 - 2BR	966 - 1,161	$1,360 - $1,430	$1.23 - $1.41	
Ramsey, MN		3.2%	7 - 3BR	1,323 - 1,323	$1,795 - $1,795	$1.36 - $1.36	
Rivers Bend Apts.	1988	32	1 - Studio	478 - 478	$650 - $650	$1.36 - $1.36	Surface and underground garage parking, common area laundry facilities, extra storage available, patio/blcony.
13929 St Francis Blvd NW		0	15 - 1BR	735 - 735	$740 - $760	$1.01 - $1.03	
Ramsey, MN		0.0%	15 - 2BR	740 - 956	$810 - $920	$0.96 - $1.09	
			1 - 3BR	2,160 - 2,160	$1,300 - $1,300	$0.60 - $0.60	
Market Rate Total		**446**	**14**	**3.1%**			
City of Ramsey Rental Housing Total		**547**	**16**	**2.9%**			

Source: Maxfield Research & Consulting, LLC

TABLE R-4
COMMON AREA FEATURES/AMENITIES
SELECT GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY
CITY OF RAMSEY
JUNE 2019

	In Unit/Common Area Amenities											Utilities and Parking						
Projects	Air Conditioning	Dishwasher	Patio/Balcony	Walk-in Closet	Laundry	Elevator	Community Room	Fitness Center	Playground	Pool	Extra Storage Space	Heat/Gas	Electricity	Water/Sewer	Trash	Cable	Parking	Parking Fee (per month)
Affordable																		
Greenway Terrace Apts.	CA	Y	S	S	C	Y	Y	Y	Y	N	Y	I		I	I		O	--
Sunwood Village	CA	Y	N	S	C	Y	Y	N	Y	N	Y	I		I	I		O	--
Market Rate Rental																		
Park View East Apts.	W	Y	Y	S	IU	Y	Y	Y	Y	N	Y	I		I	I		O, AG, DG	$80-$120
The Residence at the COR	CA	Y	Y	S	IU	Y	Y	Y	N	Y	Y						O, AG	--
Terrace Hill Apts.	W	Y	Y	S	IU	Y	Y	Y	N	N	Y	I		I	I		O, DG	$70-$90
Rivers Bend Apts.	W	Y	Y	S	C	Y	Y	N	N	N	Y	I		I	I		O, UG	$50

Y=Available, N=Not Available; I=Included; CA=Central Air; W=Wall unit; S=Some units; DG=Detached Garage; UG=Underground; AG=Attached Garage; O=Off-street; IU=In-unit; C=Common

Note: Some properties were unable to verify amenities on the phone. Maxfield has updated any remaining information from third party sources.

Source: Maxfield Research & Consulting, LLC

R-5
SURVEYED UNIT TYPE SUMMARY
SELECT GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY
CITY OF RAMSEY
JUNE 2019

Market Rate			Monthly Rents		
Unit Type	Total Units	% of Total	Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
Studio	43	10%	$650 - $1,130	$1,097	$1.85
1BR	170	38%	$740 - $1,425	$1,215	$1.60
1BR/D	1	0%	$1,335 $1,335	$1,335	$1.28
2BR	186	42%	$810 - $1,720	$1,557	$1.47
2BR/D	15	3%	$1,920 $1,920	$1,920	$1.20
3BR	31	7%	$1,300 - $2,047	$1,875	$1.33
Total:	**446**	**100%**	**$650 - $2,047**	**$1,416**	**$1.50**
Vacant:	**14**	**3.1%**			

Affordable			Monthly Rents		
Unit Type	Total Units	% of Total	Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
1BR	15	15%	$674 - $807	$727	$1.01
2BR	47	47%	$783 - $966	$865	$0.90
3BR	33	33%	$925 - $1,427	$1,145	$1.00
4BR	6	6%	$1,670 - $1,670	$1,670	$1.14
Total:	**101**	**100%**	**$674 - $1,670**	**$984**	**$0.97**
Vacant:	**2**	**2.0%**			

* This table includes data from rental developments that provided complete survey information

Source: Maxfield Research & Consulting, LLC

General Occupancy Multifamily Rental Housing Properties

Terrace Hill Apartment
14320 Dysprosium Street NW

Parkview East Apartments
14450 Rhinestone Street

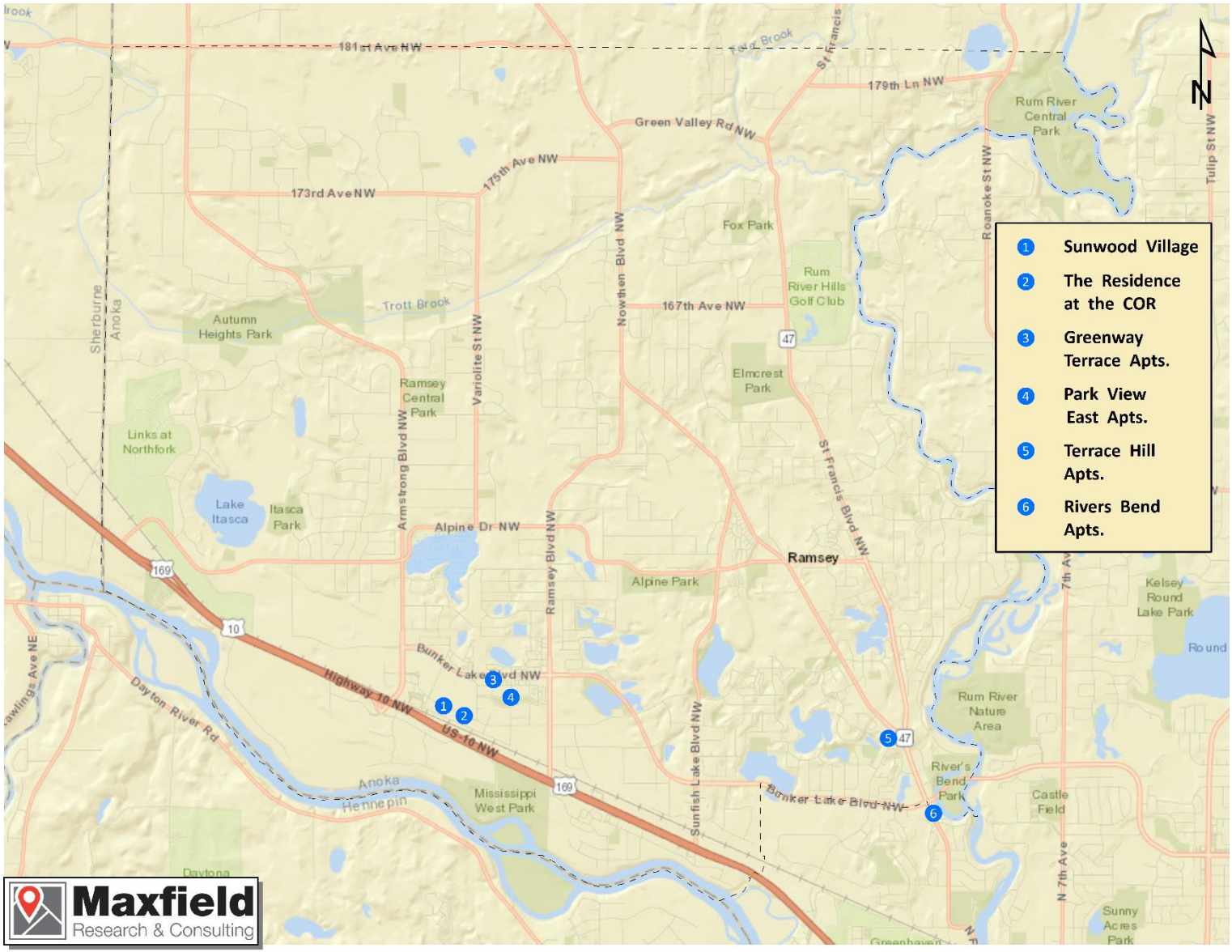
Sunwood Village
7750 NW Sunwood Drive

Greenway Terrace Apartments
7562 146th Avenue NW

The Residence at the COR
7700 Sunwood Drive NW

Rivers Bend Apartments
13929 St. Francis Boulevard NW

General Occupancy Multifamily Rental Housing Properties



Licensed Rental Ordinance

The City of Ramsey has an ordinance that requires the licensing of all rental properties in the community. The ordinance is designed to ensure all rental properties meet local building and fire safety codes. The rental ordinance requires that all landlords or owners register all rental housing units (from single-family homes to traditional multifamily apartment buildings) and apply for a rental dwelling license. The city issues a new license every year and will automatically renew a license for up to two years after the initial issue date providing there are no confirmed violations of the city code. On the fourth year, a full license renewal must take place. In addition, initial inspection and periodic inspections will occur in order to ensure code requirements are met.

Rental Housing Comparison

Table R-6 include select affordable and market rate properties in neighboring communities. These properties were selected based on proximity to Ramsey and mainly includes newer properties. Table R-7 provides a breakdown of unit types and rents among all general-occupancy housing developments identified in Table R-6.

- Select properties were surveyed from Anoka, Champlin, Coon Rapids, and Elk River. Among surveyed market rate properties, the average rent for a one-bedroom unit is $1,093/month, while the average one-bedroom with affordable rents was $926/month. Rents range up to $1,637 for a three-bedroom market rate unit and $1,277 for a three-bedroom affordable unit.

- Market rate units have an average rent per square foot (PSF) that range from $1.32 for three-bedroom units to $1.54 for a one-bedroom plus den unit.

- Vacancy rates among market rate properties was 3.4% and 1.9% for affordable properties. Both are below the market equilibrium of 5%.

TABLE R-5
SELECT MARKET RATE & AFFORDABLE APARTMENT PROPERTIES
NEIGHBORING COMMUNITIES
JUNE 2019

SELECT AFFORDABLE PROPERTIES IN NEIGHBORING COMMUNITIES

Project Name/Location	Occp. Date	No. of Units	Total Vacant	Unit Description Type	No.	Size	Monthly Rent Min	Monthly Rent Max	Rent/sq. ft. Min	Rent/sq. ft. Max
Coachman Ridge	2015	52	0	1BR	9	701 - 738	$790 - $790		$1.07 - $1.13	
17250 Twin Lake		vac. rate:	0.0%	2BR	26	1,018 - 1,018	$945 - $945		$0.93 - $0.93	
Elk River, MN				3BR	17	1,242 - 1,242	$1,080 - $1,080		$0.87 - $0.87	
Amenities/Notes:	*In-unit washer and dryer, dishwasher, water/sewer, garbage, and heat included. Underground parking included. Elevator, business center, fitness center, community room, and playground.*									
The Depot of Elk River Station	2011	53	0	1BR	11	796 - 796	$845 - $845		$1.06 - $1.06	
10653 172nd Avenue NW		vac. rate:	0.0%	2BR	26	1,097 - 1,134	$1,013 - $1,013		$0.89 - $0.92	
Elk River, MN				3BR	16	1,309 - 1,332	$1,134 - $1,134		$0.85 - $0.87	
Amenities/Notes:	*In-unit washer and dryer, dishwasher, water/sewer, garbage, and heat included. Underground parking included. Elevator, business center, fitness center, community room, and playground.*									
Northstar Ridge Apts.	2000	37	0	1BR	6	868 - 868	$919 - $1,040		$1.06 - $1.20	
10060 Dogwood Street		vac. rate:	0.0%	2BR	17	965 - 1,095	$1,115 - $1,195		$1.09 - $1.16	
Coon Rapids, MN				3BR	14	1,386 - 1,386	$1,283 - $1,450		$0.93 - $1.05	
Amenities/Notes:	*Dishwasher, in-unit washer and dryer, walk-in closets, garage included, patio/balcony, playground, market rate and affordable units available.*									
Woodland Park	1993	90	2	1BR	5	624 - 624	$1,018 - $1,018		$1.63 - $1.63	
2614 Cutters Grove Avenue		vac. rate:	2.2%	2BR	39	810 - 884	$1,216 - $1,216		$1.38 - $1.50	
Anoka, MN				3BR	46	1,000 - 1,248	$1,401 - $1,401		$1.12 - $1.40	
Amenities/Notes:	*Surface parking and detached garages, laundry facilities, renovated clubhouse, picnic area, playground, community room, fitness center, volleyball court, utilities included: heat, water, sewer, and trash.*									
Elm Creek Apts.	1990	144	4	1BR	54	550 - 720	$1,018 - $1,018		$1.41 - $1.85	
11719 Champlin Drive		vac. rate:	2.8%	2BR	60	920 - 950	$1,004 - $1,216		$1.09 - $1.28	
Champlin, MN				3BR	30	1,150 - 1,200	$1,401 - $1,401		$1.17 - $1.22	
Amenities/Notes:	*Surface and garage parking, community room with lounge area, community kitchen, playground, volleyball and basketball courts, walk-in closets in some units, patio/balcony, dishwasher, in-unit washer and dryer in select units, laundry facilities. Utilities included: water, sewer, heat, and trash.*									
Rainbow Plaza Apts.	1989	105	3	1BR	75	624 - 794	$895 - $915		$1.15 - $1.43	
820 W Main Street		vac. rate:	2.9%	2BR	30	936 - 936	$1,050 - $1,050		$1.12 - $1.12	
Anoka, MN										
Amenities/Notes:	*Balcony/patio, laundry facilities, surface parking, dishwasher., close to public transportation, short term leases available.*									
Affordable Total		**481**	**9**	**1.9%**	**Vacancy Rate**					

Source: Maxfield Research & Consulting, LLC

TABLE R-5
SELECT MARKET RATE & AFFORDABLE APARTMENT PROPERTIES
NEIGHBORING COMMUNITIES
JUNE 2019

SELECT MARKET RATE PROPERTIES IN NEIGHBORING COMMUNITIES

Project Name/Location	Occp. Date	No. of Units	Total Vacant	Unit Description Type	No.	Size	Monthly Rent Min	Monthly Rent Max	Rent/sq. ft. Min	Rent/sq. ft. Max
Homes on the River	2015	31	1	1BR	28	606 - 805	$799	$799	$0.99	$1.32
2022 N Ferry Street	Reno. 2017	vac. rate:	3.2%	2BR	3	777 - 777	$1,199	$1,199	$1.54	$1.54
Anoka, MN										
Amenities/Notes:	*Surface Paring and Detached Garage, In-Unit Washer & Dryer, Dishwasher, Balconies, Patios, Heat Included.*									
Granite Shores	2008	67	1	1BR	27	737 - 1,081	$1,309	$1,519	$1.41	$1.78
633 Main Street	Reno. 2013	vac. rate:	1.5%	1BR + D	5	965 - 1,077	$1,529	$1,619	$1.50	$1.58
Elk River, MN				2BR	35	965 - 1,304	$1,409	$1,879	$1.44	$1.46
Amenities/Notes:	*Three story apartments, first floor retail. 24-hour fitness center, pet washing station, underground parking, additional storage space, balcony, clubhouse, and in-unit washer and dryer.*									
Northstar Ridge Apts.	2000	19	1	1BR	3	868 - 868	$919	$1,040	$1.06	$1.20
10060 Dogwood Street		vac. rate:	5.3%	2BR	9	965 - 1,095	$1,115	$1,195	$1.09	$1.16
Coon Rapids, MN				3BR	7	1,386 - 1,386	$1,283	$1,450	$0.93	$1.05
Amenities/Notes:	*Dishwasher, in-unit washer and dryer, walk-in closets, garage included, patio/balcony, playground, market rate and affordable units available.*									
Meadows of Coon Rapids	1992	148	5	1BR	103	500 - 856	$935	$1,245	$1.45	$1.87
1770 121st Avenue NW		vac. rate:	3.4%	2BR	32	1,033 - 1,079	$1,385	$1,400	$1.30	$1.34
Coon Rapids, MN				3BR	13	1,295 - 1,349	$1,625	$1,625	$1.20	$1.25
Amenities/Notes:	*Surface and garage parking, playground, clubhouse, BBQ/picnic area, basketball court, dishwasher, patio/balcony, laundry facilities.*									
Wedgewood Park Apts.	1991	105	2	1BR	42	774 - 774	$1,025	$1,165	$1.32	$1.51
3393 Northdale Boulevard NW		vac. rate:	1.9%	2BR	48	932 - 1,204	$1,260	$1,625	$1.35	$1.35
Coon Rapids, MN				3BR	15	1,155 - 1,155	$1,695	$1,695	$1.47	$1.47
Amenities/Notes:	*BBQ/grilling area, outdoor pool, dishwasher, extra storage available, fitness center, playground, community room, in-unit washer and dryer.*									
Wellington Ridge	1991	105	5	1BR	42	565 - 702	$949	$1,091	$1.55	$1.68
9787 Palm St NW	Reno. 2009	vac. rate:	4.8%	2BR	48	891 - 915	$1,189	$1,216	$1.33	$1.33
Coon Rapids, MN				3BR	15	1,100 - 1,100	$1,610	$1,610	$1.46	$1.46
Amenities/Notes:	*Surface and garage parking, basketball court, community room, laundry facilities, playground, dishwasher, extra storage available, patio/balcony.*									
Cutters Grove Apts.	1989	238	9	1BR	103	810 - 945	$1,110	$1,400	$1.37	$1.48
2901 Cutters Grove Avenue		vac. rate:	3.8%	2BR	129	1,050 - 1,225	$1,350	$1,625	$1.29	$1.33
Anoka, MN				3BR	6	1,260 - 1,260	$1,785	$1,990	$1.42	$1.58
Amenities/Notes:	*Car wash, basketball court, BBQ grilling area, patio/balcony, outdoor pool, surface and underground garage parking, dishwasher, laundry facilities.*									
Market Rate Total		**713**	**24**	**3.4%**	**Vacancy Rate**					

Source: Maxfield Research & Consulting, LLC

TABLE R-6
UNIT TYPE SUMMARY
SELECT GENERAL OCCUPANCY RENTAL DEVELOPMENTS
NEIGHBORING COMMUNITIES
JUNE 2019

AFFORDABLE UNITS

Unit Type	Total Units	% of Total	Avg. Size	Monthly Rents Range Low - High	Monthly Rents Avg. Rent	Monthly Rents Avg. Rent/ Sq. Ft.
1BR	160	33.3%	725	$790 - $1,040	$926	$1.28
2BR	198	41.2%	980	$945 - $1,216	$1,082	$1.10
3BR	123	25.6%	1,250	$1,080 - $1,450	$1,277	$1.02
Total:	**481**	**100%**	**985**	**$790 - $1,450**	**$1,095**	**$1.11**

MARKET RATE UNITS

Unit Type	Total Units	% of Total	Avg. Size	Monthly Rents Range Low - High	Monthly Rents Avg. Rent	Monthly Rents Avg. Rent/ Sq. Ft.
1BR	348	48.8%	778	$799 - $1,519	$1,093	$1.41
1BR + D	5	0.7%	1,021	$1,529 $1,619	$1,574	$1.54
2BR	304	42.6%	1,015	$1,115 - $1,879	$1,360	$1.34
3BR	56	7.9%	1,245	$1,283 - $1,990	$1,637	$1.32
Total:	**713**	**100%**	**1,015**	**$799 - $1,990**	**$1,416**	**$1.40**

Source: Maxfield Research & Consulting, LLC

See the *Planned and Proposed Housing Developments* on Page 125 for a summary of under construction and pending multifamily rental housing in the City of Ramsey.

Senior Housing Defined

The term "senior housing" refers to any housing development that is restricted to people age 55 or older. Today, senior housing includes an entire spectrum of housing alternatives, which occasionally overlap, thus making the differences somewhat ambiguous. However, the level of support services offered best distinguishes them. Maxfield Research and Consulting LLC classifies senior housing projects into five categories based on the level of support services offered:

- **Active Adult** properties (or independent living without services available) are similar to a general-occupancy building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Organized activities and occasionally a transportation program are usually all that are available at these properties. Because of the lack of services, active adult properties typically do not command the rent premiums of more service-enriched senior housing. Active adult properties can have a rental or owner-occupied (condominium or cooperative) format.

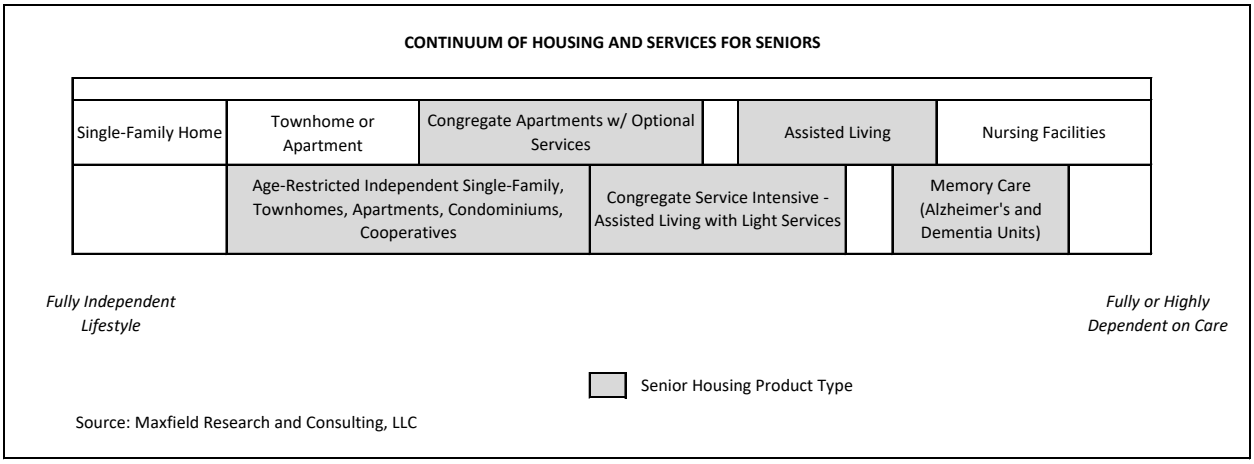
- **Congregate** properties (or independent living with services available) offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties typically dedicate a larger share of the overall building area to common areas, in part, because the units are smaller than in adult housing and in part to encourage socialization among residents. Congregate properties attract a slightly older target market than adult housing, typically seniors age 75 or older. Rents are also above those of the active adult buildings, even excluding the services. Sponsorship by a nursing home, hospital or other health care organization is common.

- **Assisted Living** properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their particular health situation), who are in need of extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have either staff on duty 24 hours per day or at least 24-hour emergency response.

- **Memory Care** properties, designed specifically for persons suffering from Alzheimer's disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which deals almost exclusively with widows or widowers, a higher proportion of persons afflicted with Alzheimer's disease are in two-

person households. That means the decision to move a spouse into a memory care facility involves the caregiver's concern of incurring the costs of health care at a special facility while continuing to maintain their home.

- **Skilled Nursing Care**, or long-term care facilities, provides a living arrangement that integrates shelter and food with medical, nursing, psychosocial and rehabilitation services for persons who require 24-hour nursing supervision. Residents in skilled nursing homes can be funded under Medicare, Medicaid, Veterans, HMOs, insurance as well as use of private funds.



The senior housing products available today, when combined with long-term care facilities form a full continuum of care, extending from virtually a purely residential model to a medically intensive one. Often the services available at these properties overlap with another making these definitions somewhat ambiguous. In general, active adult properties tend to attract younger active seniors, who merely wish to rid themselves of home maintenance; congregate properties serve independent seniors that desire support services (i.e., meals, housekeeping, transportation, etc.) while assisted living properties tend to attract older, frail seniors who need assistance with daily activities, but not the skilled medical care available only in a nursing facility.

Senior Housing in Ramsey

As of June 2019, Maxfield Research identified two senior housing developments in Ramsey. These properties contain a total of 122 units. There are seven vacancies resulting in an overall vacancy rate of 5.7% for senior housing developments. The equilibrium vacancy rate for senior housing is considered to be between 5% and 7%.

Table S-1 provides information on the senior housing properties and includes information on year built, number of units, unit mix, number of vacant units, rents, and general comments about each project.

The following are key points from our survey of the senior housing supply.

Market Rate Active Adult (Rental)

- *Savannah Oaks of Ramsey* is the only active adult rental project in Ramsey. As of June 2019, there was no vacancies and had a waitlist of up to two and a half years. This property has 50 units and is a 55+ community.

- Units at *Savannah Oaks of Ramsey* have rents that range from $872 for a one-bedroom to $1,262 for a two-bedroom unit.

Assisted Living

- There is one facility offering assisted living services in Ramsey, *Stoney River of Ramsey*. As of June 2019, there were 5 vacancies across 48 total assisted living units, for a vacancy rate of 10.4%.

- Market rate basic service rents range from $3,850 for a studio apartment to $5,900 for a one-bedroom unit. Additional cost is based on service level needed, this can range from $400 for level one to $1,900 for level four.

Memory Care

- *Stoney River of Ramsey* is also the lone facility offering memory care services in Ramsey. As of June 2019, there were 2 vacant units across 24 total memory care units, for a vacancy rate of 8.3%.

- Basic market rate rents for memory care range from $3,700 for a shared suite to $5,100 for a private studio unit. There is additional cost based on service level needed. Some features include daily exercise and programs, dining, and common areas for recreation.

TABLE S-1
SENIOR HOUSING PROJECTS
CITY OF RAMSEY
JUNE 2019

Project Name/City	Year Built	No. of Units	No. Vacant	No.	Type	Sizes	Monthly Rent/ Sale Price	Rent/Sales price/PSF Min - Max	Services/Amenities/Comments
Market Rate Active Adult									
Savannah Oaks of Ramsey	1999	50	0	18	1BR	705 - 705	$872 - $872	$1.24 - $1.24	55+ property, elevator, in-unit washer & dryer, surface &
14351 Dysprosium St NW			0.0%	20	1BR + D	908 - 956	$999 - $1,033	$1.08 - $1.10	underground garage ($40/month) parking, storage space available,
Ramsey, MN				12	2BR	1020 - 1020	$1,262 - $1,262	$1.24 - $1.24	library, community room with kitchen, outdoor deck with grill, planned events/ actvities, community garden, private balconies. Rent includes heat, water sewer, recycling, and trash. 2 to 2.5 year
Assisted Living									
Stoney River of Ramsey	2015	48	5	8	Studio	349 - 349	$3,850 - $4,250	$11.03 - $12.18	Salon, three meals daily + snacks, scheduled transportation,
14401 Nowthen Blvd NW			10.4%	40	1BR	533 - 845	$4,500 - $5,900	$6.98 - $8.44	plannded activities & outings, 24-hour car & emergency call system,
Ramsey, MN									weekly housekeeping & laundry, all utilities included except phone, basic cable included, whirlpool spa, medication management. Care Levels range from I ($400) to IV ($1,900). 1BR units include 1BR + Companion/1BR Deluxe suites.
Memory Care									
Stoney River of Ramsey	2015	24	2	18	Private Suite	280 - 280	$5,100 - $5,100	$18.21 - $18.21	Located in secure memory care wing. Salon, three meals daily +
14401 Nowthen Blvd NW			8.3%	6	Shared Suite	357 - 357	$3,700 - $3,700	$10.36 - $10.36	snacks, scheduled transportation, plannded activities & outings, 24-
Ramsey, MN									hour car & emergency call system, weekly housekeeping & laundry, all utilities included except phone, basic cable included, whirlpool spa, medication management.

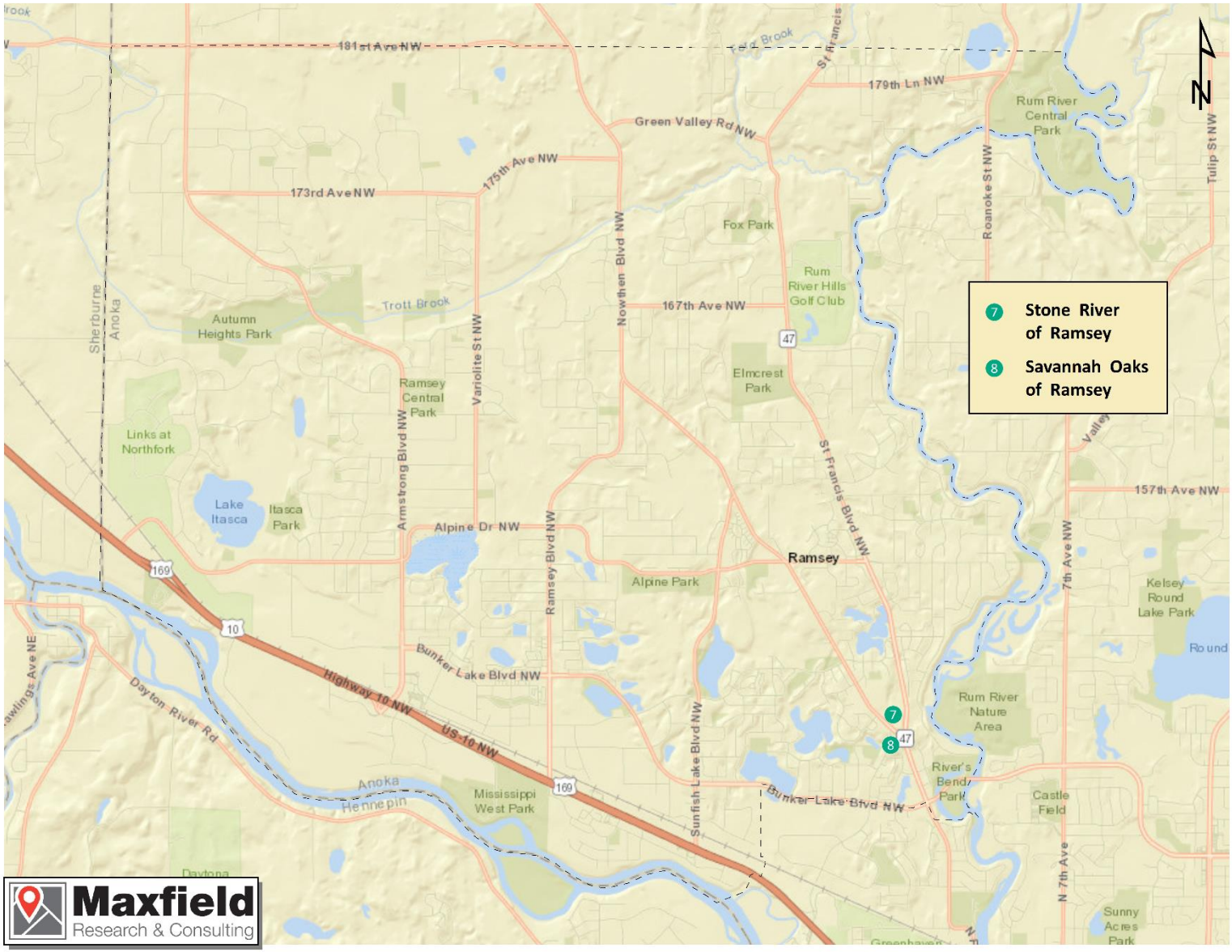
Source: Maxfield Research & Consulting, LLC

Senior Housing Properties

Stoney River of Ramsey
14401 Nowthen Boulevard NW

Savannah Oaks of Ramsey
14351 Dysprosium Street NW

Senior Housing Properties



See the *Planned and Proposed Housing Developments* on Page 125 for a summary of recently completed and pending senior housing in the City of Ramsey.

Senior Housing Comparison

Table S-2 provide a comparison on senior housing and demographics in Ramsey compared to neighboring peer cities in the Metro Area.

- Compared to other surveyed peer cities, the City of Ramsey has the highest percentage of people 65 years or older, which account for 19% of the total population in Ramsey. The City of Anoka ranked second, with 17.5% of the population 65+.

- In contrast, the City of Ramsey has one of the lowest share of householder ages 65 years or older, accounting for 16.2% of the total households. The City of Champlin had the same share of householders over the age of 64, while the City of Otsego ranked the lowest (12%).

- Seniors in Ramsey are relatively affluent in comparison to seniors in neighboring peer cities. The median household income for seniors ages 65 years and older was $57,591 in Ramsey. The only cities that ranked higher were the Cities of Corcoran ($64,205) and Andover ($61,544).

- Seniors in Ramsey also tend to remain homeowners at later stages in life compared to the neighboring peer cities. 94% of seniors 65 years and older are homeowners, only Dayton, Hugo, and Otsego have higher percentage of seniors remaining homeowners. This may be due to the lack of other housing options that seniors might find attractive (i.e. active adult rental housing).

TABLE S-2
SENIOR HOUSING & DEMOGRAPHIC COMPARISION
RAMSEY ANALYSIS AREA

Senior Housing Summary	Ramsey	Andover	Anoka	Blaine	Brooklyn Park	Champlin	Coon Rapids	Corcoran	Dayton	Elk River	Hugo	Otsego	Roger
Total Population (2017)	12,564	32,257	17,374	62,453	79,462	24,209	62,342	5,671	5,238	23,924	14,415	15,630	12,564
Total Households (2017)	8,685	10,513	7,060	22,922	26,928	8,736	23,781	1,979	1,796	8,321	5,293	5,397	4,118
65+ Population (2017)	2,428	3,339	3,034	7,191	8,031	2,253	9,194	666	586	2,758	1,386	1,131	1,365
65+ Pop. Percent of Total	19.3%	10.4%	17.5%	11.5%	10.1%	9.3%	14.7%	11.7%	11.2%	11.5%	9.6%	7.2%	10.9%
65+ Households (2017)	452	547	367	1,192	1,400	454	1,237	103	93	433	275	281	214
65+ HHs Percent of Total	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
Median Household Income (2017)													
65 years and older	$57,591	$61,544	$37,208	$46,934	$48,570	$54,891	$48,455	$64,205	$53,250	$36,544	$52,404	$41,886	$43,974
Homeownership Rate (2017)													
65 years and older	94%	86%	60%	86%	84%	87%	82%	92%	100%	77%	95%	98%	61%
75 years and older	94%	67%	57%	75%	73%	76%	73%	82%	100%	68%	93%	83%	45%

Source: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

Introduction

Maxfield Research & Consulting, LLC analyzed the for-sale housing market in Ramsey by analyzing data on single-family and multifamily home sales and active listings, condominium developments, and lender-mediated sales.

Overview of For-Sale Housing Market Conditions

Table FS-1 presents home resale data on single-family and multifamily housing in Ramsey from 2000 through 2018. The data was obtained from the Regional Multiple Listing Services of Minnesota and shows annual number of sales, median and average pricing, average days on market, cumulative days on market, and percentage of sales that are lender-mediated (i.e. short-sale or foreclosure). It should be noted that lender-mediated sales were not categorized until July 2008 and the cumulative days on market were not calculated until 2006.

Table FS-1 breaks down resale activity from Table FS-2 into single-family and multifamily resales. The following are key points observed from our analysis of this data.

- Like across the Twin Cities Metro Area and the nation, pricing in Ramsey reached a high point between 2004 and 2007 at the height of the real estate boom. The median sales price reached a high of $227,882 in 2006 before significantly falling to $139,517 in 2011. Since 2012, pricing has been steadily recovering and the median sales price in Ramsey reached a new peak of $259,594 in 2018.

- Between 2000 and 2006, the median sales price increased annually from $153,733 to $227,882 a gain of 48%. From 2007 to 2011 the median sales price declined to $139,517 (35%). However, from 2011 to 2018, the median sales recovered and again increased annually to $259,594 (86%).

- Sales prices increased the most between 2012 and 2013, with the median sales price rising by 27.8%. While not with the same magnitude, sales prices continued to increase through 2018 and are expected to do so in the future.

- The percentage of lender-mediated properties (short sales and foreclosures) increased annually between 2008 (38.6%) and 2011 (64.2%). However, lender-mediated transactions have been declining since 2011 and accounted for only 3.2% of all resales in 2018. Many communities on the fringe of the Metro Area have at times averaged 50% lender-mediated sales between 2009 and 2011.

TABLE FS-1
HOME RESALES
RAMSEY
2000 to 2018

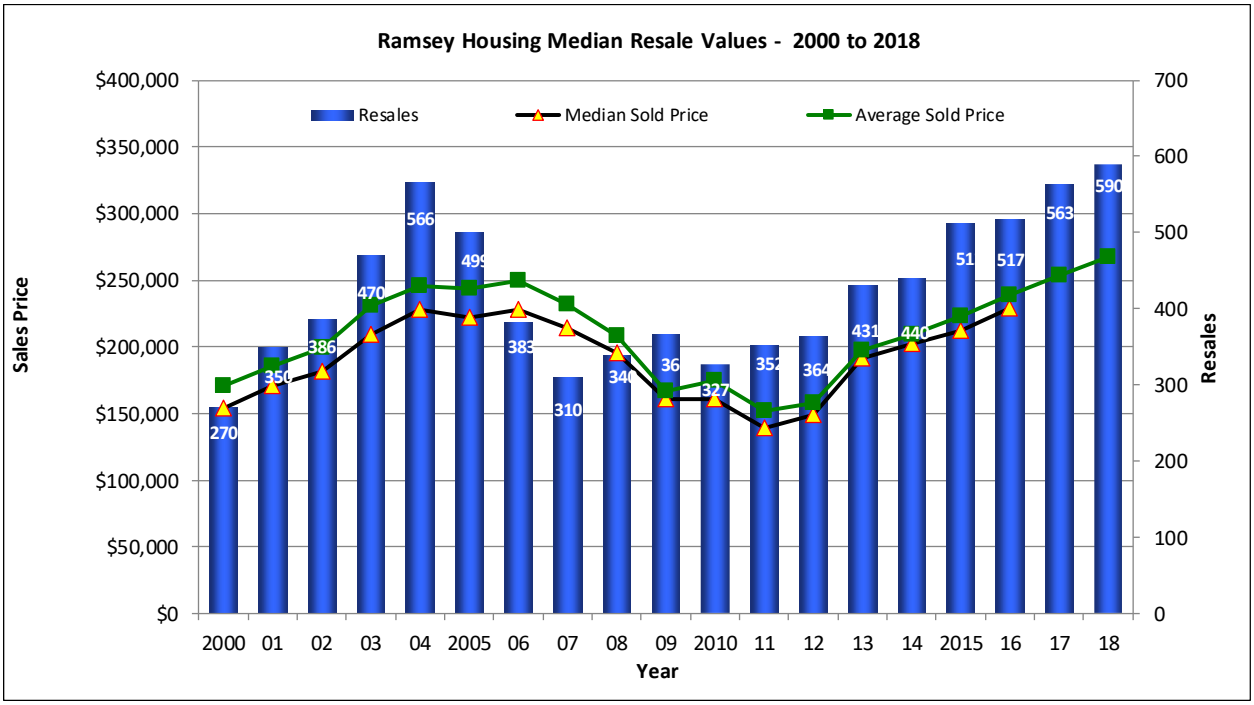
Year	No. Sold	Avg. Sales Price	Avg. % Change	Med. Sales Price	Median % Change	Days on Market Avg.	Days on Market Median	% Lender Mediated[2]
2000	270	$170,533	-	$153,733	-			-
2001	350	$185,031	8.5%	$170,951	11.2%			-
2002	386	$199,224	7.7%	$181,874	6.4%			-
2003	470	$231,290	16.1%	$208,937	14.9%			-
2004	566	$245,143	6.0%	$227,621	8.9%			-
2005	499	$243,992	-0.5%	$222,010	-2.5%			1.5%
2006	383	$249,479	2.2%	$227,882	2.6%			4.4%
2007	310	$231,622	-7.2%	$214,095	-6.1%	141	112	13.2%
2008	340	$207,878	-10.3%	$195,180	-8.8%	172	139	38.6%
2009	366	$166,728	-19.8%	$160,879	-17.6%	144	93	62.3%
2010	327	$174,102	4.4%	$161,149	0.2%	127	84	63.9%
2011	352	$151,492	-13.0%	$139,517	-13.4%	128	98	64.2%
2012	364	$157,694	4.1%	$149,405	7.1%	106	69	55.8%
2013	431	$196,984	24.9%	$190,949	27.8%	73	41	33.2%
2014	440	$208,756	6.0%	$202,063	5.8%	64	40	22.9%
2015	512	$223,004	6.8%	$212,322	5.1%	63	41	13.8%
2016	517	$239,067	7.2%	$229,020	7.9%	55	31	9.8%
2017	563	$253,364	6.0%	$235,906	3.0%	45	26	3.7%
2018	590	$267,500	5.6%	$259,594	10.0%	40	21	3.2%
Total 00'-18'	**8,036**							
Summary 00' to 18'								
Change		**56.9%**		**68.9%**				
Average	**423**	**$210,678**		**$197,005**		**97**	**66**	

[2] Lender Mediated Properties include foreclosures and short sales. MLS data for this property type began in July 2008.

Sources: RMLS, Maxfield Research & Consulting, LLC

- The days on market also decreased from 2007 to 2018 indicating continued improvement in the Ramsey real estate market. The median days on market in 2018 was only 21 days, indicating a sellers' market.

- The number of resales was highest between 2015 and 2018, averaging 546 resales annually. Resale activity was lowest in 2000 with 270 resales.



- Single-family housing types accounted for about 73% of all resales since 2000. Multifamily resales have been strong the last two years, accounting for 33% of the resales (about 188 resales annually).

- Multifamily for-sale housing is usually priced lower than single-family housing (about 20% less between 2000 and 2018).

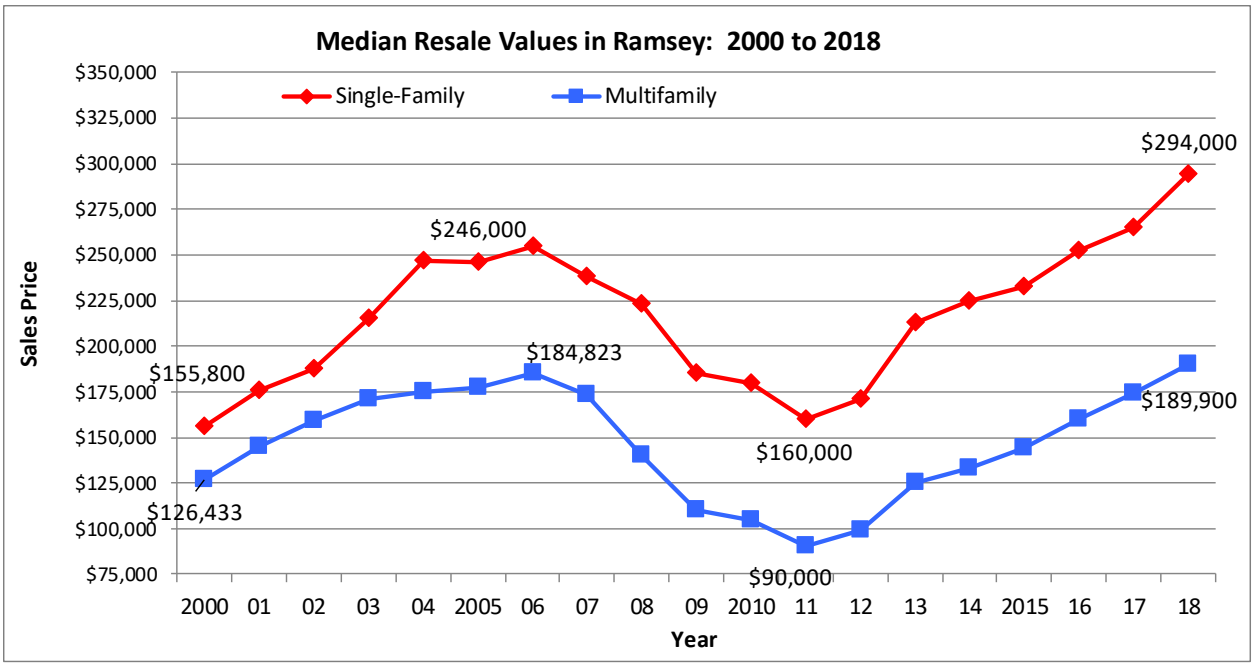
- The median resale value for single-family homes has rebounded to over $290,000. In 2018, the multifamily home value increased to $189,900, the highest the values have been since the previous peak level in 2006.

TABLE FS-2
SINGLE-FAMILY AND MULTIFAMILY RESIDENTIAL RESALES
RAMSEY MN
2000 through 2018

Year	Number of Sales	Median Sales Price	% Chg.	Average Sales Price	% Chg.
Single-Family					
2000	251	$155,800	--	$173,034	--
2001	293	$176,000	13.0%	$192,399	11.2%
2002	305	$187,900	6.8%	$209,251	8.8%
2003	406	$214,900	14.4%	$240,785	15.1%
2004	414	$247,000	14.9%	$268,659	11.6%
2005	325	$246,000	-0.4%	$275,060	2.4%
2006	235	$255,000	3.7%	$282,808	2.8%
2007	196	$238,000	-6.7%	$263,228	-6.9%
2008	226	$223,064	-6.3%	$239,784	-8.9%
2009	248	$184,850	-17.1%	$191,930	-20.0%
2010	245	$180,000	-2.6%	$198,554	3.5%
2011	249	$160,000	-11.1%	$176,370	-11.2%
2012	255	$170,950	6.8%	$182,667	3.6%
2013	323	$213,000	24.6%	$221,504	21.3%
2014	330	$225,000	5.6%	$232,974	5.2%
2015	394	$232,750	3.4%	$245,673	5.5%
2016	388	$252,000	8.3%	$264,133	7.5%
2017	383	$265,000	5.2%	$287,562	8.9%
2018	395	$294,000	10.9%	$303,901	5.7%
Pct. Change					
00' - 18'	57.4%	0.88703466		0.75630801	
Multifamily**					
2000	19	$126,433	--	$137,499	--
2001	57	$145,000	14.7%	$147,154	7.0%
2002	81	$159,185	9.8%	$161,470	9.7%
2003	64	$171,110	7.5%	$171,054	5.9%
2004	152	$174,840	2.2%	$181,092	5.9%
2005	174	$177,202	1.4%	$185,963	2.7%
2006	148	$184,823	4.3%	$196,559	5.7%
2007	114	$172,995	-6.4%	$177,281	-9.8%
2008	114	$139,900	-19.1%	$144,627	-18.4%
2009	118	$110,500	-21.0%	$113,760	-21.3%
2010	82	$104,825	-5.1%	$101,046	-11.2%
2011	103	$90,000	-14.1%	$91,351	-9.6%
2012	109	$99,000	10.0%	$99,271	8.7%
2013	108	$125,000	26.3%	$123,651	24.6%
2014	110	$133,250	6.6%	$136,103	10.1%
2015	118	$144,115	8.2%	$147,314	8.2%
2016	129	$159,900	11.0%	$163,673	11.1%
2017	180	$174,000	8.8%	$180,597	10.3%
2018	195	$189,900	9.1%	$193,764	7.3%
Pct. Change					
00' - 18'	926.3%	0.50198129		0.40920298	

** Multifamily includes twinhomes, townhomes, condominiums, and cooperatives

Source: RMLS; Maxfield Research & Consulting, LLC



Home Resales by Price Point

Table FS-3 shows the distribution of sales within nine price ranges from resales in 2018. The graph on the following page visually displays the sales data.

- Approximately 52% of the single-family homes sold in 2018 were priced between $200,000 and $300,000; of which over one-third (34.4%) was priced from $250,000 to $300,000. However, homes priced from $300,000 to $400,000 made-up 38% of all single-family sales in 2018.

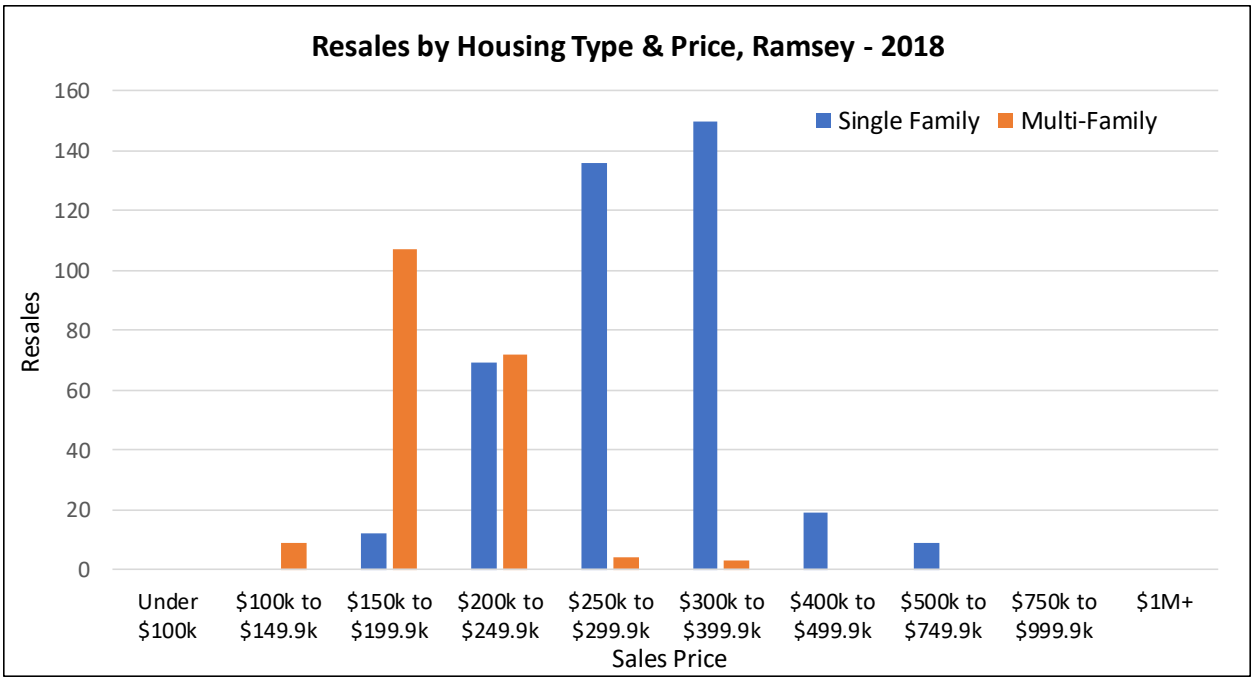
- About 55% of the multifamily product sold last year was priced from $150,000 to $200,000. Another 37% was priced from $200,000 to $250,000; hence over 90% of the multifamily housing sold was between $150,000 and $250,000.

TABLE FS-3
RESALES BY PRICE POINT
RAMSEY
2018

	Ramsey					
	Single-Family		Multifamily[1]		Total	
Price Range	No.	Pct.	No.	Pct.	No.	Pct.
< $99,999	0	0.0%	0	0.0%	0	0.0%
$100,000 to $149,999	0	0.0%	9	4.6%	9	1.5%
$150,000 to $199,999	12	3.0%	107	54.9%	119	20.2%
$200,000 to $249,999	69	17.5%	72	36.9%	141	23.9%
$250,000 to $299,999	136	34.4%	4	2.1%	140	23.7%
$300,000 to $349,999	93	23.5%	3	1.5%	96	16.3%
$350,000 to $399,999	57	14.4%	0	0.0%	57	9.7%
$400,000 to $449,999	17	4.3%	0	0.0%	17	2.9%
$450,000 to $499,999	2	0.5%	0	0.0%	2	0.3%
$500,000 to $749,999	9	2.3%	0	0.0%	9	1.5%
$750,000 to $999,999	0	0.0%	0	0.0%	0	0.0%
$1,000,000 and Over	0	0.0%	0	0.0%	0	0.0%
	395	**100%**	**195**	**100%**	**590**	**100%**
Minimum	$160,000		$137,000		$137,000	
Maximum	$675,000		$329,144		$675,000	
Median	$294,000		$189,900		$259,594	
Average	$303,901		$193,764		$267,500	

[1] Includes townhomes, detached townhomes, twinhomes, condominiums, and cooperatives

Sources: Regional Multiple Listing Service of Minnesota (RMLS)
Maxfield Research & Consulting, LLC



Home Resales per Square Foot ("PSF")

Table FS-4 shows the distribution of sales by sales price per square foot ("PSF") from 2005 to 2018. The sales per square foot metric is simply the sales price of the home divided by the finished square footage. Table FS-5 illustrates PSF pricing between existing homes and new construction in Ramsey, Anoka County, and the Twin Cities Metro Area. The graphs on the following page visually displays the sales data.

- The median and average price per square foot declined significantly between 2005 and 2011. Ramsey's median price per square foot was $126 in 2006 before declining to its lowest point in 2011 at $71 per square foot (-38%). Since 2011 the price per square foot has steadily increase to $131 per square foot (+84%) as of 2018.

- Ramsey housings costs on a median PSF basis are about 13% less than the Twin Cities Metro Area average. However, Ramsey is closer to Anoka County as housing costs are about 5% than the median PSF cost in Anoka County.

- On average, the price of an existing home in Ramsey is about 24% less than the cost of new construction. During the recession the gap between existing construction and new construction was as high as 50% in 2013. However, since 2015 the gap has shrunk and new construction carries a 20% premium today.

- New construction in Ramsey has historically been lower than the Metro Area. Since 2005, new construction in Ramsey has been priced about 18% lower. In 2019, the median PSF cost for a new home in Ramsey was $152 vs. $174 in the Metro Area.

TABLE FS-4
AVERAGE & MEDIAN SALES PRICE PER SQUARE FOOT (PSF)
RAMSEY, ANOKA COUNTY, AND TWIN CITIES METRO AREA
2005 to 2019 (May)

	Ramsey		Anoka County		Twin Cities Metro Area	
Year	Avg.	Median	Avg.	Median	Avg.	Median
2005	$131	$124	$137	$130	$150	$138
2006	$130	$126	$136	$129	$150	$138
2007	$123	$117	$128	$122	$143	$132
2008	$103	$98	$106	$103	$120	$113
2009	$86	$83	$92	$90	$104	$98
2010	$85	$80	$91	$87	$104	$97
2011	$76	$71	$79	$76	$93	$86
2012	$82	$77	$86	$83	$101	$93
2013	$100	$92	$98	$95	$113	$106
2014	$104	$100	$106	$102	$122	$112
2015	$108	$104	$112	$107	$127	$117
2016	$118	$113	$119	$115	$134	$124
2017	$123	$119	$128	$122	$143	$132
2018	$134	$129	$138	$132	$154	$142
2019*	$137	$131	$140	$134	$157	$144

* Through May 2019

Note: Twin Cities Metro Area = Twin Cities MSA

Source: 10K Research & Marketing, Maxfield Research & Consulting, LLC

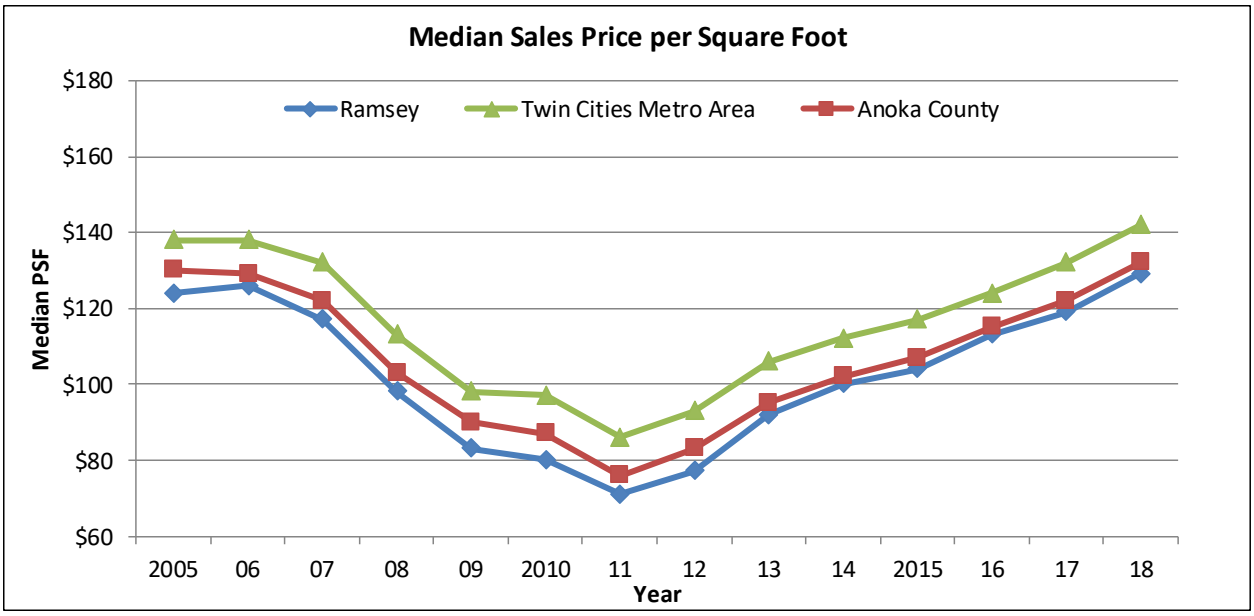

Median Sales Price per Square Foot
Ramsey
Twin Cities Metro Area
Anoka County
$180
$160
$140
$120
$100
$80
$60
Median PSF
2005
06
07
08
09
2010
11
12
13
14
2015
16
17
18
Year

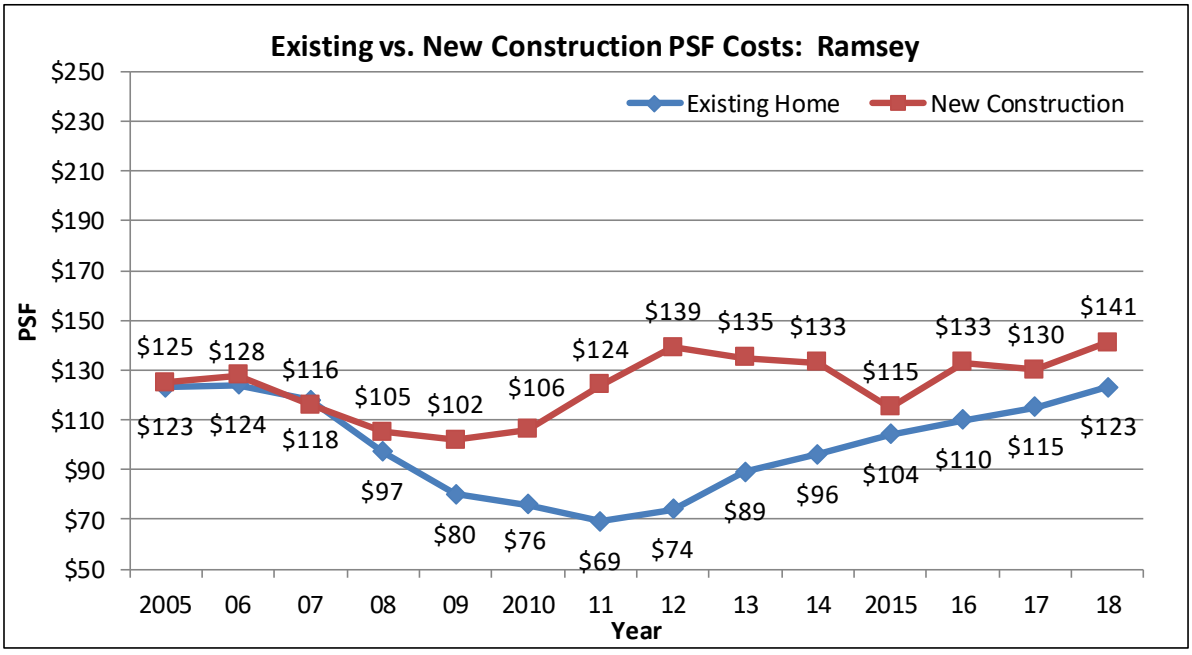
TABLE FS-5
MEDIAN SALES PRICE PER SQUARE FOOT (PSF) COMPARISON
EXISTING HOME VS. NEW CONSTRUCTION
RAMSEY, ANOKA COUNTY, AND TWIN CITIES METRO AREA
2005 to 2019 (May)

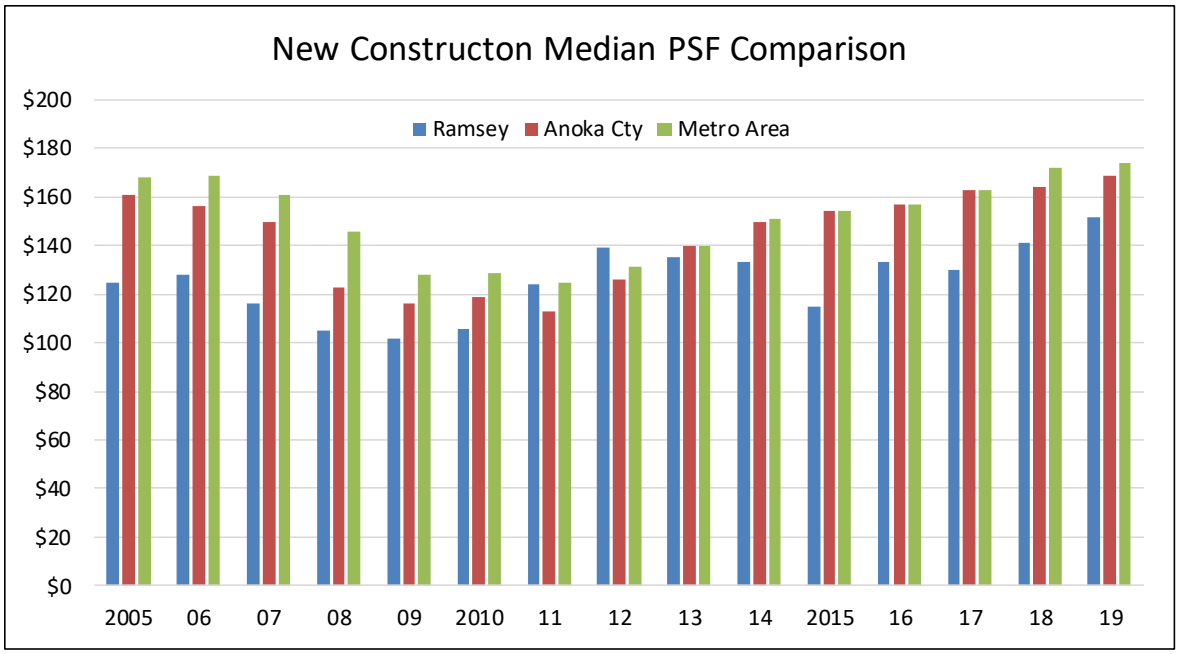
	Ramsey		Anoka County		Twin Cities Metro Area	
Year	Existing Home	New Const.	Existing Home	New Const.	Existing Home	New Const.
2005	$123	$125	$126	$161	$135	$168
2006	$124	$128	$126	$156	$135	$169
2007	$118	$116	$120	$150	$130	$161
2008	$97	$105	$101	$123	$111	$146
2009	$80	$102	$88	$116	$96	$128
2010	$76	$106	$84	$119	$95	$129
2011	$69	$124	$74	$113	$84	$125
2012	$74	$139	$81	$126	$91	$131
2013	$89	$135	$93	$140	$103	$140
2014	$96	$133	$100	$150	$110	$151
2015	$104	$115	$105	$154	$115	$154
2016	$110	$133	$113	$157	$122	$157
2017	$115	$130	$120	$163	$130	$163
2018	$123	$141	$130	$164	$139	$172
2019*	$127	$152	$132	$169	$144	$174

* Through May 2019

Note: Twin Cities Metro Area = Twin Cities MSA

Source: 10K Research & Marketing, Maxfield Research & Consulting, LLC





Current Supply of Homes on the Market

To more closely examine the current market for available owner-occupied housing in Ramsey, we reviewed the current supply of homes on the market (listed for sale). Tables FS-6 through FS-9 homes shows currently listed for sale in the Ramsey. The data was provided by the Regional Multiple Listing Services of Minnesota and is based on active listings in June 2019. MLS listings generally account for the vast majority of all residential sale listings in a given area.

Table FS-6 shows the number of listings by property type (i.e. single-family, townhome/twinhome, or condominium) while Table FS-7 and FS-8 shows listings by home style. Table FS-9 shows the historic supply of actively marketing properties. The following points are key findings from our assessment of the active single-family and multifamily homes listed in the Ramsey.

- Nearly 100 homes were listed for sale in Ramsey as of June 2019. Single-family homes accounted for 77% of all active listings. The majority of the multifamily for-sale product was townhomes and detached townhomes; there were no actively marketing condominiums.

- The median list price in Ramsey was about $344,000 for single-family homes and $220,000 for multifamily homes; combined the median sales price across all housing types is about $315,000. The median sale price is generally a more accurate indicator of housing values in a community than the average sale price. Average sale prices can be easily skewed by a few very high-priced or low-priced home sales in any given year, whereas the median sale price better represents the pricing of a majority of homes in a given market.

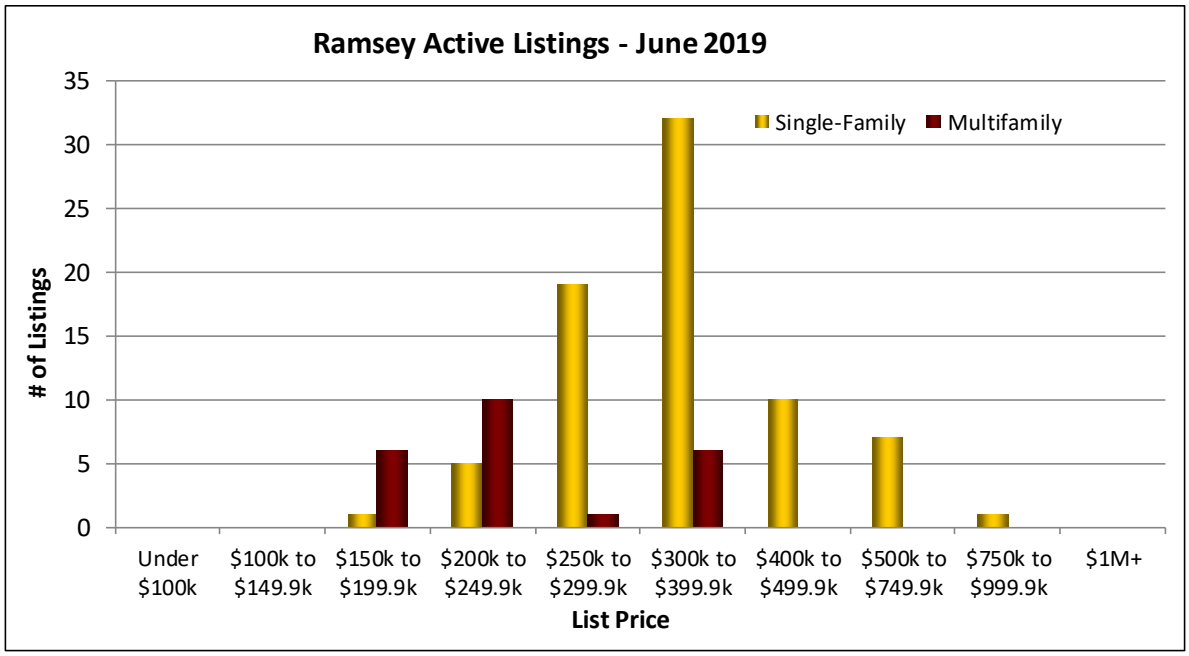
- Based on a median list price of $315,000 for both single-family and multifamily listings, a household would need an income of about $75,000 in order to afford to make monthly housing payments of about $1,875 (assuming a 10% down payment, 3.875% 30-year fixed mortgage, property taxes, insurance, and PMI). A household with significantly more equity (in an existing home and/or savings) could put more than 10% down and afford a higher priced home. About 68% of Ramsey's non-senior households have annual incomes at or above $75,000.

TABLE FS-6
HOMES CURRENTLY LISTED FOR-SALE
RAMSEY
June 2019

	Ramsey					
	Single-Family		Multifamily[1]		Total	
Price Range	No.	Pct.	No.	Pct.	No.	Pct.
< $99,999	0	0.0%	0	0.0%	0	0.0%
$100,000 to $149,999	0	0.0%	0	0.0%	0	0.0%
$150,000 to $199,999	1	1.3%	6	26.1%	7	7.1%
$200,000 to $249,999	5	6.7%	10	43.5%	15	15.3%
$250,000 to $299,999	19	25.3%	1	4.3%	20	20.4%
$300,000 to $349,999	14	18.7%	4	17.4%	18	18.4%
$350,000 to $399,999	18	24.0%	2	8.7%	20	20.4%
$400,000 to $449,999	7	9.3%	0	0.0%	7	7.1%
$450,000 to $499,999	3	4.0%	0	0.0%	3	3.1%
$500,000 to $749,999	7	9.3%	0	0.0%	7	7.1%
$750,000 to $999,999	1	1.3%	0	0.0%	1	1.0%
$1,000,000 and Over	0	0.0%	0	0.0%	0	0.0%
	75	**100%**	**23**	**100%**	**98**	**100%**
Minimum	$179,900		$170,000		$170,000	
Maximum	$849,000		$378,000		$849,000	
Median	$344,010		$220,000		$314,906	
Average	$368,013		$245,745		$339,317	

[1] Includes townhomes, detached townhomes, twinhomes, and condominiums

Sources: Regional Multiple Listing Service of Minnesota
Maxfield Research & Consulting, LLC



About 9% of Ramsey's single-family homes for sale are priced less than $250,000. However, 25% of the active inventory is priced between $250,000 and $300,000. About 24% of the active homes are priced above $400,000.

- One and two-story home styles comprise nearly 60% of the active single-family listings in Ramsey. Two-story homes make-up 31% of the homes for sale in Ramsey; the largest percentage in the single-family property types. Two-story homes tend to be new construction and have higher housing costs; averaging about $419,000.

TABLE FS-7
ACTIVE LISTINGS BY HOUSING TYPE
RAMSEY
June 2019

Property Type	Listings	Pct.
Single-family	75	76.5%
Detached Townhome/Townhome/Twinhome	23	23.5%
Condominium/Cooperatives	0	0.0%
Total	**98**	**100.0%**

Sources: Regional Multiple Listing Service of MN; Maxfield Research & Consulting, LLC.

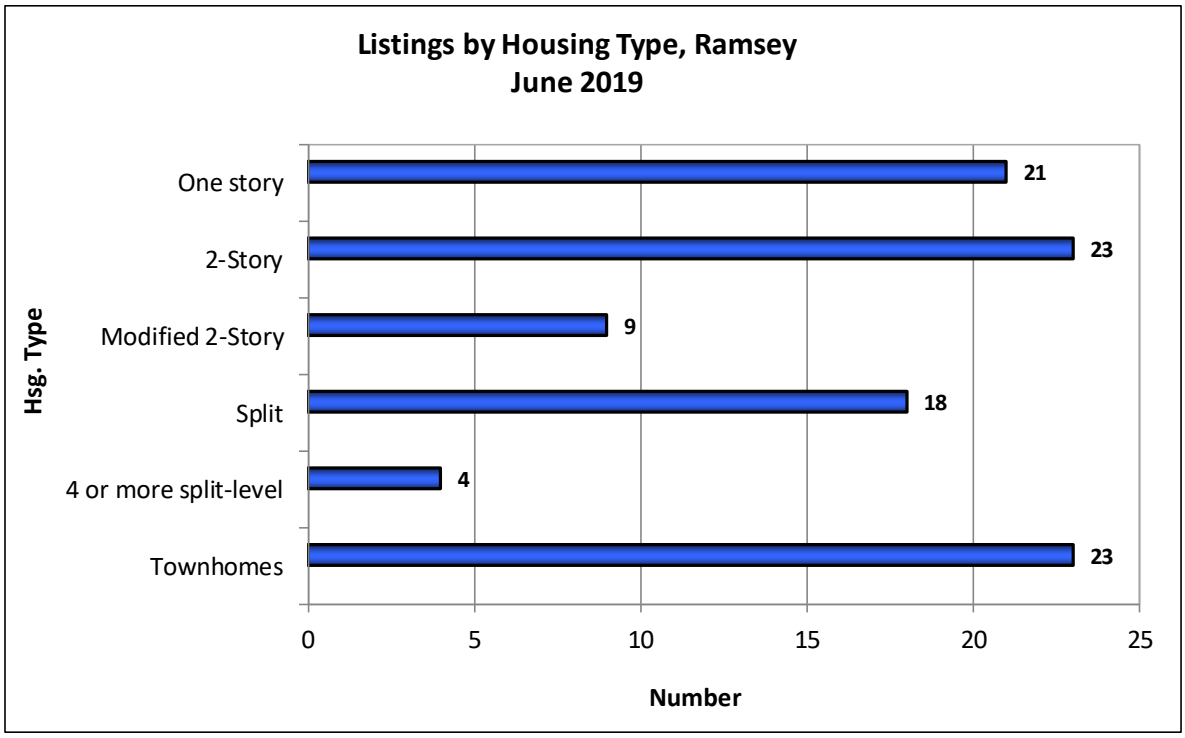
- Two-level splits account for nearly one-quarter of single-family listings and are the most "affordable" with an average list price of $294,000; significantly lower than most single-family product types. This is a result of a smaller foundation size and fewer finished square feet than all other single-family types.

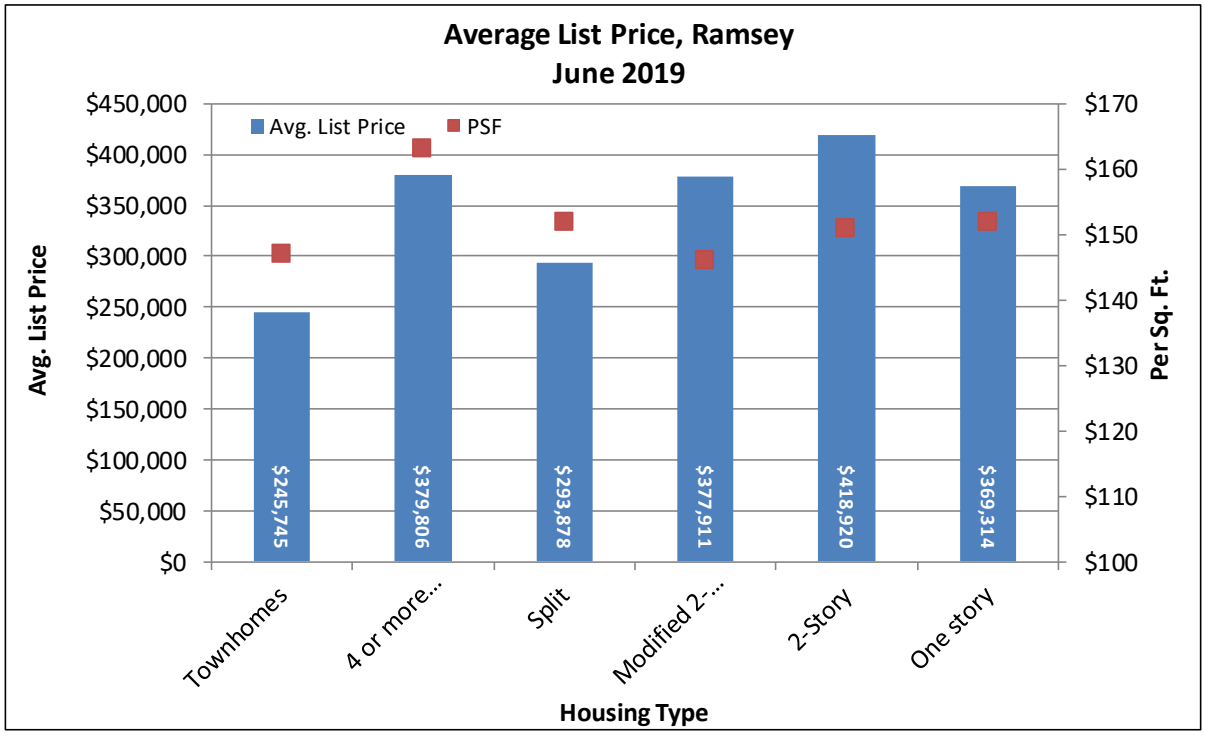
- New detached townhomes ($320,000+) account for the majority of multifamily for-sale listings and have the highest PSF costs among all housing units for sale ($195 PSF). Most detached townhomes are one-level living homes with at least 1,500 square feet on the main level that target buyers seeking association-maintained housing.

TABLE FS-8
ACTIVE LISTINGS BY HOUSING TYPE
RAMSEY
June 2019

Property Type	Listings	Pct.	Avg. List Price	Avg. Size (Sq. Ft.)	Avg. List Price Per Sq. Ft.	Avg. Bedrooms	Avg. Bathrooms	Avg. Age of Home
Single-Family								
One story	21	28.0%	$369,314	2,500	$152	3.5	2.6	1999
2-story	23	30.7%	$418,920	2,896	$151	4.1	3.3	2013
Modifed 2-story	9	12.0%	$377,911	2,676	$146	4.3	3.3	1993
Split entry/Bi-level	18	24.0%	$293,878	2,025	$152	3.7	2.2	1988
4 or more split-level	4	5.3%	$379,806	2,338	$163	4.0	2.8	1991
Total	**75**	**100.0%**	**$368,013**	**2,520**	**$152**	**3.9**	**2.8**	**2000**
Townhomes/Twinhomes								
Side-by-Side	14	60.9%	$205,614	1,694	$122	2.9	2.7	2007
Detached Townhomes	8	34.8%	$322,630	1,722	$195	2.3	2.1	2016
Quad Townhome	1	4.3%	$192,500	1,666	$116	3.0	2.0	2003
Total	**23**	**100.0%**	**$245,745**	**1,703**	**$147**	**2.7**	**2.5**	**2010**

Source: Regional Multiple Listing Service of MN; Maxfield Research & Consulting, LLC


Listings by Housing Type, Ramsey
June 2019
Hsg. Type
One story
2-Story
Modified 2-Story
Split
4 or more split-level
Townhomes
21
23
9
18
4
23
0
5
10
15
20
25
Number


Average List Price, Ramsey
June 2019
Avg. List Price
PSF
Avg. List Price
Per Sq. Ft.
$450,000
$400,000
$350,000
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
$170
$160
$150
$140
$130
$120
$110
$100
$245,745
$379,806
$293,878
$377,911
$418,920
$369,314
Townhomes
4 or more...
Split
Modified 2-...
2-Story
One story
Housing Type

- Tables FS-9 illustrates the historic supply of actively marketing properties in the Twin Cities Metro Area, Anoka County, and Ramsey from 2005 to May 2019. The table depicts the number of months supply by housing product type. The months of supply metric calculates the number of months it would take for all the current homes for sale to sell given the monthly sales absorption. Generally, a balanced supply is considered four to six months. The higher the months of supply indicates there are more sellers than buyers; and the lower the months of supply indicates there are more buyers than sellers.

TABLE FS-9
ACTIVE SUPPLY OF HOMES FOR SALE
RAMSEY , ANOKA COUNTY, & METRO AREA
2005 to 2019 (May)

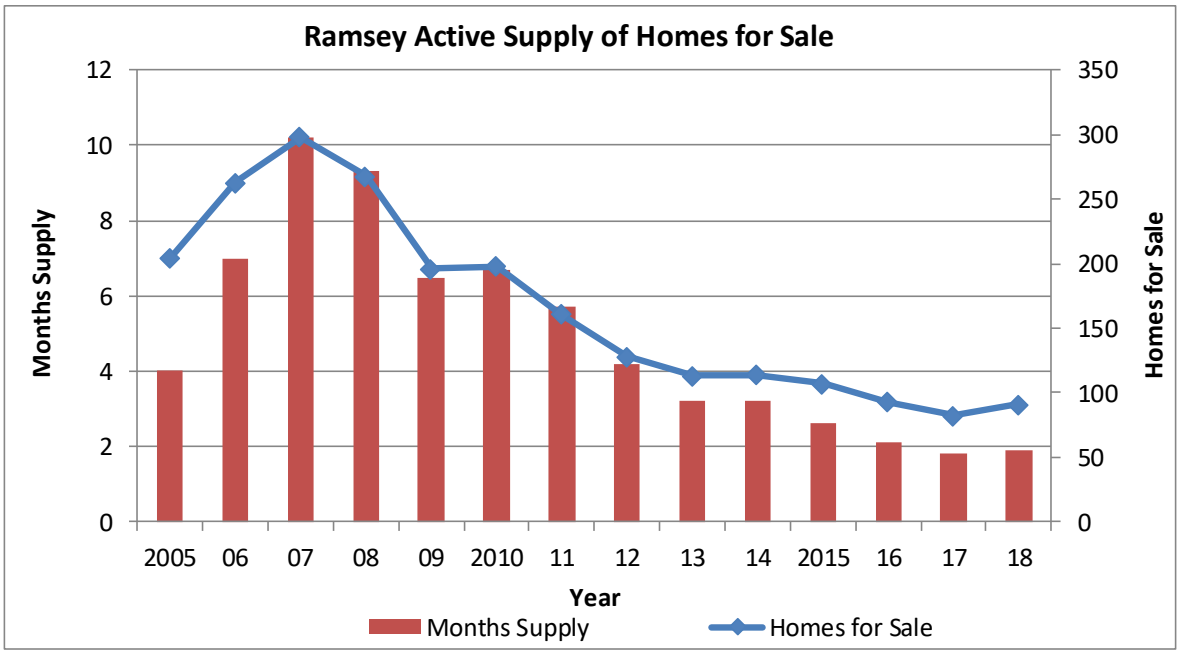
	Months Supply			Homes for Sale		
Year	City of Ramsey	Anoka County	Twin Cities Metro	City of Ramsey	Anoka County	Twin Cities Metro
2005	4.0	3.5	4.2	204	1,974	22,706
2006	7.0	6.0	6.6	263	2,591	29,366
2007	10.2	9.5	8.8	298	3,176	32,373
2008	9.3	10.5	9.7	268	3,120	31,557
2009	6.5	7.0	7.3	196	2,458	26,156
2010	6.7	6.9	7.4	198	2,478	26,498
2011	5.7	6.6	7.1	161	2,176	22,712
2012	4.2	3.8	4.5	128	1,522	17,217
2013	3.2	3.1	3.5	113	1,339	15,029
2014	3.2	3.5	3.9	114	1,472	16,178
2015	2.6	2.8	3.4	107	1,294	15,037
2016	2.1	2.3	2.6	93	1,132	12,985
2017	1.8	1.9	2.3	82	989	11,457
2018	1.9	1.8	2.2	91	873	10,774
2019*	1.8	1.8	2.2	88	883	10,975

Note: Homes for sale based on rolling 12-month data at end of year

Source: 10K Research & Marketing, Maxfield Research & Consulting, LLC

- The supply of homes in Ramsey mirrors the Twin Cities; however historically the supply in Ramsey is slightly lower than the Twin Cities average.

- After the housing downturn, the supply of homes in Ramsey skyrocketed in 2007 when there were about 10 months of inventory. Since 2007 the inventory of supply has dwindled annually as lender-mediated properties were absorbed. At the end of 2018, there was only a 1.9 months supply of homes for sale in Ramsey.



New Construction Housing Activity

Maxfield Research & Consulting, LLC obtained lot inventory and subdivision data from Metro Study, a homebuilding consulting company that maintains a database of all subdivision activity in the greater Metro Area. Tables FS-10 to FS-11 provide a variety of information on the new construction market in Ramsey and various comparisons to the greater Twin Cities Metro Area.

The following terms are used in the lot inventory tables:

- Annual Starts and Closings: The sum of activity for the most recent four quarters.
- Closing: Defined as when a "move in" has occurred and the home is occupied.
- Future Lots Inventory: Future lots are recorded after a preliminary plat or site plan has been submitted for consideration by the city.
- Lot Front: Range of all lot sizes within the subdivision; based on the lot front foot width
- Occupied: A buyer has taken possession of the home that was previously under construction or a model home.
- Price: Range of all base home price offered within the subdivision
- Starts: The housing slab or foundation has been poured.

- Total Lots: A summation of all lots platted in a subdivision, including those closed, under construction, and vacant.

- Vacant Developed Lot (VDL): The subdivision is considered developed after subdivision streets are paved and vehicles can physically drive in front of the lot.

Lot Supply by Lot Size

FS-10 depicts trends in new single-family home construction based on lot size (i.e. front footage). The data is current as of first quarter 2019 for Ramsey and Anoka County and is broken down by eight different lot size categories.

- Within Anoka County, the vast majority of lot closings have been with lots sized between 70 and 79 feet and 80 and 89 feet. Approximately 61% of all lot closings over the past year have fallen into these two categories. In Ramsey, 45% of the closed lots have fallen between 70 and 89 lot widths.

TABLE FS-10
LOT SIZE ANALYSIS
RAMSEY & ANOKA COUNTY
1st QUARTER 2019

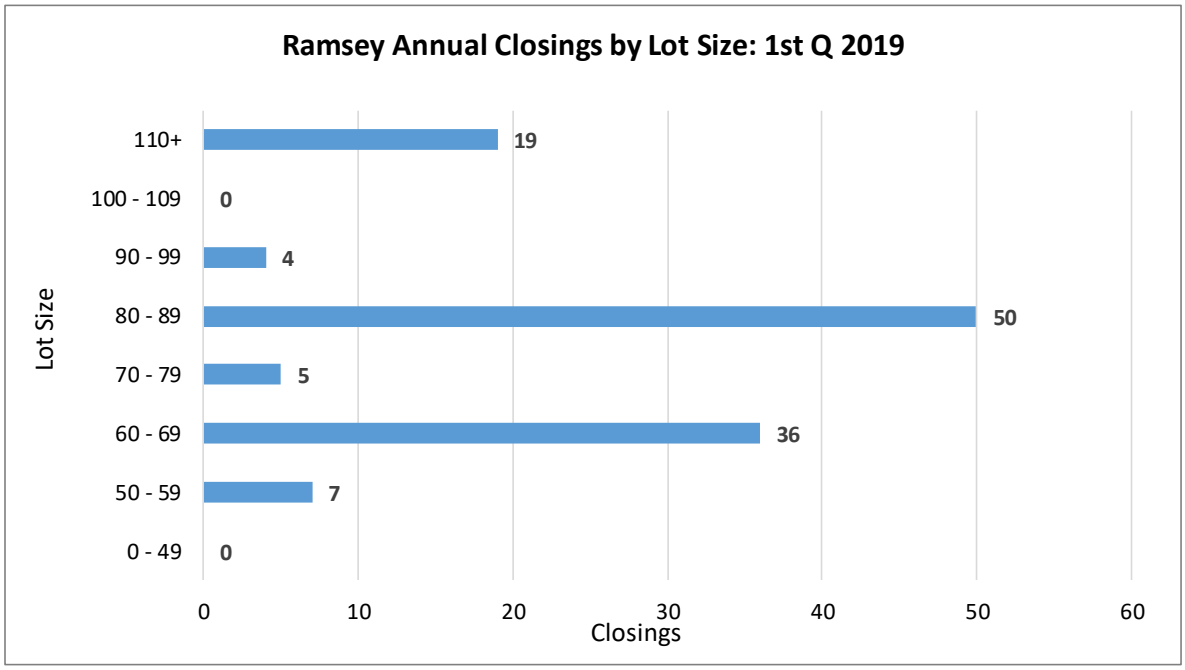
Lot Size (Width)	Quarterly Starts	Quarterly Closings	Annual Starts	Annual Closings	Finished Vacant (FV)	Under Const. (UC)	Housing Inventory	Vac. Dev. Lots (VDL)	Future Lots (Fut)
Ramsey									
0 - 49	0	0	0	0	0	0	0	0	40
50 - 59	0	1	14	7	1	6	8	0	34
60 - 69	4	5	31	36	5	9	14	33	165
70 - 79	0	1	5	5	0	2	2	0	0
80 - 89	8	10	43	50	2	12	15	60	19
90 - 99	1	3	7	4	0	3	3	25	0
100 - 109	1	0	2	0	1	1	2	5	0
110 And Over	0	2	20	19	5	5	10	27	0
Summary	**14**	**22**	**122**	**121**	**14**	**38**	**54**	**150**	**258**
Anoka County									
0 - 49	0	2	8	9	1	6	10	0	40
50 - 59	15	3	37	21	8	22	32	59	163
60 - 69	19	14	93	96	13	27	46	191	421
70 - 79	33	21	159	160	17	60	86	192	245
80 - 89	35	34	214	255	36	52	105	416	536
90 - 99	7	4	27	18	1	12	14	100	154
100 - 109	2	1	12	11	3	2	5	31	61
110 And Over	14	19	122	110	21	55	80	372	267
Summary	**125**	**98**	**672**	**680**	**100**	**236**	**378**	**1,361**	**1,887**

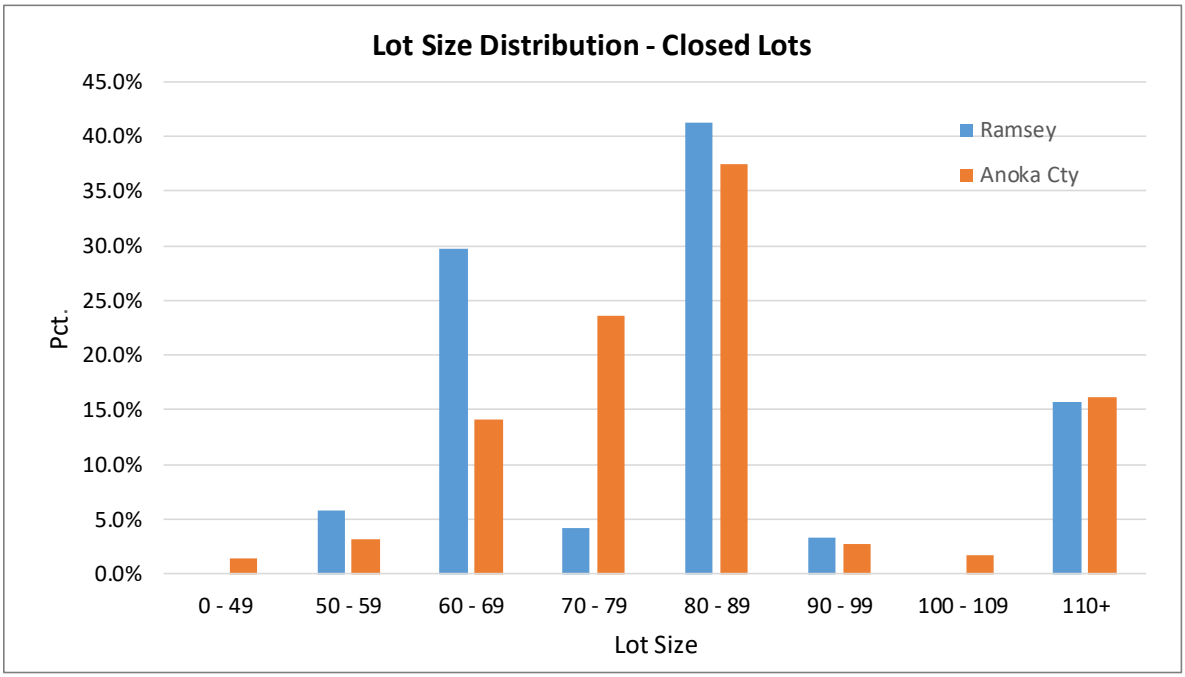
Source: Metrostudy, Maxfield Research & Consulting, LLC

- Lot sizes have decreased since the recession as developers have sought to maximize density. Nearly 48% of lot closings in the Metro Area in the past year have been on lots between 60 feet and 79 feet. Another 24% of lot closings in the Metro Area have been from

80 to 89 feet. About 11% of lots have widths larger than 110 feet; these would generally be considered executive lots.

- About 30% of closed lots in Ramsey had lot widths of 60 to 69 feet; compared to 14% in Anoka County. About 16% of lots in Ramsey are executive lots; those over 110 feet.

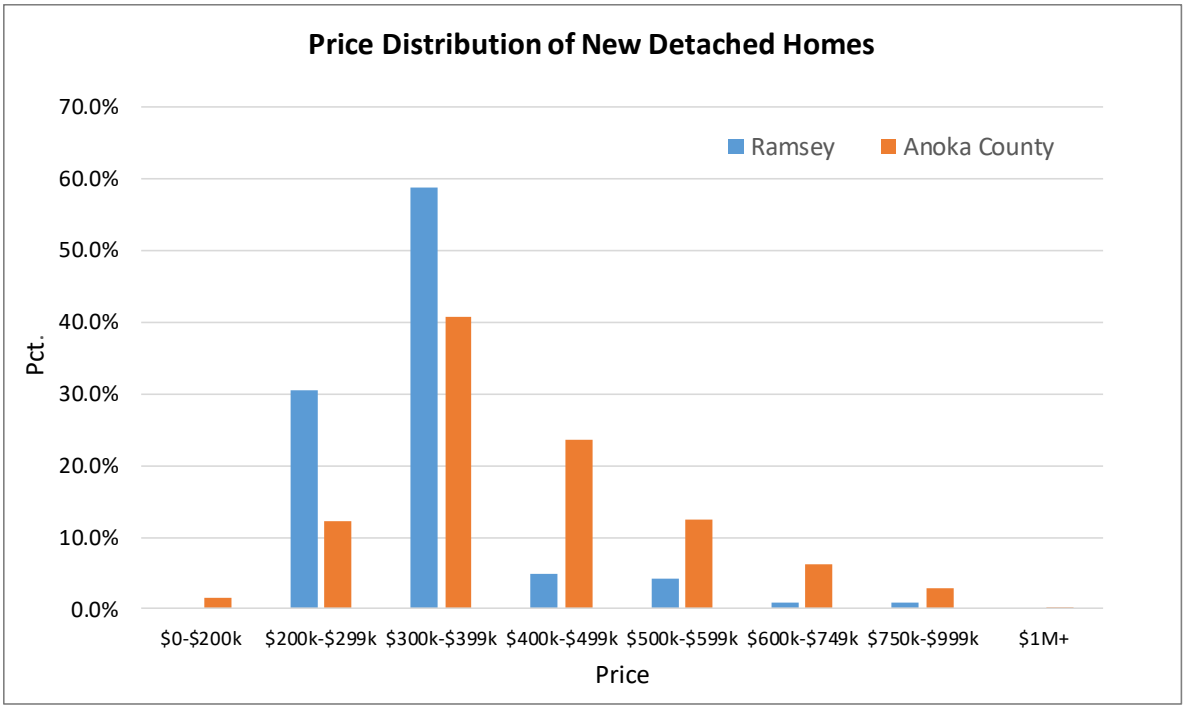




New Construction Pricing

Table FS-11 depicts new construction inventory for detached housing units in Ramsey and Anoka County. The table depicts quarterly and annual starts, finished vacant lots, number of homes under construction and homes previously built, and the number of vacant lots. All of these attributes are provided based on the estimated sales price of the home. Key findings follow.

- In Ramsey, there have been about 120 closings and 120 housing starts over the past year. Nearly 60% of the closings have been on homes priced between $300,000 and $400,000. Another 31% of closings are priced between $200,000 and $300,000.

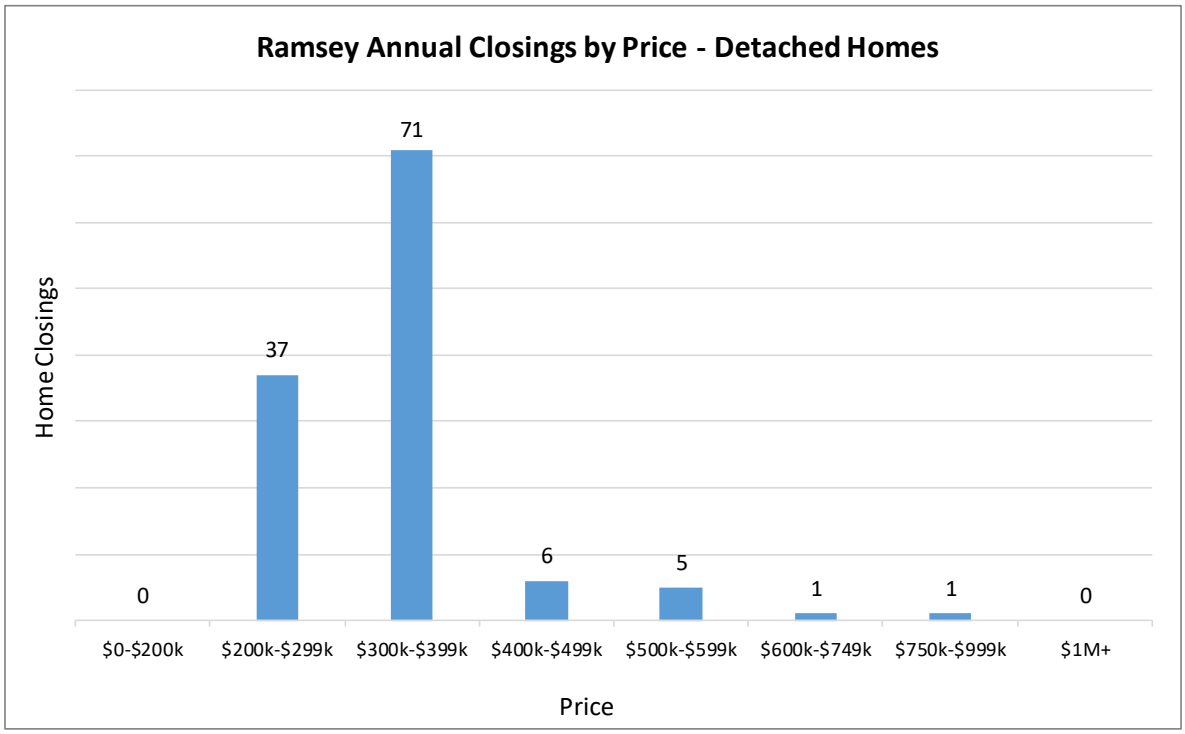


- About 10% of Ramsey homes are priced above $400,000; compared to 45% in Anoka County.

TABLE FS-11
DETACHED HOUSING BY PRICE
RAMSEY & ANOKA COUNTY
1ST QUARTER 2019

Price Point (Base Pricing)	Quarterly Starts	Quarterly Closings	Annual Starts	Annual Closings	Finished Vacant (FV)	Under Const. (UC)	Housing Inventory	Vac. Dev. Lots (VDL)
Ramsey								
$0 - $199,000	0	0	0	0	0	0	0	0
$200,000 - $299,000	2	4	40	37	5	9	15	37
$300,000 - $399,000	10	15	64	71	8	21	30	77
$400,000 - $499,000	1	1	8	6	1	3	4	17
$500,000 - $599,000	1	1	6	5	0	3	3	10
$600,000 - $749,000	0	1	2	1	0	1	1	6
$750,000 - $999,000	0	1	1	1	0	1	1	4
$1,000,000 & Over	0	0	0	0	0	0	0	0
Summary	**14**	**23**	**121**	**121**	**14**	**38**	**54**	**151**
Anoka County								
$0 - $199,000	0	0	2	10	0	0	0	1
$200,000 - $299,000	4	11	72	84	10	16	28	130
$300,000 - $399,000	61	43	277	278	40	96	152	555
$400,000 - $499,000	29	24	168	161	25	62	99	392
$500,000 - $599,000	16	10	87	85	12	30	49	167
$600,000 - $749,000	11	7	47	42	11	19	34	75
$750,000 - $999,000	3	3	18	20	2	12	15	41
$1,000,000 & Over	0	0	1	1	0	0	0	0
Summary	**124**	**98**	**672**	**681**	**100**	**235**	**377**	**1,361**

Source: Metrostudy, Maxfield Research & Consulting, LLC



Actively Marketing Subdivisions

Tables FS-12 and FS-13 show an inventory of detached and attached lots within platted subdivisions in Ramsey. The tables provide information on the initial date the subdivision became active, product type, lot sizes, typical pricing, starts and closings, and the lot inventory. Please note; not all of the subdivisions may be actively marketing but may simply have available lots for future development. Key findings follow.

- Table FS-10 identifies 19 single-family subdivisions with available lots in Ramsey Collectively, there are only 164 vacant developed lots in Ramsey. However, there are another 177 future lots in the same subdivisions.

- The older subdivision in Ramsey platted last decade have few lots remaining. Most of the lot supply with vacant lots have been platted in the last three years.

- There are five future subdivisions in Ramsey boasting about 250 lots.

- The average price for new single-family detached housing in Ramsey is approximately $325,000 to $350,000. Most of the new single-family construction is either two-story homes or split-level homes with an average cost of about $160 PSF.

- The most active subdivisions are in the Riverstone subdivision by Capstone Homes and the Woodlands subdivision by Lennar.

- Because Ramsey has historically been a single-family dominant market, there are substantially fewer identified attached housing units than detached housing units. A total of four attached subdivisions with a vacant lot supply of 174 units.

- All of the active association-maintained product is for detached townhomes/villas with higher price points than attached row-homes. The D.R. Horton project “The Station” was constructed in 2018 and is sold out. Pricing for these townhomes averaged $220,000 or $133 PSF.

TABLE FS-12
SUBDIVISION & LOT INVENTORY - DETACHED HOUSING UNITS
CITY OF RAMSEY
4th QUARTER 2018

Subdivision Name	Initial Active Qtr.	Status	Product Type	Lot Range (Ft.)	Pricing ($1,000) Min	Pricing ($1,000) Max	Annual Starts	Annual Closings	Currently Occupied	Vacant Developed Lot Inventory (VDL)	Future Units (Fut)	Total Units (Tot)
Previously Platted/Marketing Subdivisions												
Northfork at Ramsey	1Q00	Active 1Q00	Single Family	195'	$400	$555	3	1	58	1	0	61
Sunfish Lake, The Village of/	1Q05	Active 1Q05	Single Family	60'	$350	$399	5	2	73	1	0	77
Meadow, The	1Q07	Active 1Q07	Single Family	70'	$175	$245	0	0	46	1	0	47
Ramsey TC/Gleason DTH	1Q17	Active 1Q17	Single Family	135'	$200	$300	5	5	5	4	0	12
Shade Tree Creek	2Q08	Active 2Q08	Single Family	260'	$280	$300	0	0	0	16	0	16
Harvest Estates	3Q15	Active 3Q15	Single Family	80'	$275	$600	11	14	28	15	0	45
Woodlands, The	3Q15	Active 3Q15	Single Family	80'	$316	$349	15	12	45	44	12	110
Tall Pine Ridge	3Q17	Active 3Q17	Single Family	350'	$300	$600	1	2	4	1	0	6
Cole Addition	3Q18	Active 3Q18	Single Family	90'	$280	$500	1	1	1	7	0	8
Estates of Silver Oaks	3Q18	Active 3Q18	Single Family	100'	$400	$500	1	0	0	6	0	7
Rum River Prairie	3Q18	Active 3Q18	Single Family	90'	$400	$850	5	0	0	19	0	24
Sunfish Lake, The Village of/(DTH)	4Q04	Active 4Q04	Single Family	50'	$330	$370	1	0	35	0	0	36
Ramsey TC/Parkside	4Q05	Active 4Q05	Single Family	60'	$280	$375	1	1	65	1	0	67
Brookfield Addition	4Q06	Active 4Q06	Single Family	85'	$280	$402	17	21	259	8	0	273
North Commons Cor 3	4Q15	Active 4Q15	Single Family	75'	$240	$375	5	7	14	0	0	17
Covenant Meadows	4Q17	Active 4Q17	Single Family	130'	$250	$375	7	9	9	2	0	12
Pearson Place	4Q17	Active 4Q17	Single Family	200'	$240	$350	9	4	4	3	0	12
Riverstone/	4Q17	Active 4Q17	Single Family	60'	$256	$351	35	30	30	35	165	241
Riverstone/Villas	4Q17	Active 4Q17	Single Family	50'	$276	$300	14	6	6	0	0	14
Subtotal							**136**	**115**	**682**	**164**	**177**	**1,085**
Future Subdivisions												
Cottages at the COR (DTH)	0	Future	Single Family	30'	$0	$0	0	0	0	0	40	40
Northfork Meadows (DTH)	0	Future	Single Family	0	$0	$0	0	0	0	0	97	97
Ridgepoint	0	Future	Single Family	80'	$0	$0	0	0	0	0	7	7
Rum River Hills	0	Future	Single Family	0	$0	$0	0	0	0	0	72	72
Shade Tree Cottages (DTH)	0	Future	Single Family	55'	$250	$270	0	0	0	0	34	34
Subtotal							**0**	**0**	**0**	**0**	**250**	**250**

Source: Metrostudy, Maxfield Research & Consulting, LLC

TABLE FS-13
SUBDIVISION & LOT INVENTORY - ATTACHED HOUSING UNITS
CITY OF RAMSEY
4th QUARTER 2018

Subdivision Name	Initial Active Qtr.	Status	Product Type	Lot Range (Ft.)	Pricing ($1,000) Min	Pricing ($1,000) Max	Annual Starts	Annual Closings	Currently Occupied	Vacant Developed Lot Inventory (VDL)	Future Units (Fut)	Total Units (Tot)
Ramsey TC/Parkside (TH)	Active 4Q05	Active 4Q05	Townhouse	30'	$213	$257	0	0	12	65	0	77
Ramsey TC/Symphony/Hometow	Active 4Q05	Active 4Q05	Townhouse	20'	$190	$225	0	0	56	98	0	154
Sunflower Ridge/TH)	Active 4Q08	Active 4Q08	Townhouse	30'	$170	$180	0	0	0	11	0	11
The Station (TH)	Active 4Q16	Active 4Q16	Townhouse	25'	$209	$227	0	47	76	0	0	77
Subtotal							**0**	**47**	**144**	**174**	**0**	**319**
Future Lots/Units												
Riverstone/TH	Future	Future	Townhouse	42'	$250	$350	0	0	0	0	48	48

Source: Metrostudy, Maxfield Research & Consulting, LLC

Select Newer Single-Family and Townhome Properties

Under Construction Single-Family

The Station

Symphony at Town Center

Under Construction Detached Townhome

Under Construction Single-Family

Single-Family

Single-Family

Villa

Planned and Proposed Housing Developments

Maxfield Research obtained data from the City of Ramsey in order to identify housing developments under construction, planned, or pending. Table P-1 inventory and summarize the number of housing units by product type that are either recently completed, under construction, or are planned to move forward.

- There are several housing developments either under construction, approved, or are pending/awaiting approval in Ramsey at this time. However, it is unknown if all the projects on Table P-1 will move forward.

- Currently, there are three multifamily apartment projects, all pending at this time. Aeon, LLC is proposing a 54-unit affordable multifamily rental development in the COR, named *Greenway Terrace 2*. The remaining two proposed multifamily projects include *The Sapphire*, a 118-unit building, and the *Springs at Ramsey*, a 320-unit project.

- The Inland Group has proposed the *Affinity at Ramsey*, a 174-unit active adult apartment, near the intersection of Sunwood Drive and Center Street in the COR area of Ramsey. This is the only development geared towards seniors at this time.

- Within the City of Ramsey, there are three for-sale developments that are under construction in 2019 and another three developments that are approved. These projects include two townhome developments that total 85-units, while the remaining 81-units are single-family homes. Additionally, there are 104 pending single-family homes proposed in Ramsey.

PLANNED & PENDING HOUSING DEVELOPMENTS

TABLE P-1
HOUSING DEVELOPMENT PIPELINE
CITY OF RAMSEY
2nd Quarter 2019

Project Name/Address	Developer/Applicant	Address/Area	Status	Product Type	Total Units/Lots	Affordability
Multi-Family Apartments						
Greenway Terrace 2	Aeon, LLC	S of 146th Ave NW W of Traprock St NW (COR)	Pending	Multifamily	54	Affordable
The Sapphire	N/A	145th Ave NW (COR)	Pending	Multifamily	118	Market Rate
Springs at Ramsey	Continental Properties	Armstrong Blvd/N of Bunker Lake Blvd	Pending	Multifamily	320	Market Rate
Senior Housing						
Affinity at Ramsey	Inland Group	Sunwood Dr/Center St (COR)	Under Construction	AA	174	Market Rate
For-Sale Market						
Brookfield 8th Addition	Brookfield Land LLC	168th Cr NW	Approved	SF Lots	25	Market Rate
Bacon Property Res. Subdivision	N/A	7363 175th Ave NW	Pending	SF Lots	20	Market Rate
Cole Addition	Byron & Lynn Cole	168th Av NW & Garnet St NW	Approved	SF Lots	6	Market Rate
Cottages at the COR	Centra Homes, LLC	SE Corner of Bunker Lake Blvd Ramsey Blvd (COR)	Under Construction	Townhomes (Detached)	20	Market Rate
Harvest Estates 2	G S Land, LLC/Rice Creek Builders	15153 Nowthen Blvd	Pending	SF Lots	15	Market Rate
Parkside Village	Centra Homes, LLC	14832 Willemite St NW (COR)	Approved	Townhomes	65	Market Rate
Rum River Prairie	Rum River Prairie, LLC Eric Thomsen	Baught St/169th Ave NW /Armstrong Blvd	Under Construction	SF Lots	25	Market Rate
Riverstone 3rd Addition	Capstone Homes	150th Lane NW, Tiger St, and 149th Ave NW	Pending	SF Lots	35	Market Rate
Shade Tree Cottages	Shade Tree Communities, LLC	15451 Nowthen Blvd	Pending	SF Lots	34	Market Rate
Woodlands 4th Addition	Lennar Homes	159th Ave NW/Sapphire St /Peridot St	Under Construction	SF Lots	25	Market Rate

Sources: City of Ramsey, Maxfield Research & Consulting, LLC

Introduction

Previous sections of this study analyzed the existing housing supply and the growth and demographic characteristics of the population and household base in Ramsey. This section of the report presents our estimates of housing demand in Ramsey from 2019 through 2030.

Demographic Profile and Housing Demand

The demographic profile of a community affects housing demand and the types of housing that are needed. The housing life-cycle stages are:

1. *Entry-level householders*
   - Often prefer to rent basic, inexpensive apartments
   - Usually singles or couples in their early 20's without children
   - Will often "double-up" with roommates in apartment setting

2. *First-time homebuyers and move-up renters*
   - Often prefer to purchase modestly-priced single-family homes or rent more upscale apartments
   - Usually married or cohabiting couples, in their mid-20's or 30's, some with children, but most are without children

3. *Move-up homebuyers*
   - Typically prefer to purchase newer, larger, and therefore more expensive single-family homes
   - Typically, families with children where householders are in their late 30's to 40's

4. *Empty-nesters (persons whose children have grown and left home) and never-nesters (persons who never have children)*
   - Prefer owning but will consider renting their housing
   - Some will move to alternative lower-maintenance housing products
   - Generally, couples in their 50's or 60's

5. *Younger independent seniors*
   - Prefer owning but will consider renting their housing
   - Will often move (at least part of the year) to retirement havens in the Sunbelt and desire to reduce their responsibilities for upkeep and maintenance
   - Generally, in their late 60's or 70's

6. *Older seniors*
    - May need to move out of their single-family home due to physical and/or health constraints or a desire to reduce their responsibilities for upkeep and maintenance
    - Generally single females (widows) in their mid-70's or older

Demand for housing can come from several sources including: household growth, changes in housing preferences, and replacement need. Household growth necessitates building new housing unless there is enough desirable vacant housing available to absorb the increase in households. Demand is also affected by shifting demographic factors such as the aging of the population, which dictates the type of housing preferred. New housing to meet replacement need is required, even in the absence of household growth, when existing units no longer meet the needs of the population and when renovation is not feasible because the structure is physically or functionally obsolete.

Rural areas tend to have higher proportions of younger households that own their housing than in the larger growth centers or metropolitan areas such as the Twin Cities Metro Area. In addition, senior households tend to move to alternative housing at an older age. These conditions are a result of housing market dynamics, which typically provide more affordable single-family housing for young households and a scarcity of senior housing alternatives for older households.

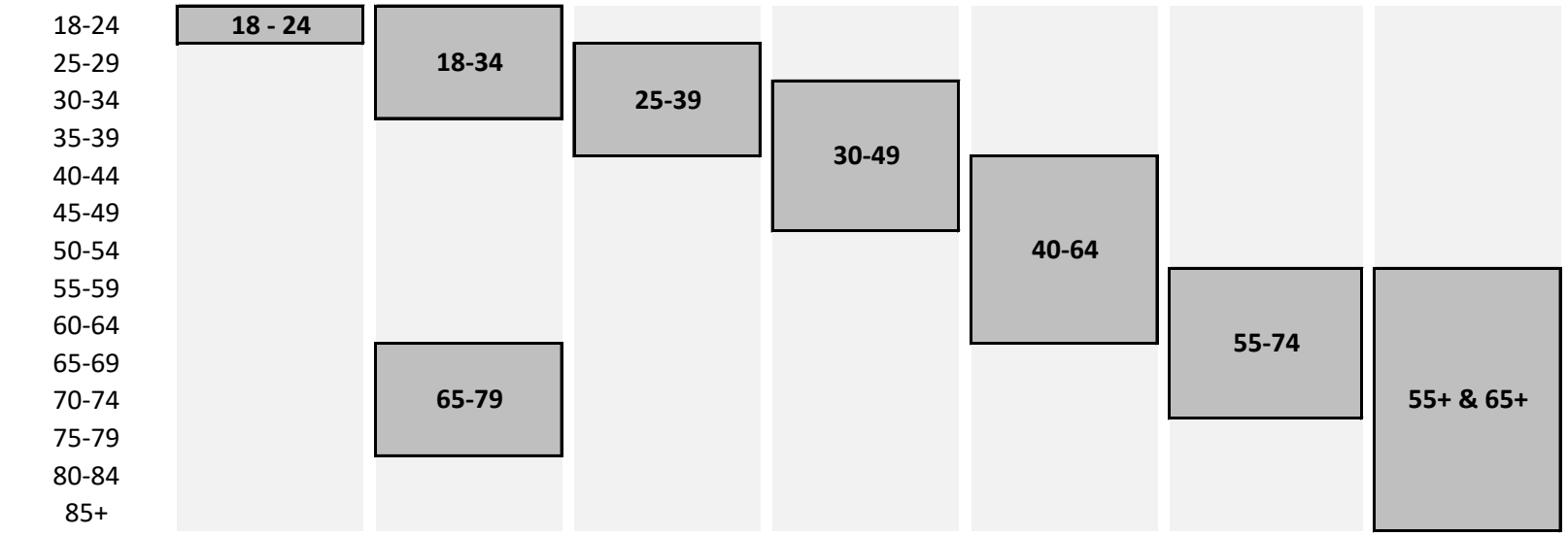
The graphic on the following page provides greater detail of various housing types supported within each housing life cycle. Information on square footage, average bedrooms/bathrooms, and lot size is provided on the subsequent graphic.

Housing Demand Overview

The previous sections of this assessment focused on demographic and economic factors driving demand for housing in Ramsey. In this section, we utilize findings from the economic and demographic analysis to calculate demand for new general occupancy housing units in Ramsey.

Housing markets are driven by a range of supply and demand factors that vary by location and submarket. The following points outline several of the key variables driving housing demand.

DEMOGRAPHICS & HOUSING DEMAND



Source: Maxfield Research & Consulting, LLC

TYPICAL HOUSING TYPE CHARACTERISTICS

	Housing Types	Target Market/ Demographic	Unit/Home Characteristics	Lot Sizes/ Units Per Acre[1]
For-Sale Housing	Entry-level single-family	First-time buyers: Families, couples w/no children, some singles	1,200 to 2,200 sq. ft. 2-4 BR | 2 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Move-up single-family	Step-up buyers: Families, couples w/no children	2,000 sq. ft.+ 3-4 BR | 2-3 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Executive single-family	Step-up buyers: Families, couples w/no children	2,500 sq. ft.+ 3-4 BR | 2-3 BA	100'+ wide lot 1.5-2.0 DU/Acre
	Small-lot single-family	First-time & move-down buyers: Families, couples w/no children, empty nesters, retirees	1,700 to 2,500 sq. ft. 3-4 BR | 2-3 BA	40' to 60' wide lot 5.0-8.0 DU/Acre
	Entry-level townhomes	First-time buyers: Singles, couples w/no children	1,200 to 1,600 sq. ft. 2-3 BR | 1.5BA+	6.0-12.0 DU/Acre
	Move-up townhomes	First-time & step-up buyers: Singles, couples, some families, empty-nesters	1,400 to 2,000 sq. ft. 2-3 BR | 2BA+	6.0-8.0. DU/Acre
	Executive townhomes/twinhomes	Step-up buyers: Empty-nesters, retirees	2,000+ sq. ft. 3 BR+ | 2BA+	4.0-6.0 DU/Acre
	Detached Townhome	Step-up buyers: Empty-nesters, retirees, some families	2,000+ sq. ft. 3 BR+ | 2BA+	4.0-6.0 DU/Acre
	Condominums	First-time & step-up buyers: Singles, couples, empty-nesters, retirees	800 to 1,700 sq. ft. 1-2 BR | 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
Rental Housing	Apartment-style rental housing	Singles, couples, single-parents, some families, seniors	675 to 1,250 sq. ft. 1-3 BR | 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
	Townhome-style rental housing	Single-parents, families w/children, empty nesters	900 to 1,700 sq. ft. 2-4 BR | 2BA	8.0-12.0 DU/Acre
	Student rental housing	College students, mostly undergraduates	550 to 1,400 sq. ft. 1-4BR | 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 50.0+ DU/Acre
Both	Senior housing	Retirees, Seniors	550 to 1,500 sq. ft. Suites - 2BR | 1-2 BA	Varies considerably based on senior product type

[1] Dwelling units(DU) per acre expressed in net acreage (minus right-of-way)

Source: Maxfield Research & Consulting, LLC

Demographics

Demographics are major influences that drive housing demand. Household growth and formations are critical (natural growth, immigration, etc.), as well as household types, size, age of householders, incomes, etc.

Economy & Job Growth

The economy and housing market are intertwined; the health of the housing market affects the broader economy and vice versa. Housing market growth depends on job growth (or the prospect of); jobs generate income growth which results in the formation of more households and can stimulate household turnover. Historically low unemployment rates have driven both existing home purchases and new-home purchases. Lack of job growth leads to slow or diminishing

household growth, which in-turn relates to reduced housing demand. Additionally, low income growth results in fewer move-up buyers which results in diminished housing turnover across all income brackets.

Consumer Choice/Preferences

A variety of factors contribute to consumer choice and preferences. Many times a change in family status is the primary factor for a change in housing type (i.e. growing families, empty-nest families, etc.). However, housing demand is also generated from the turnover of existing households who decide to move for a range of reasons. Some households may want to move-up, downsize, change their tenure status (i.e. owner to renter or vice versa), or simply move to a new location.

Supply (Existing Housing Stock)

The stock of existing housing plays a crucial component in the demand for new housing. There are a variety of unique household types and styles, not all of which are desirable to today's consumers. The age of the housing stock is an important component for housing demand, as communities with aging housing stocks have higher demand for remodeling services, replacement new construction, or new home construction as the current inventory does not provide the supply that consumers seek. Ramsey and suburbs like it have an older housing that results in higher demand for remodeling services and infill redevelopment.

Pent-up demand may also exist if supply is unavailable as householders postpone a move until new housing product becomes available.

Housing Finance

Household income is the fundamental measure that dictates what a householder can afford to pay for housing costs. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

After the Great Recession lenders "tightened the belts" on mortgage lending and it was difficult for many buyers to obtain financing. The ability of buyers to obtain mortgage financing has recently lightened as lenders have eased restrictions that had been in place since the recession. However, lenders are still requiring substantially higher credit scores and equity than last decade.

Mobility

It is important to note that demand is somewhat fluid between other west/northwest Twin Cities Metro Area communities and will be impacted by development activity in nearby areas.

Estimated Demand for General-Occupancy Rental Housing

Table HD-1 presents our calculation of general-occupancy rental housing demand in Ramsey. This analysis identifies potential demand for rental housing that is generated from both new households and turnover households. A portion of the demand will be drawn from existing households in Ramsey that want to upgrade their housing situations.

The 65 and older cohort is typically not a target market for new general occupancy rental housing, therefore, we limit demand from senior household growth to only 20% and include all households under the age of 65. According to our projections, Ramsey is expected to add 1,279 new households under 65 and 709 over 65 between 2019 and 2030. We estimate that 14% of those under 65 will be renting their housing, while only 6% of senior households are renters. This produces demand for 222 new general occupancy rental housing units between 2019 and 2030.

Demand is also forecast to emerge from existing Market Area householders through turnover. An estimated 1,095 renter-occupied households under the age of 65 plus 106 senior renters are located in Ramsey in 2019. Based on mobility data from the Census Bureau, an estimated 89% of under 65 renter households and 84% of over 65 renter households will turnover in a 15-year period, resulting in 1,059 existing households projected to turnover. Finally, we estimate 20% of the existing renter households will seek new rental housing, resulting in demand for 968 rental units through 2030.

Next, we estimate that 30% of the total demand for new rental units in Ramsey will come from people currently living outside of the City of Ramsey. Adding demand from outside Ramsey to the existing demand potential, results in a total estimated demand for 550 rental housing units by 2030.

Based on a review of rental household incomes and sizes and monthly rents at existing projects, we estimate that approximately 5% of the total demand will be for subsidized housing (30% AMI), 15% will be for affordable housing (40% to 60% AMI), and 80% will be for market rate housing (non-income restricted).

As of June 2019, there are no under construction or approved general occupancy rental housing projects that will satisfy the calculated rental housing demand, which results in an overall demand for 28 subsidized units, 83 affordable units, and 440 market rate units.

TABLE HD-1
RENTAL HOUSING DEMAND
CITY OF RAMSEY
2019 to 2030

		--- Number of Households --- Under 65	Over 65
Demand from Projected Household Growth			
Projected HH growth in Ramsey 2019 to 2030[1]		1,279	709
(times) Estimated % to be renting their housing[2]	x	14%	6%
(equals) Projected demand from new HH growth	=	**179**	**43**
Demand from Existing Renter Households			
Number of renter HHs in Ramsey (2019)[3]		1,095	106
(times) Estimated percent of renter turnover[4]	x	89%	84%
(equals) Total existing households projected to turnover	=	970	89
(times) Estimated percent desiring new rental housing	x	20%	
(equals) Demand from existing households[5]		**198**	
(equals) Total demand from HH growth and existing HHs 2019 to 2030[6]	=	**385**	
(times) Demand from outside Ramsey		30%	
(equals) Total demand potential for rental housing, 2019 to 2030		**550**	

		Deep Subsidy	Shallow Subsidy	Market Rate
(times) Percent of rental demand by product type[7]	x	5%	15%	80%
(equals) Total demand potential for general-occupancy rental housing units	=	28	83	440
(minus) Units under construction or pending[8]	-	0	0	0
(equals) Excess demand for new general occupancy rental housing	=	**28**	**83**	**440**

[1] Estimated household growth based on projections as adjusted by Maxfield Research & Consulting, LLC

[2] Pct. of renter households under the age of 65 (ACS - 2017, ESRI, Maxfield Research and Consulting LLC).

[3] Estimate based on 2017 ACS renter households and new renter household growth 2010 to 2017 (under age 65)

[4] Based on on turnover from 2017 American Community Survey for households moving over 15-year period.

[5 & 6] Calculations include on 20% of Senior Households (65+)

[7] Based on the combination of current rental product and household incomes of area renters (non-senior households)

[8] Pending/proposed/under construction at 95% occupancy.

Source: Maxfield Research & Consulting, LLC

Estimated Demand for Market Rate Active Adult Senior Housing

Table HD-2 presents our demand calculations for market rate active adult senior housing in Ramsey in 2019 and 2024.

In order to determine demand for active adult senior housing, the potential market is reduced to those households that are both age and income qualified. The age-qualified market is defined as seniors age 55 and older, although active adult living projects will primarily attract seniors age 65 and older.

We calculate that the minimum income needed to afford monthly rents is $35,000 or more plus homeowner households with incomes between $25,000 and $34,999 who would be able to supplement their incomes with the proceeds from a home sale. We estimate the number of age/income-qualified senior households in the Ramsey in 2019 to be 3,226 households.

Adjusting to include appropriate long-term capture rates for each age cohort (1.5% of households age 55 to 64, about 8.5% of households age 65 to 74, and 15% of households age 75 and over) results in a market rate demand potential for 168 active adult senior rental units in 2019.

Some additional demand will come from outside the Ramsey. We estimate that 25% of the long-term demand for active adult senior housing will be generated by seniors currently residing outside the Ramsey. This demand will consist primarily of parents of adult children living in the Ramsey area, individuals who live just outside of Ramsey and have an orientation to the area, as well as former residents who desire to return. Together, the demand from Ramsey seniors and demand from seniors who would relocate to Ramsey results in a demand for 224 market rate active adult units in 2019.

Active adult demand in Ramsey is apportioned between ownership and rental housing. Based on the age distribution, homeownership rates and current product available in Ramsey, we project that 25% of Ramsey's demand will be for adult ownership housing (56 units) and 75% will be for rental housing (168 units).

Next, we subtract existing competitive market rate units (minus a vacancy factor of 5% to allow for sufficient consumer choice and turnover) from the owner and rental demand. Subtracting the existing competitive market rate units results in total demand potential for 56 adult owner-occupied units and 120 active adult rental units.

TABLE HD-2
MARKET RATE ACTIVE ADULT HOUSING DEMAND
CITY OF RAMSEY
2019 and 2024

		2019				2024		
		Age of Householder				Age of Householder		
		55-64	65-74	75+		55-64	65-74	75+
# of Households w/ Incomes of >$35,000[1]		1,767	1,051	268		1,896	1,249	417
# of Households w/ Incomes of $25,000 to $34,999[1]	+	53	46	51	+	64	69	85
(times) Homeownership Rate	x	93%	94%	94%	x	93%	94%	94%
(equals) Total Potential Market Base	=	1,816	1,094	316	=	1,956	1,314	497
(times) Potential Capture Rate	x	1.5%	8.5%	15.0%	x	1.5%	8.5%	15.0%
(equals) Demand Potential	=	27	93	47	=	29	112	75
Potential Demand from Residents			= **168**				= **216**	
(plus) Demand from Outside Ramsey (25%)			+ 56				+ 72	
(equals) Total Demand Potential			= **224**				= **287**	
		Owner-Occupied		**Renter-Occupied**		**Owner-Occupied**		**Renter-Occupied**
(times) % by Product Type	x	25%	x	75%	x	25%	x	75%
(equals) Demand Potential by Product Type	=	56	=	168	=	72	=	216
(minus) Existing and Pending MR Active Adult Units[2]	-	0	-	48	-	0	-	213
(equals) Excess Demand for MR Active Adult Units	=	**56**	=	**120**	=	**72**	=	**3**

[1] 2024 calculations define income-qualified households as all households with incomes greater than $40,000 and homeowner households with incomes between $30,000 and $39,999.
[2] Existing and pending are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research & Consulting, LLC

Adjusting for inflation, we have estimated that households with incomes of $40,000 or more and homeowners with incomes of $30,000 to $34,999 would income qualify for market rate independent senior housing in 2024. Considering the growth in the older adult base, the income distribution of the older adult population in 2024, and under construction units at the Affinity at Ramsey, the methodology projected that demand will be 72 adult owner-occupied units and 3 adult rental units in the City of Ramsey.

Estimated Demand for Subsidized/ Affordable Active Adult Senior Housing

Table HD-3 presents our demand calculations for subsidized/affordable independent senior housing in the City of Ramsey in 2019 and 2024.

In order to arrive at the potential age and income qualified base for low income and affordable housing, we exclude all senior (65+) households with incomes more than $35,000. We exclude homeowner households with incomes between $30,000 and $34,999, as these households would have additional equity that could be converted to monthly income following the sales of their single-family homes.

Households in a need-based situation (either requiring services or financial assistance) more readily move to housing alternatives than those in non-need based situations. Hence, the capture rate among each age group is higher than for market rate housing. Capture rates are employed at 1.5% for households age 55 to 64, 10.0% for households age 65 to 74 and 20.0% for households age 75 and older.

Seniors in need-based situations are less selective when securing housing than those in non-need based situations. We estimate that a high-quality site would capture a greater proportion of total demand for financially-assisted housing than for market rate housing.

Using the methodology described above results in a demand potential for 65 total subsidized or affordable senior units. However, after adjusted for household incomes demand results for 16 subsidized units and 48 affordable units.

Adjusting for inflation, we estimate that households with incomes up to $40,000 would be candidates for financially-assisted independent housing in 2024. We reduce the potential market by homeowner households earning between $35,000 and $39,999 that would exceed income-restrictions once equity from their home sales is converted to monthly income.

Following the same methodology, we project demand in Ramsey for 22 subsidized units and 65 affordable units in 2024.

TABLE HD-3
DEEP-SUBSIDY/SHALLOW SUBSIDY ACTIVE ADULT HOUSING DEMAND
CITY OF RAMSEY
2019 and 2024

		2019				2024		
		Age of Householder				Age of Householder		
		55-64	65-74	75+		55-64	65-74	75+
# of Households w/ Incomes of <$35,000[1]		166	201	149		170	220	255
Less Households w/ Incomes of $30,000 to $34,999[1]	-	26	23	25	-	43	47	50
(times) Homeownership Rate	x	93%	94%	94%	x	93%	94%	94%
(equals) Total Potential Market Base	=	142	179	126	=	130	176	208
(times) Potential Capture Rate	x	1.5%	10.0%	20.0%	x	1.5%	10.0%	20.0%
(equals) Demand Potential	=	2	18	25	=	2	18	42
(equals) Potential Demand from Residents			**=**	**45**			**=**	**61**
(plus) Demand from outside Ramsey (30%)			+	19			+	26
(equals) Total Demand Potential			**=**	**65**			**=**	**87**
		Deep-Subsidy		**Shallow-Subsidy**		**Deep-Subsidy**		**Shallow-Subsidy**
(times) % by Product Type	x	25%	x	75%	x	25%	x	75%
(equals) Demand Potential by Product Type	=	16	=	48	=	22	=	65
(minus) Existing and Pending Sub-Aff Active Adult Units[2]	-	0	-	0	-	0	-	0
(equals) Excess Demand for Aff/Sub Units	**=**	**16**	**=**	**48**	**=**	**22**	**=**	**65**

[1] 2024 calculations define income-qualified households as all households with incomes less than $40,000. Homeowner households with incomes between $35,000 and $39,999 are excluded from the market potential for financially-assisted housing.
[2] Existing units are deducted at market equilibrium, or 97% occupancy.

Source: Maxfield Research & Consulting, LLC

Estimated Demand for Independent Living (Congregate) Senior Housing

Table HD-4 presents our demand calculations for congregate housing in Ramsey in 2019 and 2024.

The potential age- and income-qualified base for congregate senior housing includes all senior (65+) households with incomes of $35,000 as well as homeowner households with incomes between $30,000 and $34,999 who would qualify with the proceeds from the sales of their homes. The proportion of eligible homeowners is based on the 2017 ACS homeownership rates of the Ramsey seniors. The number of age, income, and asset-qualified households in Ramsey is estimated to be 1,364 households in 2019.

Demand for congregate housing is need-drive, which reduces the qualified market to only the portion of seniors who need some assistance. Adjusting to include appropriate capture rates for each age cohort (1.5% of households age 65 to 74 and 13.5% of households age 75 and older) results in a local demand potential for 55 congregate units in 2019.

We estimate that seniors currently residing outside of the Ramsey will generate 25% of the demand for congregate senior housing. Together, the demand from Ramsey seniors and demand from seniors who are willing to locate to the Ramsey totals 74 congregate units in 2019.

As of June 2019, there are no under construction or approved senior housing projects with congregate units. This results in an overall demand for 74 congregate units.

Adjusting for inflation, we estimate that households with incomes of $40,000 or more and senior homeowners with incomes between $35,000 and $39,999 would qualify for congregate housing in 2024. Following the same methodology, demand is calculated to increase to 109 units through 2024.

TABLE HD-4
MARKET RATE CONGREGATE RENTAL HOUSING DEMAND
CITY OF RAMSEY
2019 and 2024

		2019			2024	
		Age of Householder			Age of Householder	
		65-74	75+		65-74	75+
# of Households w/ Incomes of >$35,000[1]		1,051	268		1,249	417
# of Households w/ Incomes of $30,000 to $34,999[1]	+	23	25	+	47	50
(times) Homeownership Rate	x	94%	94%	x	94%	94%
(equals) Total Potential Market Base	=	1,073	292	=	1,293	464
(times) Potential Capture Rate[2]	x	1.5%	13.5%	x	1.5%	13.5%
(equals) Potential Demand	=	16 +	39	=	19 +	63
Potential Demand from Ramsey Residents		=	**55**		=	**82**
(plus) Demand from Outside Ramsey (25%)		+	18		+	27
(equals) Total Demand Potential		=	**74**		=	**109**
(minus) Existing and Pending Congregate Units[3]		-	0		-	0
(equals) Total Congregate Demand Potential		=	74		=	109

[1] 2024 calculations define income-qualified households as all households with incomes greater than $40,000 and homeowner households with incomes between $35,000 and $39,999.

[2] The potential capture rate is derived from data from the Summary Health Statistics for the U.S. Population: National Health Interview Survey, 2008 by the U.S. Department of Health and Human Services. The capture rate used is the percentage of seniors needing assistance with IADLs, but not ADLs (seniors needing assistance with ADLs typcially need assistance with multiple IADLs and are primary candidates for service-intensive assisted living).

[3] Competitive units include congregate units at 95% occupancy (market equilibrium).

Source: Maxfield Research and Consulting LLC

Estimated Demand for Assisted Living Housing

Table HD-5 presents our demand calculations for assisted living senior housing in Ramsey in 2019 and 2024. This analysis focuses on the potential *private pay/market rate* demand for assisted living units.

The availability of more intensive support services such as meals, housekeeping and personal care at assisted living facilities usually attracts older, frailer seniors. According to the 2009 Overview of Assisted Living (which is a collaborative research project by the American Association of Homes and Services for the Aging, the American Seniors Housing Association, National Center for Assisted Living, and National Investment Center for the Seniors Housing and Care Industry), the average age of residents in freestanding assisted living facilities was 87 years in 2008. Hence, the age-qualified market for assisted living is defined as seniors ages 75 and over, as we estimate that of the half of demand from seniors under age 87, almost all would be from seniors over age 75. In 2019, there are a projected 711 seniors age 75 and older in Ramsey.

Demand for assisted living housing is need-driven, which reduces the qualified market to only the portion of seniors who need assistance. According to a study completed by the U.S. Census Bureau (1999 panels of the Survey of Income and Program Participation (SIPP) files), 30% of seniors needed assistance with everyday activities (from 25.5% of 75-to-79-year-olds, to 33.6% of 80-to-84-year-olds and 51.6% of 85+ year olds). Applying these percentages to the senior population yields a potential assisted living market of 224 seniors in Ramsey.

Due to the supportive nature of assisted living housing, most daily essentials are included in monthly rental fees, which allow seniors to spend a higher proportion of their incomes on housing with basic services. Therefore, the second step in determining the potential demand for assisted living housing in Ramsey is to identify the income-qualified market based on a senior's ability to pay the monthly rent. We consider seniors in households with incomes of $40,000 or greater to be income-qualified for assisted living senior housing in Ramsey. Households with incomes of $40,000 could afford monthly assisted living fees of $3,000 by allocating 90% of their income toward the fees.

According to the 2009 Overview of Assisted Living, the average arrival income of assisted living residents in 2008 was $27,260, while the average annual assisted living fee was $37,281 ($3,107/month). This data highlights that seniors are spending down assets to live in assisted living and avoid institutional care. Thus, in addition to households with incomes of $40,000 or greater, there is a substantial base of senior households with lower incomes who income-qualify based on assets – their homes, in particular.

For each age group in Table HD-5, we estimate the income-qualified percentage to be all seniors in households with incomes above $40,000 (who could afford monthly rents of $3,000+ per month) plus 40% of the estimated seniors in homeowner households with incomes below

$40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing). This results in a total potential market of 163 units in 2019.

Because the vast majority of assisted living residents are single (88% according to the 2009 Overview of Assisted Living), our demand methodology multiplies the total potential market by the percentage of seniors age 75+ in Ramsey living alone. Based on 2017 ACS data, only 44% of age 75+ households in Ramsey lived alone. Applying this percentage results in a total base of 554 age/income-qualified singles. The 2009 Overview of Assisted Living found that 12% of residents in assisted living were couples. There are a total of 303 age/income-qualified seniors needing assistance in Ramsey including both couples and singles.

We estimate that roughly 60% of the qualified market needing significant assistance with Activities of Daily Living ("ADLs") would either remain in their homes or less service-intensive senior housing with the assistance of a family member or home health care, or would need greater care provided in a skilled care facility. The remaining 40% could be served by assisted living housing. Applying this potential market penetration rate of 40% results in demand for 33 assisted living units in 2019.

We estimate that a portion of demand for assisted living units (25%) will come from outside of the Ramsey. Applying this figure results in total potential demand for 43 market rate assisted living units in Ramsey.

There are a total of 48 assisted living units in Ramsey. After deducting these competitive units (minus a 93% occupancy rate) from the total demand potential, we calculate that there is no current demand for assisted living units in the Ramsey in 2019. However, after applying the aforementioned calculations to the age/income-qualified base in 2024, resulting in demand for 27 units.

Additional demand could come from seniors that will need to receive supplemental income in order to afford assisted living or memory care housing. While some of these seniors will receive income from the sales of their homes, others will need to rely on other sources of public aid. The Elderly Waiver program has provided public funding for seniors who wish to receive "alternative" care that allows them to stay in the community as opposed to receiving similar care at a nursing home.

Most assisted living developments require residents to have lived in their facility for a certain amount of time before they can use a waiver, and many try to limit the amount of waivers accepted within the community to around roughly 10% to 20%. Some facilities accept higher amounts of residents on waivers and many newer facilities do not accept any waivers.

TABLE HD-5
MARKET RATE ASSISTED LIVING DEMAND
CITY OF RAMSEY
2019 and 2024

	2019				2024			
Age group	People	Percent Needing Assistance[1]		Number Needing Assistance[1]	People	Percent Needing Assistance[1]		Number Needing Assistance[1]
75 - 79	429	25.5%		**109**	724	25.5%		**185**
80 - 84	173	33.6%		**58**	321	33.6%		**108**
85+	109	51.6%		**56**	163	51.6%		**84**
Total	711			**224**	1,208			**377**
Percent Income-Qualified[2]				**73%**				**72%**
Total potential market				163				270
(times) Percent living alone			x	44%				44%
(equals) Age/income-qualified singles needing assistance			=	72				119
(plus) Proportion of demand from couples (12%)[3]			+	10				16
(equals) Total age/income-qualified market needing assistance			=	81				135
(times) Potential penetration rate[4]			x	40%				40%
(equals) Potential demand from Ramsey residents			=	33				54
(plus) Proportion from outside Ramsey (25%)			+	11				18
(equals) Total potential assisted living demand			=	43				72
(minus) Existing market rate assisted living units[5]			-	45				45
(equals) Total excess market rate assisted living demand			**=**	**0**				**27**

[1] The percentage of seniors unable to perform or having difficulting with ADLs, based on the publication Health, United States, 1999 Health and Aging Chartbook, conducted by the Centers for Disease Control and Prevention and the National Center for Health Statistics.

[2] Includes households with incomes of $40,000 or more (who could afford monthly rents of $3,000+ per month) plus 40% of estimated owner households with incomes below $40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing).

[3] The 2009 Overview of Assisted Living (a collaborative project of AAHSA, ASHA, ALFA, NCAL & NIC) found that 12% of assisted living residents are couples.

[4] We estimate that 60% of the qualified market needing assistance with ADLs could either remain in their homes or reside at less advanced senior housing with the assistance of a family member or home health care, or would need greater care provided in a skilled care facility.

[5] Existing and pending units at 93% occupancy.

Source: Maxfield Research & Consulting, LLC

Estimated Demand for Memory Care Housing

Table HD-6 presents our demand calculations for market rate memory care senior housing in Ramsey in 2019 and 2024.

Demand is calculated by starting with the estimated Ramsey senior (age 65+) population in 2019 and multiplying by the incidence rate of Alzheimer's/dementia among this population's age cohorts. According to the Alzheimer's Association (Alzheimer's Disease Facts and Figures, 2007), 2% of seniors ages 65 to 74, 19% of seniors ages 75 to 84, and 42% of seniors ages 85+ are inflicted with Alzheimer's Disease. This yields a potential market of 203 seniors in Ramsey in 2019.

Because of the staff-intensive nature of dementia care, typical monthly fees for this type of housing are at least $4,000 and range upwards of $5,000 to $6,000 when including service packages. Based on our review of senior household incomes in Ramsey, homeownership rates and home sale data, we estimate that 66% of seniors in Ramsey would have incomes and/or assets to sufficiently cover the costs of memory care housing. This figure takes into account married couple households where one spouse may have memory care needs and allows for a sufficient income for the other spouse to live independently. Multiplying the number of seniors with Alzheimer's/dementia (203 seniors) by the income-qualified percentage results in a total of 135 age/income-qualified seniors in the Ramsey in 2019.

According to data from the National Institute of Aging, about 25% of all individuals with memory care impairments comprise the market for memory care housing units. This figure considers that seniors in the early stages of dementia will be able to live independently with the care of a spouse or other family member, while those in the later stages of dementia will require intensive medical care that would only be available in skilled care facilities. Applying this figure to the estimated population with memory impairments yields a potential market of about 34 seniors in the Ramsey.

We estimate that 25% of the overall demand for memory care housing would come from outside of Ramsey. Together, demand totals 45 memory care units in 2019.

TABLE HD-6
MARKET RATE MEMORY CARE DEMAND
CITY OF RAMSEY
2019 and 2024

	2019	2024
65 to 74 Population	2,140	2,619
(times) Dementia Incidence Rate[1]	x 2%	x 2%
(equals) Estimated Age 65 to 74 Pop. with Dementia	= 43	= 52
75 to 84 Population	602	1,045
(times) Dementia Incidence Rate[1]	x 19%	x 19%
(equals) Estimated Age 75 to 84 Pop. with Dementia	= 114	= 199
85+ Population	109	163
(times) Dementia Incidence Rate[1]	x 42%	x 42%
(equals) Estimated Age 85+ Pop. with Dementia	= 46	= 68
(equals) Total Senior Population with Dementia	**= 203**	**= 319**
(times) Percent Income/Asset-Qualified[2]	x 66%	x 67%
(equals) Total Income-Qualified Market Base	= 135	= 214
(times) Percent Needing Specialized Memory Care Assistance	x 25%	x 25%
(equals) Total Need for Dementia Care	= 34	= 53
(plus) Demand from Outside the City of Ramsey (25%)	+ 11	+ 18
Total Demand for Memory Care Units	= 45	71
(minus) Existing and Pending Memory Care Units[3]	- 22	- 22
(equals) Excess Demand Potential	**= 23**	**= 49**

[1] Alzheimer's Association: Alzheimer's Disease Facts & Figures (2007)
[2] Includes seniors with income at $60,000 or above ($65,000 in 2024) plus 40% of homeowners with incomes below this threshold (who will spend down assets, including home-equity), in order to live in memory care housing.
[3] Existing memory care units at 7% vacancy rate.

Source: Maxfield Research & Consulting, LLC

We reduce the demand potential by accounting for the existing memory care product in Ramsey. There are a total of 24 units; however, we reduce the competitive units to include memory care units at a 7% vacancy rate. Subtracting these competitive units results in a demand for 23 units.

The same calculations are applied to the age/income-qualified base in 2024. Following the same methodology, potential demand for market rate memory care units is expected to increase to 49 units in Ramsey through 2024.

Estimated Demand for For-Sale Housing

Table HD-7 presents our demand calculations for general occupancy for-sale housing in Ramsey between 2019 and 2030.

The 65 and older cohort is typically not a target market for new general occupancy for-sale housing, therefore, we limit demand from household growth to only those households under the age of 65. According to our projections, the City of Ramsey is expected to add 1,988 new households; of which 1,279 households will be under the age of 65. We estimate that 86% have the propensity to own, which produces demand for 1,099 new general occupancy for-sale housing units between 2019 and 2030.

Demand is also forecast to emerge from existing Ramsey householders through turnover. An estimated 6,745 owner-occupied households under age 65 are in the Ramsey in 2019. Based on mobility data from the Census Bureau, an estimated 57% of owner households will turnover in a thirteen-year period, resulting in over 3,800 existing households projected to turnover. Finally, we estimate 10% of the existing owner households will seek new for-sale housing, resulting in demand for 382 for-sale units through 2030.

Next, we estimate that 25% of the total demand for new for-sale units in the Ramsey will come from people currently living outside of the City. A portion of this market will be former residents of the area, such as “snow-birds” heading south for the winters. Adding demand from outside the Ramsey to the existing demand potential, results in a total estimated demand for 1,9,75 for-sale housing units by 2030.

Based on land available, building trends, and demographic shifts (increasing older adult population), we project 68% of the for-sale owners will prefer traditional single-family product types while the remaining 32% will prefer a maintenance-free multi-family product (i.e. twin homes, townhomes, condominiums, detached townhomes, etc.).

Subtracting any vacant platted lots in subdivisions and planned for-sale single-family and multi-family projects, demand exists for 1,104 single-family homes and 373 for-sale multifamily units through 2030.

TABLE HD-7
FOR-SALE HOUSING DEMAND
CITY OF RAMSEY
2019 to 2030

Demand from Projected Household Growth				
Projected household growth in Ramsey 2019 to 2030[1]			1,988	
(times) Pct. of total HH growth for ownership housing (ages under 65)[2]		x	64%	
(equals) Projected demand for ownership housing		=	1,278	
(times) Propensity to Own[3]		x	86%	
(equals) Total demand potential for ownership housing (2019 to 2030)		**=**	**1,099**	
Demand from Existing Owner Households				
Number of owner households (age 64 and younger) in Ramsey, 2019			6,745	
(times) Estimated percent of owner turnover[4]		x	57%	
(equals) Total existing households projected to turnover		=	3,819	
(times) Estimated percent desiring new housing		x	10.0%	
(equals) Demand from existing households			382	
(equals) Total demand from household growth and existing households, 2019 to 2030		**=**	**1,481**	
(times) Demand from outside Ramsey			25%	
(equals) Total demand potential for ownership housing, 2019-2030			**1,975**	
			Single Family	**Multi-family***
(times) Percent desiring for-sale single-famiy vs. multifamily[5]		x	68%	32%
(equals) Total demand potential for new single-family & multifamily for-sale housing		=	1,343	632
(minus) Units under construction or approved platted lots (undeveloped and developed lots)[6]		-	239	259
(equals) Excess demand for new general occupancy for-sale housing		**=**	**1,104**	**373**

[1] Estimated household growth based on data from ESRI, Metropolitan Council, Ramsey Building Permits, & Maxfield Research & Consulting, LLC
[2] Pct. of household growth age 65 and younger (U.S. Census, ESRI, Maxfield Research).
[3] Pct. Owner households age 65 and younger in Ramsey (2017 ACS)
[4] Based on on turnover from 2017 American Community Survey
[5] Based on preference for housing type and land availability
[6] Approved platted lot data does not account for the scattered lot supply which includes individual lots and lots in older non-marketing subdivisions.
[*] Multi-family demand includes demand for townhomes, twinhomes, and condominium units.

Source: Maxfield Research & Consulting, LLC

Introduction/Overall Housing Recommendations

This section summarizes demand calculated for specific housing products in Ramsey and recommends development concepts to meet the housing needs forecast for the City. All recommendations are based on findings of the *Comprehensive Housing Market Study*. The following table and charts illustrate calculated demand by product type. It is important to recognize that housing demand is highly contingent on projected household growth and land availability; household growth could be higher if additional acreage was available for housing development/redevelopment.

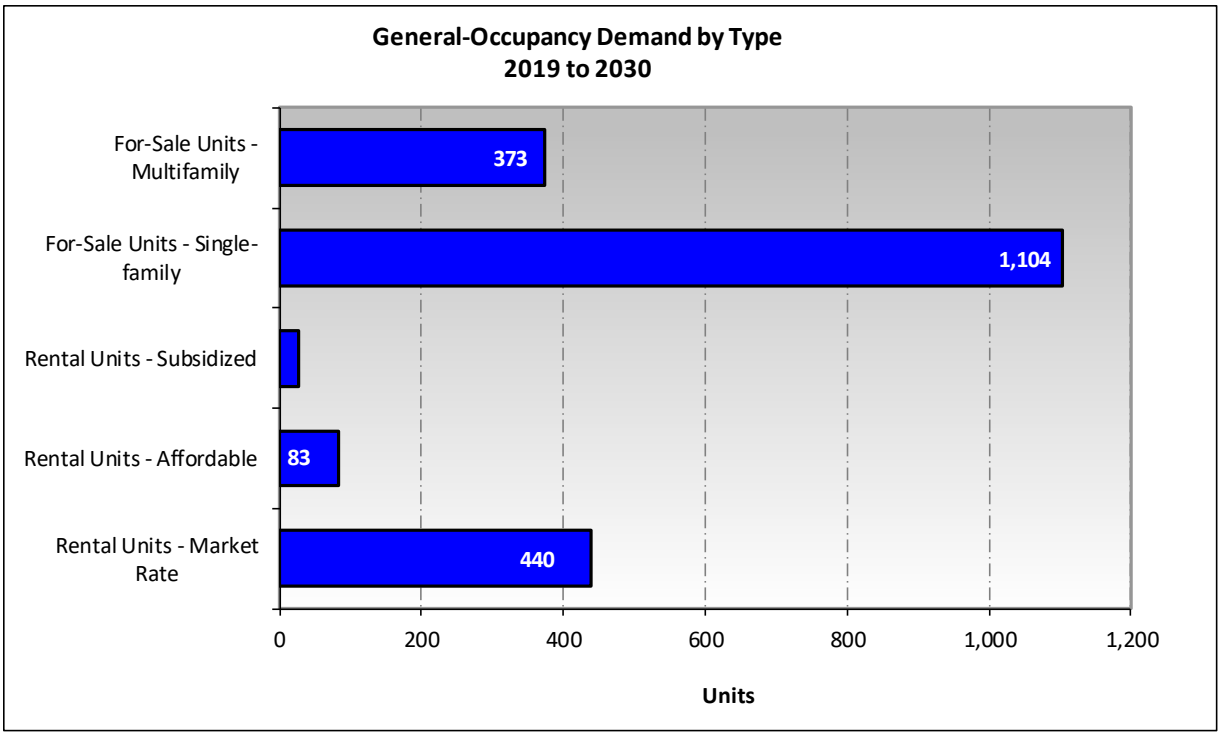
TABLE CR-1
SUMMARY OF HOUSING DEMAND
CITY OF RAMSEY
2019 to 2030

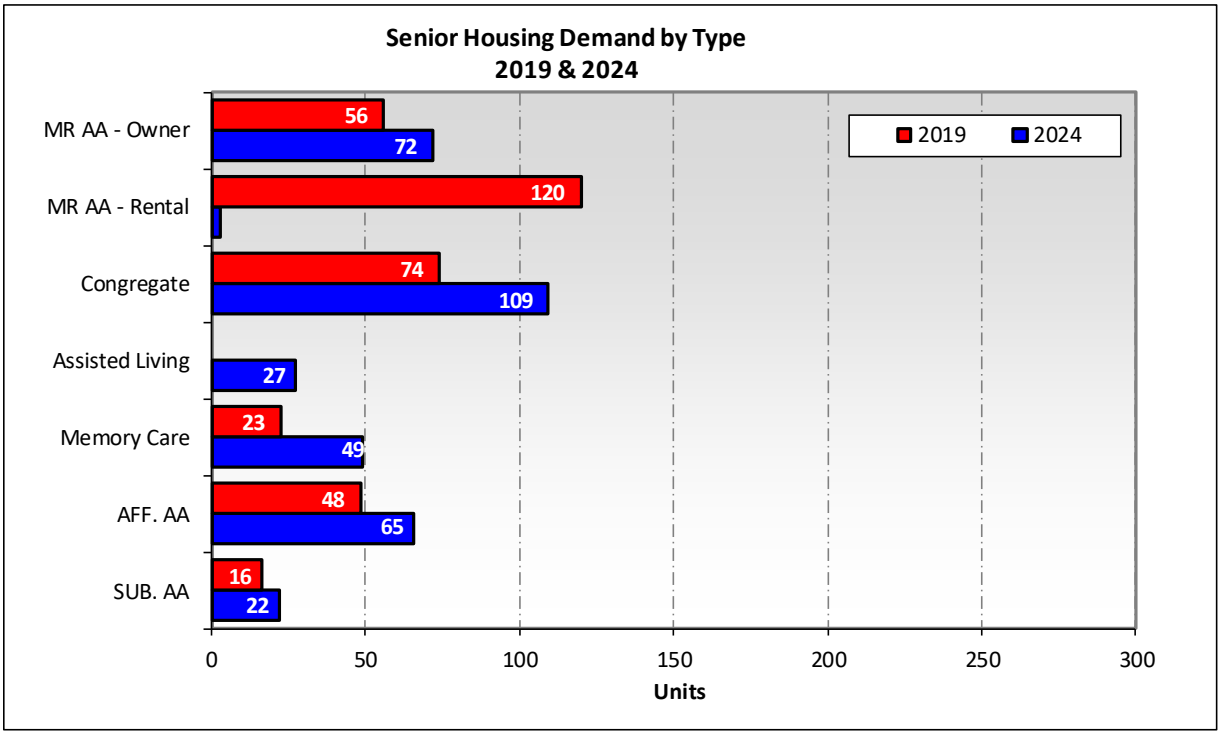
Type of Use	2019 - 2030
General-Occupancy	
Rental Units - Market Rate	440
Rental Units - Affordable	83
Rental Units - Subsidized	28
For-Sale Units - Single-family	1,104
For-Sale Units - Multifamily	373
Total General Occupancy Supportable	***2,027***

	2019	2024
Age-Restricted (Senior)		
Market Rate		
Adult Few Services (Active Adult)	176	75
Ownership	*56*	*72*
Rental	*120*	*3*
Congregate	74	109
Assisted Living	0	27
Memory Care	23	49
Total Market Rate Senior Supportable	***273***	***260***
Affordable/Subsidized		
Active Adult - Subsidized	16	22
Active Adult - Affordable	48	65
Total Affordable Senior Supportable	***65***	***87***

Note: Demand subtracts projects under construction or planned

Source: Maxfield Research & Consulting, LLC





Based on the finding of our analysis and demand calculations, Table CR-2 provides a summary of the recommended development concepts by product type for the City of Ramsey. It is important to note that these proposed concepts are intended to act as a development guide to

most effectively meet the housing needs of existing and future households in Ramsey. The recommended development types do not directly coincide with total demand as illustrated in Table CR-1.

TABLE CR-2
RECOMMENDED HOUSING DEVELOPMENT
CITY OF RAMSEY
2019 to 2030

	Purchase Price/ Monthly Rent Range[1]	No. of Units	Development Timing
Owner-Occupied Homes			
Single Family			
Entry-level	<$300,000	350 - 400	Ongoing
Move-up	$300,000 - $500,000	550 - 600	Ongoing
Executive	$500,000+	350 - 400	Ongoing
Total		**1,250 - 1,400**	
Townhomes/Twinhomes/Detached Townhomes[2]			
Entry-level	<$250,000	225 - 250	Ongoing
Move-up	$250,000 - $400,000	200 - 225	Ongoing
Executive	$400,000+	150 - 175	Ongoing
Total		**575 - 650**	
Total Owner-Occupied		**1,825 - 2,050**	
General Occupancy Rental Housing			
Market Rate Rental Housing			
Apartment-style (moderate)	$900/EFF - $1,800/2BR+D	175 - 200	2021+
Apartment-style (luxury)	$1,100/EFF - $2,600/3BR	100 - 120	2023+
Townhomes	$1,600/2BR - $1,900/3BR	120 - 140	2020+
Total		**395 - 460**	
Affordable Rental Housing			
Apartment-style	Moderate Income[3]	70 - 80	2022+
Townhomes	Moderate Income[3]	40 - 50	2020+
Total		**110 - 130**	
Total Renter-Occupied		**505 - 590**	
Senior Housing (i.e. Age Restricted) - 2019 to 2024			
Senior Coop./Ownership Active Adult	$150,000 - $200,000+	60 - 70	2020+
Active Adult Affordable Rental[5]	Moderate Income[3]	70 - 80	2020+
Indepdent living/Congregate	$1,800/1BR-$2,500/2BR	80 - 100	2020+
Assisted Living	$3,000/EFF - $5,500/2BR	20 - 24	2024+
Memory Care	$4,000/EFF - $6,000/2BR	40 - 50	2020+
Total		**270 - 324**	
Total - All Units		**2,600 - 2,964**	

[1] Pricing in 2019 dollars. Pricing can be adjusted to account for inflation.

[2] For-Sale Multifamily includes a variety of multifamily product types; including twinhomes, villas, detached townhomes, row homes, quads, etc.

[3] Affordablity subject to income guidelines per Minnesota Housing Finance Agency (MHFA). See Table HA-1 for Anoka County Income limits.

[4] Alternative development concept is to combine active adult affordable and market rate active adult into mixed-income senior community

Note - Recommended development does not coincide with total demand. Ramsey may not be able to accommodate all recommended housing types based on land availability and development constraints.

Source: Maxfield Research & Consulting, LLC

Recommended Housing Product Types

For-Sale Housing

Single-Family Housing

Table HD-2 identified demand for about 1,340 single-family housing units in Ramsey through 2030. However, after accounting for the existing and newly platted lots about 240 newer lots are available in Ramsey (see Table FS-9); demand is reduced to about 1,100 new lots in Ramsey through 2030. Based on historic construction activity over the past three years, there has been an average of about 100 new single-family units per year in Ramsey; down substantially from the early part of last decade when over 170 single family homes on average were added between 2003 and 2004.

The lot supply benchmark for growing communities is a three- to five-year lot supply, which ensures adequate consumer choice without excessively prolonging developer-carrying costs. Given the number of existing platted lots in Ramsey and the number of homes constructed annually, the current lot supply is able to meet demand only for about two to three years. Although Table FS-9 identified 341 future lots; many of these subdivisions may still be future based on preliminary plat information that may have been platted last decade prior to the housing market slowdown. Therefore, new lots will need to be platted or moved from future lots to vacant developed lots to meet future demand.

Due to the resales price of the single-family housing stock in Ramsey, most of the existing older housing stock appeals to entry-level buyers. Entry-level existing homes, which we generally classify as homes priced under $250,000 will be mainly satisfied by existing single-family homes as residents of existing homes move into newer housing products built in the Ramsey Area, such as move-up single-family homes, twinhomes, rental housing and senior housing. A move-up buyer or step-up buyer is typically one who is selling one house and purchasing another one, usually a larger and more expensive home. Usually the move is desired because of a lifestyle change, such as a new job or a growing family. Move-up homes are generally priced from $300,000 to $500,000. Executive-level homes are loosely defined as those homes priced above $500,000. Most of these homes would be build-to-suit new construction on larger lots in the northern portion of Ramsey or in new subdivisions targeting executive buyers.

Ramsey is one of the most affordable cities in the Metro Area for buyers seeking new construction. About one-third of the new construction has been priced between $200,000 and $300,000; compared to only 11% in Anoka County and 5% in the 7-County Metro Area. In the Metro Area, new homes priced in the $400s have been in the highest demand. Although demand is significant for new homes priced under $300,000; most builders have not been able to deliver product at the lower-end due to several factors (i.e. increased land costs, labor, materials, regulations, building codes, etc.). Most new construction in Ramsey starts from the mid $250s and runs to the mid- to upper $300s; or about $160 to $165 PSF. Although demand is

strong for homes priced under $300,000; it will be more difficult for builders to deliver single-family housing product at that price point unless public assistance or smaller lot sizes are approved.

Many of the existing lots in Ramsey target the entry-level and move-up buyer; however, there are few executive lots. We recommend additional "choice lots" that cater to executive buyers and have the topography for walk-out lots and more vegetation on the property. We also recommend considering smaller lots that will increase density while bringing down new subdivision infrastructure costs.

For-Sale Multifamily Housing

A growing number of households desire alternative housing types such as townhouses, detached townhomes, and twinhomes. Typically, the target market for for-sale multifamily housing is empty-nesters and retirees seeking to downsize from their single-family homes. In addition, professionals, particularly singles and couples without children, also will seek townhomes if they prefer not to have the maintenance responsibilities of a single-family home. In many housing markets, younger households also find purchasing multifamily units to be generally more affordable than purchasing new single-family homes. This is particularly true in Ramsey where many townhomes have been developed last decade that cater to first-time home buyers.

As Table FS-4 2showed, multifamily resales make-up about 27% of the for-sale housing market in Ramsey since 2000. However, the median resales price has been around 33% lower than single-family housing. The median sales price has increased significantly since 2011 when townhome foreclosures dominated the market. The recent increase in median sales prices is due to the recently completed "Station" by D.R. Horton and the increase in detached townhome housing targeting one-level living households.

Based on the changing demographics and the need for alternative housing types, demand was calculated for 632 new multifamily for-sale units in Ramsey through 2030. However, Maxfield Research identified about 260 vacant townhome lots or recently platted multifamily lots; hence demand was reduced to 373 units. Given the aging of the population, desire for association-maintained housing, and affordability; Ramsey is expected to see an increase of attached housing product type. Neighborhoods near the Cor will be in high demand as buyers seek proximity to retail, parks, walking paths, and transit. These attached units could be developed as twin homes, detached townhomes or villas, townhomes/row homes, or any combination. We recommend offering both one-level and two-story townhome units; however two-story units should have the option for a master suite on the main level.

The following provides greater detail into several for-sale multifamily housing products.

- *Twinhomes*– By definition, a twin home is basically two units with a shared wall with each owner owning half of the lot the home is on (also referred to as a duplex). Some one-level

living units are designed in three-, four-, or even six-unit buildings in a variety of configurations. The swell of support for twinhome and one-level living units is generated by the aging baby boomer generation, which is increasing the numbers of older adults and seniors who desire low-maintenance housing alternatives to their single-family homes but are not ready to move to service-enhanced rental housing (i.e. downsizing or right sizing).

Traditionally most twin home developments have been designed with the garage being the prominent feature of the home; however, today's newer twin homes have much more architectural detail. Many higher-end twinhome developments feature designs where one garage faces the street and the other to the side yard. This design helps reduce the prominence of the garage domination with two separate entrances. Housing products designed to meet the needs of these aging Ramsey residents, many of whom desire to stay in their current community if housing is available to meet their needs, will be needed into the foreseeable future.

Twinhomes are also a preferred for-sale product by builders in today's market as units can be developed as demand warrants. Because twinhomes bring higher density and economies of scale to the construction process, the price point can be lower than stand-alone single-family housing with similar finishing's and square footage. Move-up twinhomes have especially been popular in the Twin Cities Metro Area over the past five years and have commanded price premiums. Most new twinhomes in the Twin Cities have catered to the move-up or "right-sized" buyers that have commanded prices from $350,000 to $550,000 on average. Most of these homes feature a main-level floor plan averaging 1,500 square feet plus lower levels, resulting in an average total finished square footage of about 2,350 square feet. Lot sizes typically average about 40' wide and range from 36'wide to 50' wide.

Twinhomes would be well-received in Ramsey and could start at $300,000 for a slab-on-grade product while offering buyers the option for a full basement increasing the square footage to about 2,500 finished square feet.

Detached Townhomes/Villas – An alternative to the twinhome is the one-level villa product and/or rambler. This product also appeals mainly to baby boomers and empty nesters seeking a product similar to a single-family living on a smaller scale while receiving the benefits of maintenance-free living. Many of these units are designed with a walk-out or look-out lower level if the topography warrants. We recommend lot widths ranging from 45 to 55 feet with main-level living areas between 1,600 and 1,800 square feet. The main level living area usually features a master bedroom, great room, dining room, kitchen, and laundry room while offering a "flex room" that could be another bedroom, office, media room, or exercise room. However, owners should also be able to purchase the home with the option to finish the lower level (i.e. additional bedrooms, game room, storage, den/study, etc.) and some owners may want a slab-on-grade product for affordability reasons. Finally, builders could also provide the option to build a two-story detached product that could be mixed with the villa product.

Current detached townhomes marketing in Ramsey are among the lowest priced in the entire Metro Area at around $290,000 with about 1,500 square feet ($190 PSF). Pricing for a detached townhome/villa will vary based on a slab-on-grade home versus a home with a basement. Base pricing should start at $300,000 (slab-on-grade) and will fluctuate based on custom finishes, upgrades, etc.

- *Side-by-Side and Back-to-Back Townhomes* – This housing product is designed with three or four or more separate living units in one building and can be built in a variety of configurations. With the relative affordability of these units and multi-level living, side-by-side and back-to-back townhomes have the greatest appeal among entry-level households without children, young families and singles and/or roommates across the age span. However, two-story townhomes would also be attractive to middle-market, move-up, and empty-nester buyers. Many of these buyers want to downsize from a single-family home into maintenance-free housing, many of which will have equity from the sale of their single-family home.

  Side-by-side townhomes were overbuilt across Ramsey and the Metro Area last decade and suffered during the recession from foreclosures and short sales. Many of these properties were attractive to investors who purchased the homes and converted to townhome rentals. New construction townhomes have begun to bounce back in the Metro Area as there is a shortage of affordably priced new construction. Prior to the recession new construction townhomes were typically priced around $200,000; however today entry-level townhomes in the Metro Area have pushed closer to $275,000. The recently completed Station by D.R. Horton was among the most affordable townhome projects in the Metro Area with an averaged sales price of about $220,000 or $135 PSF.

  We recommend side-by-side units, which tend to appeal to a slightly broader market, including older adults and retirees as well as younger families with children. Side-by-side units (or rowhomes) have increased density and could provide higher returns on investment to builders/developers that would spread out the costs of infrastructure. Association-maintained townhomes and/or rowhomes can have lot widths ranging from 22’ to 35’.

  Side-by-side townhomes base pricing should start from $240,000 and would be attractive to a variety of first-time and move-up buyers. Because of the growth in the older population, two-story units should be designed with the option of a master suite on the main level. Side-by-side townhomes command the highest density among the various townhome products and would be the recommended concept for Ramsey, especially near the COR neighborhood.

- *Condominiums* – Given Ramsey’s location as an outer ring suburban community; we do not recommend any condominiums at this time due to several hurdles affecting new condo construction. Condominium development across the Metro Area has been slow since the Great Recession. At first the condominium slowdown was a result of overbuilding and subprime lending leading up to the housing crash and ensuing recession. However, demand

has returned while development has waned in part due to statutory laws. Due to the statutory home warranty changes initiated in 2010; builders and developers focused on less adverse real estate types due to regulatory effects. In addition to pre-sale requirements and owner-occupied minimums by lenders, condominium developers and contractors faced a wave of litigation over the past decade related to condo projects that were built prior to the recession, which deterred building.

However, in 2017 the State Legislature revised the state law and requires homeowner's association to implement a preventative maintenance plan, go through mediation, and have the majority of the home owner's association members to vote on whether they will proceed with a construction defect lawsuit. Although the law has been revised, developers are still skittish about constructing new condominiums; unless in high-dollar markets such as Wayzata, Edina, or Downtown Minneapolis. We find the COR neighborhood would be excellent for condo product; but its still too premature as too many developers are on the sidelines and pursuing rental housing due in part to favorable financing.

General Occupancy Rental Housing

Our competitive inventory identified that the vacancy rates for all types of general occupancy rental product is below market equilibrium (2.9% vacancy rate) indicating pent-up demand for rental housing. Vacancy rates are low for both affordable rental housing (2.0%) and market rate housing (3.1%). The rental housing stock is newer as most product has been constructed in the past five years in and near the COR neighborhood. As Table P-1 illustrated, there are three pending projects that could bring another 500 units on-line should they all move forward. Similar across the Metro Area, market rate rental housing is the real estate product type experiencing the strongest demand and lenders favor this product type given the historic performance. However, the Metro Area is peaking and the overall market is expected to experience increased vacancies as over 8,000 units are finished in 2019. Should all the units proceed simultaneously in Ramsey, the rental market will likely experience some softening in rents and concessions could ensue as new units are absorbed.

- *Market Rate Rental* – Demand for market rate housing was found for over 440 units through 2030. Currently, vacancies rates are below equilibrium suggesting the market has pent-up demand for new rental product. However, the two proposed projects would include a total of 438 units that would accommodate the recommended rental housing demand over the next decade if they were to proceed.

  We recommend new market rate housing targeting both middle-market and upper-bracket renters. In addition, we recommend a townhome style product that would have separate entrances; a product type that is popular among a wide-range of target demographics (i.e. families, couples, single parents, etc.)

- *Affordable General Occupancy Multifamily Housing*– There are two new affordable rental projects in Ramsey; these developments have been very successful and are 98% occupied as of June 2019. The existing products target households between 50% and 60% of area median income. However, new affordable projects would have income-restrictions established by HUD and could target households with incomes between 50% to 80% of area median income; however, some could be workforce units with affordability up to 120% AMI.

  Because of the stronger household incomes in Ramsey, affordable housing demand is lower than market rate housing. Together with subsidized housing, we find demand for about 130 income-restricted units in Ramsey. However, since affordable housing developments are in high demand the need is higher as a new project would be attractive to households living outside of Ramsey.

  Affordable housing attracts households that cannot afford market rate housing units but do not income-qualify for deep subsidy housing. One-bedroom units target singles and couples, whereas two and three-bedroom units target families. Some retired seniors would also be attracted to an affordable concept. We recommend affordable concepts that would target residents at 50% to 60% AMI; but could also target the workforce population with higher AMI guidelines.

  Demand is strong for both stand-alone tax credit projects and for mixed-income market rate developments that have a small proportion of units at 50% to 60% AMI. Similar to market rate general-occupancy rental housing, new affordable development will likely occur in multifamily development with higher densities. There is also very strong demand for rental townhomes; especially for families with children.

Senior Housing

As illustrated in Table CR-1, demand exists for most types of senior housing product types in Ramsey. Over the course of the next five years, there is demand for roughly 350 new senior units through 2024. The unmet of additional senior housing is recommended in order to provide housing opportunity to these aging residents in their stages of later life. The development of additional senior housing serves a two-fold purpose in meeting the housing needs in Ramsey: older adult and senior residents are able to relocate to new age-restricted housing in Ramsey, and existing homes and rental units that were occupied by seniors become available to other new households. Hence, development of additional senior housing does not mean the housing needs of younger households are neglected; it simply means that a greater percentage of housing need is satisfied by housing unit turnover. The types of housing products needed to accommodate the aging population base are discussed individually in the following section.

- *Active Adult Rental* – Although there is strong demand at this time for active adult rental housing*;* the *Affinity at Ramsey* project will be 174 total units and will absorb all demand

for active rental senior housing in the next five years. Hence, we do not recommend any additional active adult senior housing until this project has been absorbed and the senior population grows.

- *Active Adult Senior Cooperative/Owner* – There are no age-restricted senior housing ownership projects in Ramsey at this time. Maxfield Research and Consulting, LLC projected demand for 72 ownership units over the next five years. The cooperative model, in particular, appeals to a larger base of potential residents in that it has characteristics of both rental and ownership housing. Cooperative developments allow prospective residents an ownership option and homestead tax benefits without a substantial upfront investment as would be true in a condominium development or life care option. Maxfield Research & Consulting, LLC has found the cooperative model to be very well-accepted in suburban communities in the Twin Cities Metro Area and across the Midwest. As such, we recommend a 60 to 70-unit senior cooperative later this decade with sliding scale share costs starting at about $150,000.

- *Affordable/Subsidized Active Adult Rental* – Ramsey's demand for affordable and subsidized senior housing is approximately 50 affordable units and 35 subsidized units through 2024. Although this product would be well received by seniors in and near the Ramsey area; it can be difficult to develop given financing challenges and development costs. Affordable senior housing will likely be a low-income tax credit project through the Minnesota Housing Finance Agency (MHFA). MHFA recently started to consider affordable senior housing projects under the tax credit program and is slowly starting to expand financing for this product type. Affordable/subsidized senior housing products can also be incorporated into a mixed-income building which may increase the projects financial feasibility. We recommend a 70 to 80-units affordable building that could be a stand-alone concept or incorporated into a mixed-income building in the future after the Affinity at Ramsey has reached stabilize occupancy and demand has increased.

- *Independent Living/Congregate* – There are no independent living senior housing properties in Ramsey at the time of this study. Demand was calculated for upwards of 110 congregate units through 2024. Based on this demand, one or two projects could be supported in the community to meet this forthcoming demand. We recommend a mix of one-bedroom, one-bedroom plus den, and two-bedroom units. Base monthly rents should range from $1,800 for one-bedroom units to $2,500 for two-bedroom units. The monthly fees should include all utilities (except telephone and basic cable/satellite television) and the following services:

    - I'm OK program;
    - Daily noon meal;
    - Regularly scheduled van transportation;
    - Social, health, wellness and educational programs;
    - 24-hour emergency call system; and
    - Complimentary use of laundry facilities.

In addition, meals and other support and personal care services will be available to congregate residents on a fee-for-service basis, such as laundry, housekeeping, etc. When their care needs increase, residents also have the option of receiving assisted living packages in their existing units.

New independent housing could be developed adjacent to an existing senior project or in a stand-alone development.

- *Assisted Living and Memory Care Senior Housing* – The existing Stoney River of Ramsey assisted living project satisfies the demand for assisted living in the short-term. However, we project demand for another 27 units by 2024. Demand for service-based housing will continue to escalate after 2025 as the baby boomers start to desire services as the decade progresses. The Stoney River of Ramsey development is also the only project that offers memory care housing in Ramsey. Demand was projected for about 50 units of memory care over the next five years.

  We recommend assisted living units include a mix of studio, and one-bedroom, and a few two-bedroom units with base monthly rents ranging from $3,000 to $5,500. Memory care unit mix should be mostly studios and one-bedroom units with a few two-bedroom units for couples with base monthly rents ranging from $4,000 to $6,000. Memory care units should be located in a secured, self-contained wing located on the first floor of a building and should feature its own dining and common area amenities including a secured outdoor patio and wandering area.

  The base monthly fees should include all utilities (except telephone and basic cable/satellite television) and the following services:

  - Three meals per day;
  - Weekly housekeeping and linen service;
  - Two loads of laundry per week;
  - Weekly health and wellness clinics;
  - Meal assistance;
  - Regularly scheduled transportation;
  - Professional activity programs and scheduled outings;
  - Nursing care management;
  - I'm OK program;
  - 24-hour on site staffing;
  - Personal alert pendant with emergency response; and
  - Nurse visit every other month.

Additional personal care packages should also be available for an extra monthly charge above the required base care package. A care needs assessment is recommended to be conducted to determine the appropriate level of services for prospective residents.

Challenges and Opportunities

Table CR-2 identified and recommended housing types that would satisfy the housing needs in Ramsey over the next eleven years. The following were identified as the greatest challenges and opportunities for developing the recommended housing types (in no particular order - alphabetically).

- **Age of Housing Stock.** As illustrated in *the Housing Characteristics* Section of the report (Table HC-3, the median year built for a home in Ramsey is 1993 and over 50% of the housing stock was built in the past two decades. As such, Ramsey has a newer housing stock compared to most Twin Cities suburban communities. At the same time, about 23% of the housing stock in Ramsey was constructed in the 1970s, a portion of the housing stock in Ramsey may be in need of remodeling programs that reinvestment into the city's owner and renter housing stock.

- **Affordability.** As illustrated in Table HA-4**,** most householders (83%) can afford the average market rate rent for a one-bedroom at an existing rental project ($1,200) in Ramsey. However, when adjusted for rental household incomes the affordability decreases as 74% of renters could afford a one-bedroom rent. Because the rental housing stock in Ramsey is newer, market rate rents are higher than other Anoka County communities. At the same time, household incomes for Ramsey householders are higher with a median income of $64,000. The new rental housing development in the COR has targeted "lifestyle renters" or those with higher incomes who have enough money to buy a house but choose to rent for the convenience and lifestyle. Many of these renters may be cost burdened, but they choose so for the location, amenities, and proximity to transit.

- **Housing Resources & Programs.** Many communities and local Housing and Redevelopment Authorities (HRAs) offer programs to promote and preserve the existing housing stock. In addition, there are various regional and state organizations that assist local communities enhance their housing stock. The City of Ramsey does not have a tool kit of housing programs that are found in other suburban communities that have a local HRA. However, many of these cities have funding mechanisms and other levies to assist with the cost of offering these programs. The following is a sampling of potential programs that could be explored to aid and improve Ramsey's housing stock.

    - Construction Management Services – Assist homeowners regarding local building codes, reviewing contractor bids, etc. Typically provided as a service by the building department. This type of service could also be rolled into various remodeling related programs.
    - Corridor Housing Program - Program where city provides a funding source to acquire sites for multifamily housing development on or near community, commercial, or transit corridors. Funds can also be utilized to assemble larger redevelopment sites for new

mixed-income and ownership multifamily housing. At least 20% of the units need to be affordable. Typically located near a TOD or BRTOD location.

- Density Bonuses – Since the cost of land is a significant barrier to housing affordability, increasing densities can result in lower housing costs by reducing the land costs per unit. The City of Ramsey can offer density bonuses as a way to encourage higher-density residential development while also promoting an affordable or mixed-income housing component.
- Fast Track Permitting – Program designed to reduce delays during the development process that ultimately add to the total costs of housing development. By expediting the permitting process costs can be reduced to developers while providing certainty into the development process. Typically, no-cost to the local government jurisdiction.
- Home Improvement Area (HIA) - HIAs allow a townhome or condo association low interest loans to finance improvements to common areas. Unit owners repay the loan through fees imposed on the property, usually through property taxes. Typically, a "last resort" financing tool when associations are unable to obtain traditional financing due to the loss of equity from the real estate market or deferred maintenance on older properties.
- Infill Lots – The City or HRA purchase blighted or substandard housing units from willing sellers. After the home has been removed, the vacant land is placed into the program for future housing redevelopment. Future purchasers can be builders or the future owner-occupant who has a contract with a builder. Typically, all construction must be completed within an allocated time-frame (one year in most cases).
- Land Banking – Land Banking is a program of acquiring land with the purpose of developing at a later date. After a holding period, the land can be sold to a developer (often at a price lower than market) with the purpose of developing affordable housing.
- Live Where You Work - Program designed to promote homeownership in the same community where employees work. City provides a grant to eligible employees to purchase a home near their workplace. Employers can also contribute or match the city's contribution. Participants must obtain a first mortgage through participating lenders. The grant can be allocated towards down payment assistance, closing costs, and gap financing. Some restrictions apply (i.e. length of employment, income, home buyer education, etc.)
- Realtor Forum - Typically administered by City with partnership by local school board. Inform local Realtors about school district news, current development projects, and other marketing factors related to real estate in the community. In addition, Realtors usually receive CE credits.
- Remodeling Tours - City-driven home remodeling tour intended to promote the enhancement of the housing stock through home renovations/additions. Homeowners open their homes to the public to showcase home improvements.
- Rent to Own - Income-eligible families rent for a specified length of time with the end-goal of buying a home. The HRA saves a portion of the monthly rent that will be allocated for a down payment on a future house.

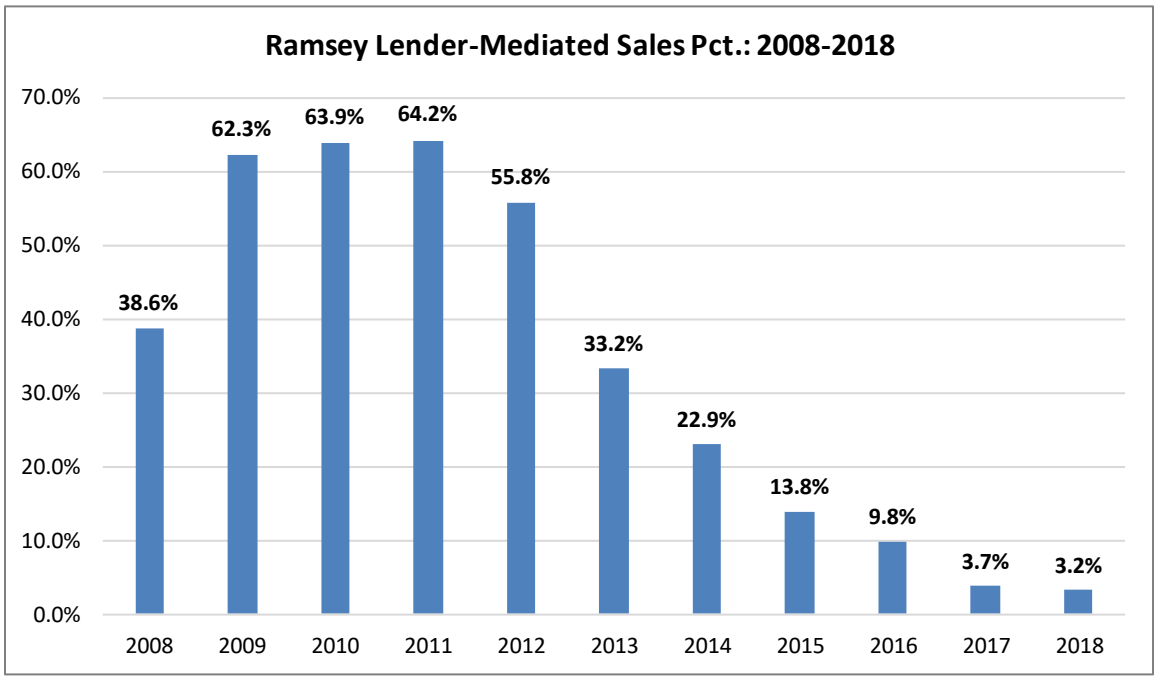
- Shallow Rent Subsidy: The HRA funds a shallow rent subsidy program to provide program participants living in market rate rentals a rent subsidy (typically about $100 to $300 per month).
- Tax Increment Financing (TIF): Program that offers communities a flexible financing tool to assist housing projects and related infrastructure. TIF enables communities to dedicate the incremental tax revenues from new housing development to help make the housing more affordable or pay for related costs. TIF funds can be used to provide a direct subsidy to a particular housing project or they can also be used to promote affordable housing by setting aside a portion of TIF proceeds into a dedicated fund from other developments receiving TIF.
- Transfer of Development Rights – Transfer of Development Rights (TDR) is a program that shifts the development potential of one site to another site or different location, even a different community. TDR programs allow landowners to sever development rights from properties in government-designated low-density areas, and sell them to purchasers who want to increase the density of development in areas that local governments have selected as higher density areas.
- Waiver or Reduction of Development Fees – There are several fees developers must pay including impact fees, utility and connection fees, park land dedication fees, etc. To help facilitate affordable housing, some fees could be waived or reduced to pass the cost savings onto the housing consumer.

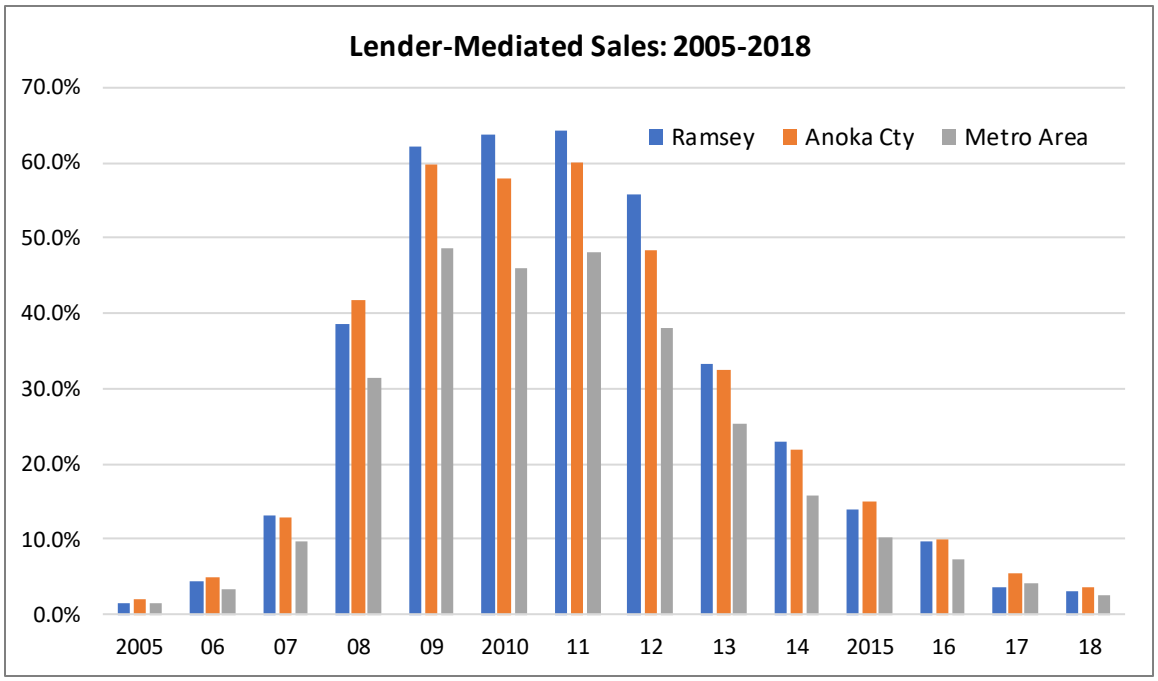
- **Job Growth/Employment/Outflow.** Historically, low unemployment rates have driven both existing home purchases and new-home purchases. Lack of job growth leads to slow or diminishing household growth, which in-turn relates to reduced housing demand. Like most areas across the Twin Cities and Minnesota, the unemployment rate in Ramsey peaked in 2009 during the Great Recession at 7.9%. However, over the past nine years the unemployment rate has decreased annually and is presently at only 2.6% in Ramsey through 2018. Although the low unemployment rate is positive, if the unemployment rate continues to decline it could be difficult for Ramsey businesses to find enough labor to fill job openings.

  Like many suburban communities on the fringe of the Metro Area, Ramsey householders are commuting outside the city for employment. Only 8% of Ramsey's householders are also working in Ramsey; meaning over 90% of Ramsey householders commute for employment outside of Ramsey. Additional job creation in Ramsey will result in household growth that could exceed projections and accelerate housing demand.

- **Land Supply.** New construction activity in Ramsey has been strong the past two years and is approaching production levels between 2002 and 2004 before the housing market slowdown. Based on the current supply of vacant developed lots, the current lot supply is estimated to be about three years should lots continue to absorb at the same pace for the next few years. Because new lot product tends to take a few years before homes are shovel ready; new lot production should be occurring now to ensure adequate land supply in the short-term. If new lots are not developed soon, upward pressure on land costs will result driving up the cost of housing.

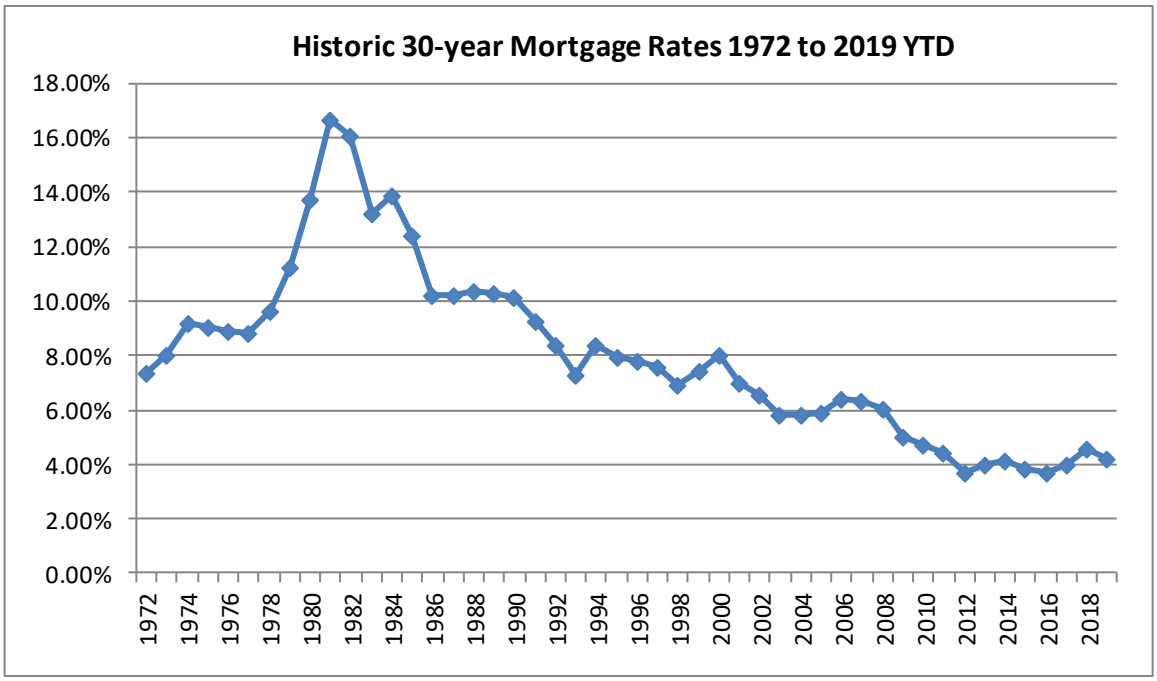
- **Lender-mediated Properties.** Lender-mediated properties in Ramsey have declined substantially since the housing downturn and Great Recession of last decade. Lender mediated properties (i.e. foreclosures and short sales) accounted for about two-thirds of transactions between 2009 and 2011 declining annually since and comprising about 3.2% of transactions in 2016. Ramsey, like other further out suburban communities, experienced far more foreclosures than many communities in the Metro Area. The continued decline in lender-mediated properties will enhance the overall real estate market and pricing will continue to gain from all the losses of last decade. As most homeowners have regained lost equity, the Ramsey housing market should continue to experience stronger velocity as existing homeowners who were unable to move now may have the equity to pursue a trade-up home.





- **Mortgage Rates.** Mortgage rates play a crucial part in housing affordability. Lower mortgage rates result in a lower monthly mortgage payment and buyers receiving more home for their dollar. Rising interest rates often require homebuyers to raise their down payment in order to maintain the same housing costs. Mortgage rates have remained at historic lows over the past several years coming out of the Great Recession. Although rates ticked-up in 2018 and early 2019, concerns about global growth have pushed long-term interest rates lower as mortgage rates have fallen to their lowest levels since 2017. The Federal Reserve has indicated that rates will be stable for the next year and has hinted at a possible rate cut. A rate cut would further reduce lending costs and increase affordability. A significant increase in rates (+1% or more; over 5% in the short term – although unlikely in next year) would greatly affect the housing market and would slow projected for-sale housing demand.

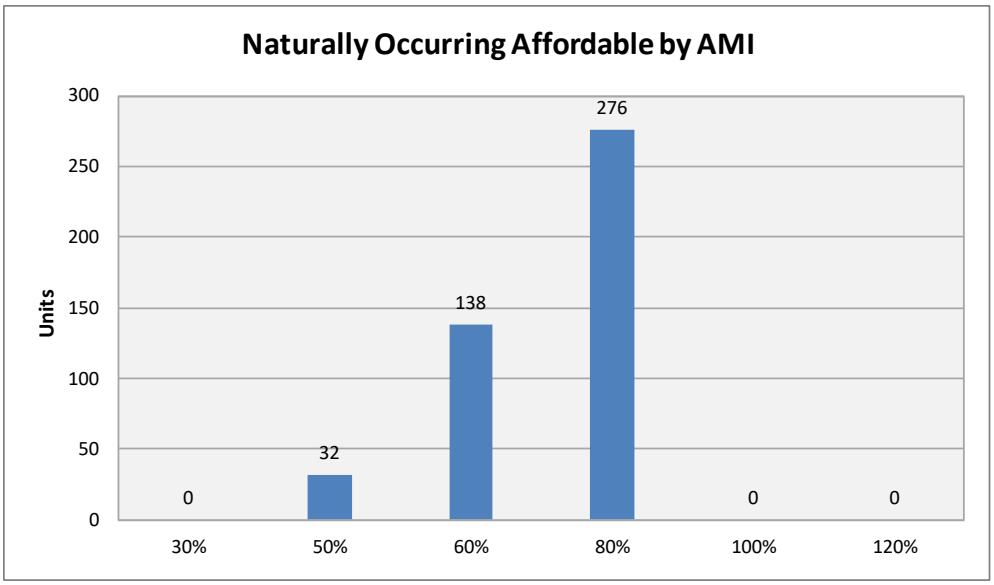
  The following chart illustrates historical mortgage rate averages as compiled by Freddie Mac. The Freddie Mac Market Survey (PMMS) has been tracking mortgage rates since 1971 and is the most relied upon benchmark for evaluating mortgage interest market conditions. The Freddie Mac survey is based on 30-year mortgages with a loan-to-value of 80%.



- **Ramsey COR.** The 300+-acre COR is centered around the NorthStar Commuter Rail Station along U.S. Highway 10/U.S. Highway 169 and is the epicenter of activity in the City of Ramsey. Several multifamily housing projects have been completed or are under construction and the neighborhoods either within or adjacent to the COR should continue to attract multifamily housing development. The sites in the COR will be favored from multifamily housing developers due to the proximity to transit, retail, services, and parks. However, as vacant parcels are absorbed it will be imperative for the City of maintain other higher-density guided land to accommodate future multifamily housing products.

- **Naturally Occurring Affordable Housing/Preservation.** Based on the rental rates among the rental housing stock inventoried in Ramsey, about 38% of the market rate rental units are considered affordable at 50% and 60% AMI. Although the majority of new rental housing in Ramsey is considered move-up or luxury rentals; 62% of all units in Ramsey are considered affordable at 80% AMI.

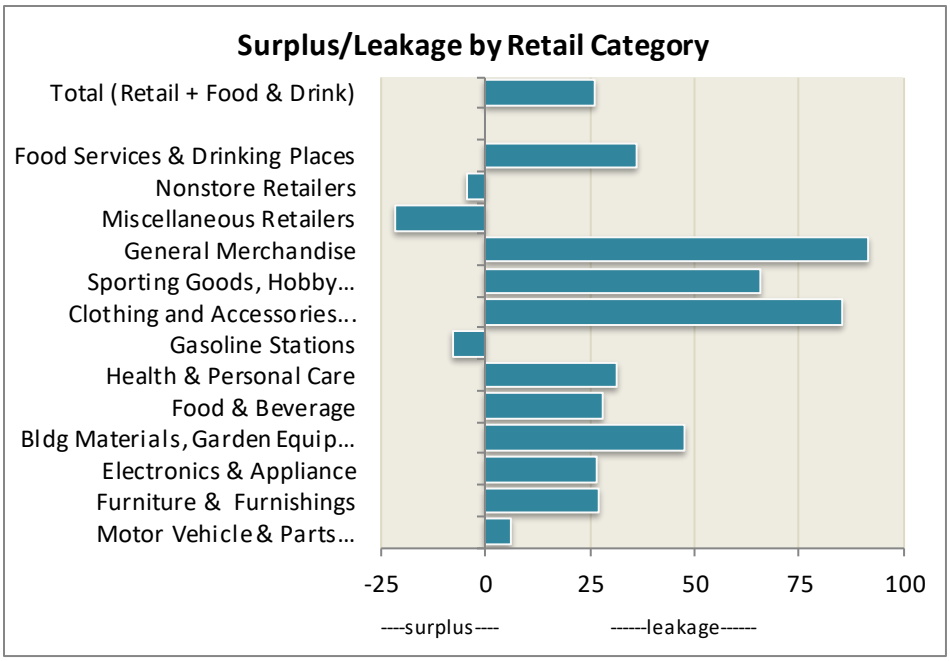
  According to the Harvard's Joint Center for Housing Studies (JCHS) unsubsidized rentals account for more than 75% of the affordable housing stock in the United States. It is estimated that over one-third of the naturally occurring affordable housing stock is composed of smaller multifamily buildings from 5 to 49 units. Within the Twin Cities Metro Area, it is estimated that about 60% of the rental stock is unsubsidized rentals affordable to households at or below 50% AMI.



Because the unsubsidized housing market is unregulated and is fluid, there is the chance some affordable market rate units could be lost. New construction costs for apartments in Ramsey will likely exceed $180,000 per unit; whereas an older Class B or Class C rental building may be acquired for under $100,000 per unit. Therefore, it is typically more economical to rehabilitate an existing property than build a new one. Because of the high cost of new construction, we recommend the City monitor and maintain the unsubsidized rental market as an effort to maintain the affordable housing product type.

- **Retail Leakage.** Although outside the scope of the Comprehensive Housing Study, Maxfield Research and Consulting analyzed the retail demand potential in Ramsey. Although the rule of thumb in the real estate industry is "retail follows rooftops," Ramsey is currently under retailed given the number of households and consumer expenditures. The chart below shows the retail leakage – the gap between the retail supply and demand. A positive value represents "leakage" of retail opportunity to stores outside of Ramsey. A negative value represents a "surplus," where more customers are coming into the area for retail goods and services than there are households in the area.

  As illustrated in the ta chart, most retail categories of retail in Ramsey show a leakage of expenditures being transacted outside of Ramsey. An increase of retail goods and services will enhance the desirable of Ramsey and will further enhance housing demand.


Surplus/Leakage by Retail Category
Total (Retail + Food & Drink)
Food Services & Drinking Places
Nonstore Retailers
Miscellaneous Retailers
General Merchandise
Sporting Goods, Hobby...
Clothing and Accessories...
Gasoline Stations
Health & Personal Care
Food & Beverage
Bldg Materials, Garden Equip...
Electronics & Appliance
Furniture & Furnishings
Motor Vehicle & Parts...
-25
0
25
50
75
100
----surplus----
------leakage------

APPENDIX

Definitions

Absorption Period – The period of time necessary for newly constructed or renovated properties to achieve the stabilized level of occupancy. The absorption period begins when the first certificate of occupancy is issued and ends when the last unit to reach the stabilized level of occupancy has signed a lease.

Absorption Rate – The average number of units rented each month during the absorption period.

Active adult (or independent living without services available) – Active Adult properties are similar to a general-occupancy apartment building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Organized activities and occasionally a transportation program are usually all that are available at these properties. Because of the lack of services, active adult properties typically do not command the rent premiums of more service-enriched senior housing.

Adjusted Gross Income "AGI" – Income from taxable sources (including wages, interest, capital gains, income from retirement accounts, etc.) adjusted to account for specific deductions (i.e. contributions to retirement accounts, unreimbursed business and medical expenses, alimony, etc.).

Affordable housing – Housing that is income-restricted to households earning at or below 80% AMI, though individual properties can have income-restrictions set at 40%, 50%, 60% or 80% AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. It is essentially housing affordable to low or very low-income tenants.

Amenity – Tangible or intangible benefits offered to a tenant in the form of common area amenities or in-unit amenities. Typical in-unit amenities include dishwashers, washer/dryers, walk-in showers and closets and upgraded kitchen finishes. Typical common area amenities include detached or attached garage parking, community room, fitness center and an outdoor patio or grill/picnic area.

Area Median Income "AMI" – AMI is the midpoint in the income distribution within a specific geographic area. By definition, 50% of households earn less than the median income and 50% earn more. The U.S. Department of Housing and Urban Development (HUD) calculates AMI annually and adjustments are made for family size.

Assisted Living – Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their particular health situation), who are in need of extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include

two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have either staff on duty 24 hours per day or at least 24-hour emergency response.

Building Permit – Building permits track housing starts and the number of housing units authorized to be built by the local governing authority. Most jurisdictions require building permits for new construction, major renovations, as well as other building improvements. Building permits ensure that all the work meets applicable building and safety rules and is typically required to be completed by a licensed professional. Once the building is complete and meets the inspector's satisfaction, the jurisdiction will issue a "CO" or "Certificate of Occupancy." Building permits are a key barometer for the health of the housing market and are often a leading indicator in the rest of the economy as it has a major impact on consumer spending.

Capture Rate – The percentage of age, size, and income-qualified renter households in a given area or "Market Area" that the property must capture to fill the units. The capture rate is calculated by dividing the total number of units at the property by the total number of age, size and income-qualified renter households in the designated area.

Comparable Property – A property that is representative of the rental housing choices of the designated area or "Market Area" that is similar in construction, size, amenities, location and/or age.

Concession – Discount or incentives given to a prospective tenant to induce signature of a lease. Concessions typically are in the form of reduced rent or free rent for a specific lease term, or free amenities, which are normally charged separately, such as parking.

Congregate (or independent living with services available) – Congregate properties offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties typically dedicate a larger share of the overall building area to common areas, in part, because the units are smaller than in adult housing and in part to encourage socialization among residents. Congregate properties attract a slightly older target market than adult housing, typically seniors age 75 or older. Rents are also above those of the active adult buildings, even excluding the services.

Contract Rent – The actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease.

Demand – The total number of households that would potentially move into a proposed new or renovated housing project. These households must be of appropriate age, income, tenure and size for a specific proposed development. Components vary and can include, but are not limited to: turnover, people living in substandard conditions, rent over-burdened households, income-qualified households and age of householder. Demand is project specific.

Density – Number of units in a given area. Density is typically measured in dwelling units (DU) per acre – the larger the number of units permitted per acre the higher the density; the fewer units permitted results in lower density. Density is often presented in a gross and net format:

- Gross Density – The number of dwelling units per acre based on the gross site acreage.
  Gross Density = Total residential units/total development area
- Net Density - The number of dwelling units per acre located on the site, but excludes public right-of-way (ROW) such as streets, alleys, easements, open spaces, etc.
  Net Density = Total residential units/total residential land area (excluding ROWs)

Detached housing – a freestanding dwelling unit, most often single-family homes, situated on its own lot.

Effective Rents – Contract rent less applicable concessions.

Elderly or Senior Housing – Housing where all the units in the property are restricted for occupancy by persons age 62 years or better, or at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or better and the housing is designed with amenities, facilities and services to meet the needs of senior citizens.

Extremely low-income – person or household with incomes below 30% of Area Median Income, adjusted for respective household size.

Fair Market Rent – Estimates established by HUD of the Gross Rents needed to obtain modest rental units in acceptable conditions in a specific geographic area. The amount of rental income a given property would command if it were open for leasing at any given moment and/or the amount derived based on market conditions that is needed to pay gross monthly rent at modest rental housing in a given area. This figure is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families on at financially assisted housing.

Fair Market Rent – Anoka County 2019

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$763	$915	$1,151	$1,636	$1,923

Floor Area Ratio (FAR) Ratio of the floor area of a building to area of the lot on which the building is located.

Foreclosure – A legal process in which a lender or financial institute attempts to recover the balance of a loan from a borrower who has stopped making payments to the lender by using the sale of the house as collateral for the loan.

Gross Rent – The monthly housing cost to a tenant which equals the Contract Rent provided for in the lease, plus the estimated cost of all utilities paid by tenants. Maximum Gross Rents for Anoka County in 2019 are as follows:

Gross Rent
Anoka County – 2019

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$525	$562	$675	$780	$870
50% of median	$875	$937	$1,125	$1,300	$1,450
60% of median	$1,050	$1,125	$1,350	$1,560	$1,740
80% of median	$1,400	$1,500	$1,800	$2,080	$2,320
100% of median	$1,750	$1,875	$2,250	$2,600	$2,900
120% of median	$2,100	$2,250	$2,700	$3,120	$3,480

Household – All persons who occupy a housing unit, including occupants of a single-family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household Trends – Changes in the number of households for any particular areas over a measurable period of time, which is a function of new household's formations, changes in average household size, and met migration.

Housing Choice Voucher Program – The federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Housing choice vouchers are administered locally by public housing agencies. They receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Housing unit – House, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Project-Based Section 8 – A federal government program that provides rental housing for very low-income families, the elderly, and the disabled in privately owned and managed rental

units. The owner reserves some or all of the units in a building in return for a Federal government guarantee to make up the difference between the tenant's contribution and the rent. A tenant who leaves a subsidized project will lose access to the project-based subsidy.

HUD Section 202 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by elder household who have incomes not exceeding 50% of Area Median Income.

HUD Section 811 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy of persons with disabilities who have incomes not exceeding 50% Area Median Income.

HUD Section 236 Program – Federal program that provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% Area Median Income who pay rent equal to the greater or market rate or 30% of their adjusted income.

Income limits – Maximum household's income by a designed geographic area, adjusted for household size and expressed as a percentage of the Area Median Income, for the purpose of establishing an upper limit for eligibility for a specific housing program.

	Income Limits by Household Size							
	1 pph	2 pph	3 pph	4 pph	5 pph	6 pph	7 pph	8 pph
30% of median	$21,000	$24,000	$27,000	$30,000	$32,400	$34,800	$37,200	$39,600
50% of median	$35,000	$40,000	$45,000	$50,000	$54,000	$58,000	$62,000	$66,000
60% of median	$42,000	$48,000	$54,000	$60,000	$64,800	$69,600	$74,400	$79,200
80% of median	$56,000	$64,000	$72,000	$80,000	$86,400	$92,800	$99,200	$105,600
100% of median	$70,000	$80,000	$90,000	$100,000	$108,000	$116,000	$124,000	$132,000
120% of median	$84,000	$96,000	$108,000	$120,000	$129,600	$139,200	$148,800	$158,400

Inflow/Outflow – The Inflow/Outflow Analysis generates results showing the count and characteristics of worker flows in to, out of, and within the defined geographic area.

Low-Income – Person or household with gross household incomes below 80% of Area Median Income, adjusted for household size.

Low-Income Housing Tax Credit – A program aimed to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code. The program requires that a certain percentage of units built be restricted for occupancy to households earning 60% or less of Area Median Income, and rents on these units be restricted accordingly.

Market analysis – The study of real estate market conditions for a specific type of property, geographic area or proposed (re)development.

Market rent – The rent that an apartment, without rent or income restrictions or rent subsidies, would command in a given area or "Market Area" considering its location, features and amenities.

Market study – A comprehensive study of a specific proposal including a review of the housing market in a defined market or geography. Project specific market studies are often used by developers, property managers or government entities to determine the appropriateness of a proposed development, whereas market specific market studies are used to determine what house needs, if any, existing within a specific geography.

Market rate rental housing – Housing that does not have any income-restrictions. Some properties will have income guidelines, which are minimum annual incomes required in order to reside at the property.

Memory Care – Memory Care properties, designed specifically for persons suffering from Alzheimer's disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which deals almost exclusively with widows or widowers, a higher proportion of persons afflicted with Alzheimer's disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver's concern of incurring the costs of health care at a special facility while continuing to maintain their home.

Migration – The movement of households and/or people into or out of an area.

Mixed-income property – An apartment property contained either both income-restricted and unrestricted units or units restricted at two or more income limits.

Mobility – The ease at which people move from one location to another.

Moderate Income – Person or household with gross household income between 80% and 120% of the Area Median Income, adjusted for household size.

Multifamily – Properties and structures that contain more than two housing units.

Naturally Occurring Affordable Housing – Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are more affordable than other units in a community are

considered "naturally-occurring" or "unsubsidized affordable" units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc.

Net Income – Income earned after payroll withholdings such as state and federal income taxes, social security, as well as retirement savings and health insurance.

Net Worth – The difference between assets and liabilities, or the total value of assets after the debt is subtracted.

Pent-up demand – A market in which there is a scarcity of supply and as such, vacancy rates are very low or non-existent.

Population – All people living in a geographic area.

Population Density – The population of an area divided by the number of square miles of land area.

Population Trends – Changes in population levels for a particular geographic area over a specific period of time – a function of the level of births, deaths, and in/out migration.

Project-Based rent assistance – Rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Redevelopment – The redesign, rehabilitation or expansion of existing properties.

Rent burden – gross rent divided by adjusted monthly household income.

Restricted rent – The rent charged under the restriction of a specific housing program or subsidy.

Saturation – The point at which there is no longer demand to support additional market rate, affordable/subsidized, rental, for-sale, or senior housing units. Saturation usually refers to a particular segment of a specific market.

Senior Housing – The term "senior housing" refers to any housing development that is restricted to people age 55 or older. Today, senior housing includes an entire spectrum of housing alternatives. Maxfield Research Inc. classifies senior housing into four categories based on the level of support services. The four categories are: Active Adult, Congregate, Assisted Living and Memory Care.

Short Sale – A sale of real estate in which the net proceeds from selling the property do not cover the sellers' mortgage obligations. The difference is forgiven by the lender, or other arrangements are made with the lender to settle the remainder of the debt.

Single-family home – A dwelling unit, either attached or detached, designed for use by one household and with direct street access. It does not share heating facilities or other essential electrical, mechanical or building facilities with another dwelling.

Stabilized level of occupancy – The underwritten or actual number of occupied units that a property is expected to maintain after the initial lease-up period.

Subsidized housing – Housing that is income-restricted to households earning at or below 30% AMI. Rent is generally based on income, with the household contributing 30% of their adjusted gross income toward rent. Also referred to as extremely low income housing.

Subsidy – Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract/market rate rent and the amount paid by the tenant toward rent.

Substandard conditions – Housing conditions that are conventionally considered unacceptable and can be defined in terms of lacking plumbing facilities, one or more major mechanical or electrical system malfunctions, or overcrowded conditions.

Target population – The market segment or segments of the given population a development would appeal or cater to.

Tenant – One who rents real property from another individual or rental company.

Tenant-paid utilities – The cost of utilities, excluding cable, telephone, or internet necessary for the habitation of a dwelling unit, which are paid by said tenant.

Tenure – The distinction between owner-occupied and renter-occupied housing units.

Turnover – A measure of movement of residents into and out of a geographic location.

Turnover period – An estimate of the number of housing units in a geographic location as a percentage of the total house units that will likely change occupants in any one year.

Unrestricted units – Units that are not subject to any income or rent restrictions.

Vacancy period – The amount of time an apartment remains vacant and is available on the market for rent.

Workforce housing – Housing that is income-restricted to households earning between 80% and 120% AMI. Also referred to as moderate-income housing.

Zoning – Classification and regulation of land use by local governments according to use categories (zones); often also includes density designations and limitations.

Our Mission: To work together to resposibly grow our community, and to provide quality, cost-effective, and efficient government services.

CC Regular Session **7. 2.**

Meeting Date: 08/27/2019

By: Tim Gladhill, Community Development

Information

Title:

Receive Update on Metropolitan Council Brownfield Cleanup Grant Award and Discuss Fair Housing Policy Requirement

Purpose/Background:

No action is being requested this evening. The purpose of this case is to introduce a requirement of a recently awarded cleanup grant related to River Walk Village, case of Village Bank. This case does not contemplate approval of the Grant Agreement itself, but introduces a necessary discussion topic in advance of this step. The Grant Agreement and Final Plat for River Walk Village are tentatively scheduled for Council consideration on September 10.

Specifically, this case is to review a requirement of the Metropolitan Council's Tax Base Revitalization Account (TBRA) Grant Award to the City for brownfield cleanup for the River Walk Village project located at 6080 Highway 10 NW. This is a 14 lot, detached single-family development. The City was awarded a $900,000 grant to clean up a construction landfill on this site. The Developer will perform the cleanup and be reimbursed by the grant funds. Mechanics and local match related to the grant will be considered on September 10.

A requirement of the Grant Award is to adopt a local Fair Housing Policy. This is not a specific mandate from the Metropolitan Council nor the State of Minnesota, but is a requirement in order to disburse funds from the grant. The Council could choose not to adopt a local Fair Housing Policy, but would not be able to accept the grant. Additionally, it would likely preclude Ramsey from future Livable Communities Grants, from which the City has received nearly $6 Million from this account over the past 20 years. As part of the Metropolitan Council's Housing Policy Plan and subsequent local Comprehensive Plan Updates (including Ramsey's), the Metropolitan Council is recommending adoption of a Fair Housing Policy as an advisory comment to our Comprehensive Plan Update.

Notification:

Notification is not required.

Observations/Alternatives:

Attached to this case is a Resource Guide prepared by the Metropolitan Council to help identify required elements, advisory guidance, and purpose for adopting a local Fair Housing Policy. The City is already bound by Federal and State Fair Housing requirements, but this policy would specifically note the City's commitment to fair housing and make additional resources available for constituents that may have a complaint. Staff believes the City fully complies with these regulations, especially in terms of land use planning, zoning administration (permitting and licensing), and financial assistance programs. Essentially, this step would officially document a process for complying with existing regulations. If adopted for purposes of the grant, the policy needs to include the following minimum requirements.

- Purpose Statement (Why are we adopting this policy? What is the need?)

- Procedure for Complaints
- Designated Fair Housing Officer (likely Community Development Director)
- Outline of internal and external actions the City will undertake to advance fair housing

The City is not aware of any Fair Housing complaints within the City in recent memory. There is a wide range of types of complaints including, but not limited to discrimination between Buyer and Seller during real estate transactions, between Tenant and Landlord during lease negotiation, and local policies, programs, and procedures. The attached document goes into greater detail on the purpose and need. The document also includes a model ordinance.

When reading through the attached guide and model ordinance, please consider the following.

- The City does not have a Crime Free Ordinance for rental properties. This discussion would only apply if the City chose to adopt such an ordinance. The Police Chief could speak more to the purpose and need for this type of program in other communities.
- The City does not have assistance programs for homeowners or renters. Any programs available to Ramsey Residents are administered by other agencies such as Anoka County and the Metropolitan Council. These sections would not currently apply.
- The City does not currently restrict number of occupants in a dwelling unit.
- The City is in full compliance with State Rules pertaining to Group Homes.
- The City is currently evaluating a Housing Analysis (Maxfield Study).
- The City is regularly evaluating its Zoning Ordinance and updating.
- The City does not have a Public Housing Authority (PHA). Discussion on the need for an Olmstead Plan do not apply.

In conclusion, the policy would direct the City to add the following processes to activities already being done to comply with Federal and State Fair Housing requirements.

- Identify a specific Fair Housing Officer
- Provide additional access and resources about residents' rights under Fair Housing requirements
- Provide training for Staff on Fair Housing requirements
- Complete a Housing Analysis [nearly complete]
- Complete an analysis of City Code [broadly planned for 2020]
- Project Review [noted - no specific changes necessary]
- Community Engagement [complete]

Funding Source:

This case is being handled as part of normal Staff duties.

Recommendation:

Staff is seeking broad policy direction at this point, and is not providing a specific recommendation. However, Staff reiterates that this policy is not required or otherwise mandated, but is necessary if the City desires to access the cleanup grant dollars recently awarded to the City for the River Walk Village development project. The policy is now a requirement for all Livable Communities Grants, from which we have received nearly $6 Million in the past 20 years.

Action:

No specific action is being requested. Staff is seeking broad policy direction, and will bring forward an actual policy draft if directed to do so.

Attachments

Fair Housing Guide

Form Review

Inbox	Reviewed By	Date
Tim Gladhill (Originator)	Tim Gladhill	08/22/2019 02:43 PM
Kurt Ulrich	Kurt Ulrich	08/22/2019 03:14 PM
Form Started By: Tim Gladhill		Started On: 08/02/2019 11:47 AM
Final Approval Date: 08/22/2019		

Fair Housing Policy Guide: Best Practices to Help Government Further the Commitment to Equitable, Dignified Homes for All

Lael Robertson & Tim Thompson

Housing Justice Center

Created through funding from the Metropolitan Council

METROPOLITAN COUNCIL

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Introduction

All governmental jurisdictions need to pay attention to fair housing obligations. This project is focused on fair housing obligations – and opportunities – for Twin Cities metro area municipalities.[1] A city's adoption of a fair housing policy meets a number of changing needs and practical considerations that are already affecting and influencing city staff and decisionmakers. For example:

- Our communities are changing. They continue to become more and more ethnically and racially diverse, with people of color, immigrant families, and people with disabilities constituting substantial portions of communities. This increases the likelihood that fair housing issues will surface.
- More and more people of color are living in the suburbs, and the percentage of those living in poverty is increasing.[2]
- Cities open themselves up to liability if they do not understand their obligations under fair housing laws.

- Cities need to be prepared if unexpected situations arise calling for a fair housing analysis or response.
- A fair housing policy allows cities to better serve their constituents who have fair housing complaints.

[1] This guide addresses the fair housing obligations of cities as a government body. If cities own or manage property, there are other obligations as a housing provider not covered by this guide.

[2] See the Brookings Institute article, "Poverty's Changing Geography Challenges Already Poor Neighborhoods," https://www.brookings.edu/blog/brookings-now/2014/08/01/povertys-changing-geography-challenges-already-poor-neighborhoods/

- The Metropolitan Council will soon begin requiring that Livable Communities Act grant recipients adopt local fair housing policies.[3]

In short, a fair housing policy allows a city to clearly declare its fair housing commitment, to ensure it is effectively serving its citizens with fair housing concerns, and plan proactively both to avoid fair housing problems for the city and take advantage of opportunities to increase housing choices for all its citizens.

Why this Guide?

This guide is designed for cities of all sizes. It is designed to assist cities in complying with their obligations under federal and state fair housing laws, and to provide ideas and inspiration for proactive steps cities can take to further equitable and fair housing in their jurisdictions. Both large and small cities are encouraged to take what they can from this guide and use it to develop a fair housing policy that fits their city's needs and resources.

Throughout the document there are recommendations for additional steps cities can take to increase their city's response to fair housing issues. These best practices are marked with a star.

There are also case studies, marked with a house icon. These case studies are cities dealing with questions and issues raised in this manual. The hope is that these case studies will help the reader understand how and why early consideration of fair housing issues is in the best interest of the city and its constituents.

[3] Details will be outlined in the 2018 LCA Fund Distribution Plan.

Part 1 – Legal Obligations

Cities have a number of legal obligations under both federal and state laws. This section lists the major laws that affect a city's fair housing obligations. Cities are encouraged to be in regular contact with their own counsel to ensure that they are up to date on the most current statutes and regulations affecting their work.

Federal Fair Housing Act

All municipalities have two kinds of obligations under the federal Fair Housing Act (FHA).[4] First, cities must of course refrain from intentional adverse action or discrimination because of someone's protected class status. This is called **disparate treatment**. Under the FHA, it is a violation to take adverse action in housing because of a person's:

- Race/Color
- Sex
- National Origin
- Religion
- Familial Status
- Disability

However, cities can be liable for fair housing violations even if they do not intend to discriminate. Under the Fair Housing Act's **disparate impact** doctrine, which was upheld in the United States Supreme Court case of *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.*,[5] if facially neutral city policies or practices

[4] 42 U.S.C. §3601 et. seq.
[5] 135 S.Ct. 2507 (2015). See also HUD rule on disparate impact, 24 C.F.R. Part 100.

have a greater *effect* on protected classes, a city may be in violation of the law. Where such a disparate effect is present, cities have an obligation to follow policies which accomplish the city's interests in the least discriminatory means available to further those interests.

In addition, cities who are recipients or subrecipients of federal funds related to housing or urban development have a third obligation to affirmatively further fair housing. Briefly, **affirmatively furthering fair housing** refers to cities taking "significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination."[6]

Additional Legal Obligations

In addition to the Fair Housing Act, cities also have to meet obligations under other civil rights laws.

Minnesota Human Rights Act

The Minnesota Human Rights Act, or MHRA, is the state's civil rights statute. Analogous to the federal Fair Housing Act, it has protections against discrimination in public and private housing, as well as lending and public accommodations. However, the MHRA adds additional protections for residents of Minnesota in a number of important ways. First, it adds the following additional protected classes:

- Sexual Orientation
- Marital Status
- Status with Regard to Public Assistance
- Creed

[6] Affirmatively Furthering Fair Housing Final Rule, Federal Register, Vol. 80, No. 136 (July 16, 2015) https://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf

It also extends the reach of the law to housing providers of properties not covered by the Fair Housing Act, such as owner occupied fourplexes and, in some cases, those who rent out rooms in their home. Cities must be sure to take both federal and state civil rights laws into consideration when tackling fair housing issues.

Title VI of the 1964 Civil Rights Act

All cities receiving any type of federal funds also have obligations under Title VI of the Civil Rights Act. This requires municipalities to, among other things, provide persons with Limited English Proficiency meaningful access to government services.[7] A Limited English Proficient (LEP) individual is someone for whom English is not their primary language, and whose ability to read, speak, write or understand English may be limited.

Americans with Disabilities Act (ADA) and the Rehabilitation Act

The Rehabilitation Act of 1973 is likely familiar to many in city government. The Rehab Act, as it's commonly known, prohibits discrimination on the basis of disability in programs run by federal agencies; programs that receive federal financial assistance; in federal employment; and in the employment practices of federal contractors.[8] In 1991, the Americans with Disabilities Act and its regulations extended those protections to state and local governments, as well as employers and public accommodations. In general, the ADA requires governments to provide people with disabilities access to government services, and needed accommodations to facilitate the access.[9]

[7] Title VI of the Civil Rights Act of 1964, 42 U.S.C. §2000d, et. seq., and Executive Order 13166
[8] 29 U.S.C. §701, et. seq.
[9] 42 U.S.C. §12131, et. seq.

Olmstead v. L.C.

In 1999, the United States Supreme Court held in *Olmstead v. L.C.*[10] that unjustified segregation of persons with disabilities constitutes discrimination in violation of Title II of the Americans with Disabilities Act. Accordingly, the Court found that public entities were required to provide services to people with disabilities in the most integrated environment appropriate to their needs. Minnesota has developed a state Olmstead Plan, detailing the steps it plans to take to remove barriers for persons with disabilities to access integrated housing, including better access to services, funding streams, and safe and affordable housing. Barriers to integrated housing may be found in city ordinances or policies that restrict the number or location of community housing specifically for persons with disabilities.

Religious Land Use and Institutionalized Persons Act (RLUIPA)

RLUIPA protects religious institutions from discrimination in zoning and land use decisions.[11] This would include faith based homeless shelters and group homes sponsored by religious institutions. RLUIPA authorizes injured parties to sue local governments in violation of the law.[12]

[10] 527 U.S. 581 (1999)
[11] 42 U.S.C § 2000cc
[12] More information is available at https://www.justice.gov/crt.

Potential for Liability

Cities must understand their legal obligations in order to protect themselves from potential liability. A city's responsibility to protect residents' civil rights extend to all corners of city government, and accordingly create all sorts of potential issues. Examples include:

- What happens if a constituent calls the city and is given incorrect advice as to how to file a fair housing complaint?
- What happens if the city passes an ordinance that has a disparate impact on people of color?

Additional examples of issues that may arise, warranting knowledge and experience with fair housing and civil rights laws:

- Local parents claim city's housing decisions are perpetuating segregation in the schools.
- The city is asked to assist a new development that will displace persons protected by the FHA.
- A nonprofit wants to build a group home for persons with chemical dependency, but the city is getting pushback from neighborhood groups claiming the neighborhood has too many such facilities.
- An affordable housing provider requests a change in zoning in order to make units available to very low-income residents which some community members opposed.
- The city's Crime Free Ordinance curriculum for landlords recommends barring applicants with any criminal history, counter to HUD fair housing guidance.

This policy guide provides resources to cities to better be able to handle these - and similar - issues, in thoughtful, equitable ways. The best practices and example policies provided here are by no means the only steps that cities should take, nor are they the only acceptable

ways to further fair housing in the community. However, they provide examples of how cities can produce strong and tangible commitments to fair and equitable housing in their community.

Links/Resources:

- Federal interagency website for Limited English Proficiency guidance - www.LEP.gov
- ADA Title II Regulations - https://www.ada.gov/regs2010/titleII_2010/titleII_2010_regulations.htm
- HUD's Office of Policy Development and Research, Affirmatively Furthering Fair Housing - https://www.huduser.gov/portal/affht_pt.html
- Olmstead Obligations - https://www.ada.gov/olmstead/olmstead_about.htm
- Joint Statement of HUD and DOJ on State and Local Land Use Laws and Practices and the Application of the Fair Housing Act - https://www.justice.gov/crt/page/file/909956/download
- Section 109, Nondiscrimination in Programs and Activities receiving Assistance - https://www.hud.gov/program_offices/fair_housing_equal_opp/FHLaws/109
- Executive Order 11063, Equal Opportunity in Housing - https://www.hud.gov/program_offices/fair_housing_equal_opp/FHLaws/EXO11063
- Executive Order 12892, Affirmatively Furthering Fair Housing - https://www.hud.gov/program_offices/fair_housing_equal_opp/FHLaws/EXO12892
- Affirmatively Furthering Fair Housing final rule - https://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf
- Addendum to the 2014 - 2019 Regional Analysis of Impediments to Fair Housing - https://www.ramseycounty.us/FHIC

Part 2 - Recommendations

If a city elects to create a fair housing policy, cities are encouraged to look beyond simply promising to follow fair housing laws. A comprehensive Fair Housing Policy should address how the city works and interacts with its constituents and how it conveys fair housing information (external aspects), as well as speak to how the city holds itself accountable to fair housing within its departments (internal aspects).

External Policy Aspects - Providing Access to Fair Housing Information

When city residents need to find information about housing discrimination, the city is often the first place they will go seeking information. This could be someone walking in the actual door with a fair housing complaint, or someone looking for referral services on the city's website. The city should be prepared by having adequate information readily available, and should be able to point constituents in the right direction to have their issues addressed.

Fair housing information needs to be accessible and visible. There should be no difficulty in finding out what the city's values are related to fair housing. Cities should have fair housing information:

- On the website, preferably directly on the home page or a clear link to the material on the home page;
- At the front desk of the city, and at any first contact spots at city offices; and
- Available to be mailed out or picked up free of cost.

What information should a city have accessible? At a minimum, cities should have:

- a process for complaint identification and referral
- basic education material about fair housing with local referral information
- If receiving federal funds, information about the city's LEP Policy

These items, as well as other best practices, are detailed below.

Fair Housing Purpose/Vision Statement & Policy Statement

While not necessary to meet legal requirements, cities are encouraged to create two items as part of their fair housing policy. First, the purpose and vision statement reflects why the city is creating a policy. It may reference the city's obligations under federal law, or it may talk about how the city sees itself and how a fair housing policy is part of that vision. Whatever it is, it is the "why" of the policy document. Second, the fair housing policy statement is the commitment by the city that it will follow the law, that it recognizes the protected classes as stated in federal and state law, and provides a foundation for the policy that follows. The draft policy accompanying this memo sets out both a sample vision statement and a policy statement.

Complaint Identification and Referral

Cities that have rarely seen a fair housing complaint may be surprised by the number of such complaints made in the metro area. The recently published Addendum to the Regional Analysis of Impediments to Fair Housing (ARAI), which included the seven-county metro region, reported on fair housing complaints filed. Between 2014 and 2017, HUD received between 46 and 57 complaints each year, coming from between 23 and 29 cities in the Metro area. In that same period the Minnesota Department of Human Rights lodged 185 complaints for the Metro area. The ARAI also reported that there were approximately 650 reports to local legal services agencies of housing discrimination in 2016.[13] Considering that legal services only have the resources to serve the very low-income population, this number underrepresents the need for fair housing enforcement and referral services for those not qualifying for legal aid services. Therefore, it is necessary for cities to have a process for complaint identification and referral.

Cities are encouraged to include:

- A designated **Fair Housing Officer** for the city (this person could be the same for a number of cities if they so choose through a joint powers agreement or a more informal agreement). The Fair Housing Officer is in charge of receiving fair housing complaints, and tracking them in a fair housing log. They are also responsible for providing referral information in a timely manner.

[13] ARAI, pg. 219

- A specific procedure for receiving fair housing complaints. There should be a publicized phone number and/or an online portal through which the Fair Housing Officer will receive fair housing questions or complaints. For those cities receiving federal funds, there should be notice of a right to request an interpreter and/or information in the resident's language at no cost on the website for those constituents who do not speak English as their first language. While this isn't required of cities who don't have LEP obligations, it is a best practice, particularly if the city has large number of residents whose first language is one other than English.

- If the city does not have their own enforcement body, there should be a clear procedure for referring fair housing complaints to enforcement agencies that serve that municipality. Cities should be clear that they will not be representing or assisting persons filing complaints with other agencies, which is sometimes misunderstood. Referrals should be noted in the fair housing log to protect the city from future concerns.

- For cities that choose not to designate a Fair Housing Officer, frontline city staff should at a minimum be training on fair housing so they can recognize when constituent calls require a fair housing referral.

Additional Fair Housing Information

Additional information that cities should provide to the public both at city hall and online:

- Overview of the fair housing laws, and what to do if someone believes they are a victim of discrimination

- Information about the statutes of limitations (with a caveat that the city is not providing legal advice.)
- Referral sources, including governmental agencies and legal services.

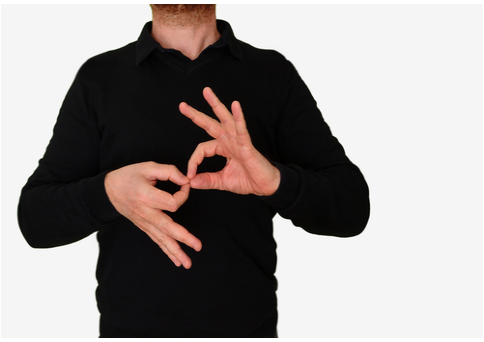
Americans with Disabilities Act Policy

Title II of the Americans with Disabilities Act prohibits state and local governments from discriminating against persons with disabilities in services, programs and activities. Beyond ensuring that city approved new developments are accessible under ADA standards, cities should be alert to other issues that may arise.

This means that cities must:

- not refuse to allow a person with a disability to participate in a service, program, or activity simply because the person has a disability;
- provide programs and services in an integrated setting, unless separate or different measures are necessary to ensure equal opportunity;
- eliminate unnecessary eligibility standards or rules that deny individuals with disabilities an equal opportunity to enjoy their services, programs or activities unless "necessary" for the provisions of the service, program or activity;
- prohibit requirements that tend to screen out individuals with disabilities, such as requiring a driver's license as the only acceptable means of identification;
- make reasonable modifications in policies, practices, and procedures that deny equal access to individuals with disabilities, unless a fundamental alteration in the program would result;

- furnish auxiliary aids and services when necessary to ensure effective communication, unless an undue burden or fundamental alteration would result
- refrain from placing special charges on individuals with disabilities to cover the costs of measures necessary to ensure nondiscriminatory treatment, such as making modifications required to provide program accessibility or providing qualified interpreters.



In a fair housing context, this could mean:

- Allowing voucher holders with certain disabilities the ability to turn in a paper application rather than complete an online form;
- Giving additional notice to renters with disabilities when completing a required inspection, or providing notice to a third party at the person's request;
- Using alternative communication techniques when police officers respond to calls at a housing complex;
- Having alternative means of accessing housing discrimination complaint information for residents who have low vision or are blind.

Cities are encouraged to have their ADA policy in writing, so that community members understand their rights and their ability to request needed modifications.

Cities are also encouraged to identify an ADA Officer who will handle requests for modifications.

Limited English Proficiency (LEP) Policy

Under Title VI of the Civil Rights Act and Executive Order 13166, recipients of federal funds (and their subrecipients) are required to plan for and provide meaningful access to services for LEP residents. This applies to all city elected officials, departments and contracted vendors partnering with a city to deliver programs and services.

LEP obligations apply to the recipient's entire operations, even if only part of the program receives the funding. For example, if the Department of Justice provides assistance to a state department of corrections to improve a particular prison facility, all of the operations of the entire state department of corrections – not just the particular prison – are covered.

Recipients are required to take reasonable steps to ensure meaningful access to their programs and activities by LEP persons. While designed to be a flexible and fact-dependent standard, the starting point is an individualized assessment by each city that balances the following four factors:

- The number or proportion of LEP persons eligible to be served or likely to be encountered by the city;
- the frequency with which LEP individuals come in contact with the city or city staff;
- the nature and importance of the program, activity, or service provided by the program to people's lives; and
- the resources available to the city and costs.

Cities' LEP plans can range from having a contract with a phone interpretation company that can be accessed when needed to having bilingual staff. The appendix to this guide

provides examples of LEP plans from both large and small cities so staff can assess what is possible based on their individual needs and resources.

Examples of situations in which LEP issues may arise include:

- Resident who doesn't speak English needs to request an inspector come out to her apartment, or an inspector comes to tell her the unit has been condemned and she needs to move.
- The city clerk gets a call from a LEP community member who wants to file a fair housing complaint;
- Members of an immigrant community who don't speak English want to participate in a public hearing regarding the city's Comprehensive Plan; and
- City's 911 dispatcher receives a call from a woman who lives in a multifamily complex and she doesn't speak English.

Cities are not required to have on site interpreters; however, based on the above factors, a city should have an outlined procedure for providing in some way meaningful access to LEP community members.

Links/Resources:

- Housing Discrimination Fact Sheet, LawHelpMN.org – fact sheet
- League of Minnesota Cities, Intergovernmental Cooperative Agreements - https://www.lmc.org/media/document/1/intergovernmentalcooperativeagreements.pdf
- U.S. Department of Justice, "The ADA and City Government: Common Problems" - https://www.ada.gov/comprob.htm
- ADA Policy, City of Greeley, CO - http://greeleygov.com/ada-policy
- Department of Justice's Language Access Plan Template - www.justice.gov/open/language-access-plan.pdf.
- www.lep.gov

Larger cities with more resources and capacity should consider the following additional steps to allow for greater consideration of fair housing issues:

Human Rights/Fair Housing Commission

In 2017, the Minnesota Department of Human Rights reports that there are approximately 40 local human rights commissions across Minnesota. At least three cities (Minneapolis, St. Paul, and Duluth) also process, investigate and enforce complaints of discrimination through their commissions. Most, however, are volunteer appointments that serve the City Council, and focus on human rights issues, including fair housing issues. HRCs allow a city's Council to get input on fair housing issues in the community and delegate projects related to human rights or fair housing issues to a group able to focus exclusively on such topics. Members of the committee can also attend meetings or serve on working groups where a fair housing perspective should be considered. Examples of work done by local human rights/fair housing committees:

- Forums addressing new immigration laws and what they mean for Latino community members;
- Appointing members to sit on committees such as the Comprehensive Planning Committee and the Sustainability Committee;
- Providing community mediation services;
- Providing an administrative complaint process and holding administrative hearings in fair housing and employment discrimination claims;
- Initiating conversations with the police department about LEP policies

Fair Housing Ordinances

If cities identify a need in their own city for additional protections for a particular group of people, it could consider passing a fair housing ordinance with additional protections for its constituents. While the federal and state fair housing laws provide protections for eleven protected classes in housing, cities could add additional protections. For example,

age is not a protected class under the real property provisions of the Minnesota Human Rights Act; however, a local jurisdiction added it to their local city ordinance. Other protected classes that could be considered include:

- Age
- Source of income
- Gender Identity
- Ancestry
- Domestic Violence Survivor

Expanding Choice under the Section 8 Voucher Program via City Ordinance

Expanding opportunities for Housing Choice Voucher (HCV) holders (also known as "Section 8") to use their vouchers in the private market is a significant way to promote fair housing. Although administration of the HCV program is generally handled by a city's HRA or by a regional HRA such as Metro HRA, cities themselves can take a meaningful step to expand choices for these residents by adding protections within a city ordinance. A number of cities and states across the country have adopted anti-discrimination protections making it a violation of state or local law to refuse an applicant because of their participation in the program or because of requirements of the program. In 2017 Minneapolis amended its Civil Rights Act to add such a protection; other cities could take this action as well.[14]

Links/Resources:

- Seattle, WA fair housing website - https://www.seattle.gov/civilrights/civil-rights/fair-housing
- Texas Department of Housing and Community Affairs - https://www.tdhca.state.tx.us/fair-housing/renters.htm

[14] As of this writing, landlords have challenged the Minneapolis ordinance in court, with the lawsuit still pending.

Internal Policy Aspects – Fair Housing as a City Directive

Fair housing considerations and issues arise in all departments of a city touching on housing, from project planning to inspections and licensing. Having a citywide understanding of fair housing laws and their implications will help staff foresee potential conflicts or disparate effects early enough to handle them in an appropriate and equitable way. Additionally, whether or not cities receive federal funding, implementing internal best practices is the first step toward affirmatively furthering fair housing within the city government.

Staff Training

Cities should have a training procedure across all departments on fair housing laws, violation identification and referral, LEP obligations, working with victims of domestic violence and reasonable accommodations for people with disabilities.

While fair housing and civil rights laws affect all areas, the following city departments should have specific guidelines regarding fair housing training:

- Front desk/reception staff
    - Often the first people to interact with community members with housing discrimination complaints

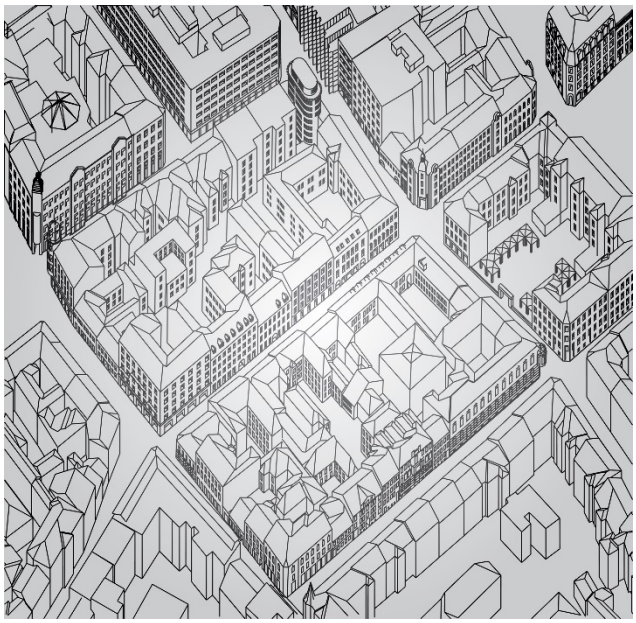
- Police/Fire
    - The front line in responding to domestic violence calls, calls for medical assistance stemming from medical health emergencies and other calls to multifamily complexes. Police typically lead efforts to get landlords to comply with crime free ordinances which sometimes go too far and result in a disparate impact on protected classes. Police officers should understand the protections afforded by the civil rights laws.

- Housing/Community Development Department/Engineering
    - Often involved in project development or operations, this staff should be knowledgeable about community engagement strategies and zoning/land use decisions.
- Inspections
    - Two areas where inspections could interact with fair housing laws - direct contact with clients who may be victims of discrimination through lack of repairs or harassment or through code enforcement
- Elected Officials
    - The decision makers, elected officials need to understand how the policies and practices they vote for and the community development decisions they make affect protected classes and community health.

- Public Health Staff
    - The correlation between public health and safe, stable housing is becoming clearer and clearer. Those who study community health impacts should also understand the interaction with housing, including disparities in health outcomes among people of color, families with children and new immigrant populations.

Cities are encouraged to have staff trained on an annual basis to keep up with current issues and changes in the law. Ideas for fair housing trainers include local HUD office staff, legal services staff, and community organizations specializing in fair housing laws.

Project Planning/Investments



Major city projects, whether housing, transportation, or economic development, have huge impacts - both good and bad - on the surrounding community. While community planning and development departments look directly at needs for housing and possible barriers to meeting those needs, "the fair housing perspective focuses as much on the causes of needs of groups or persons protected by the Fair Housing Act as it does on the needs themselves. Thus, [while] the explanation of barriers to affordable housing . . . may contain a good deal of relevant analysis of impediments, [it] may not go far or deep enough into factors that have made poor housing conditions more severe for certain groups." [15]

Accordingly, cities should have a clearly defined and consistent procedure for examining the fair housing impact of city projects, not just the impact on the affordable housing stock (though the two often overlap). In particular, cities should be using this procedure on any project that is receiving city assistance (financial or otherwise). It's important that cities be

[15] HUD's Fair Housing Planning Guide, Pg 2-19

thinking about fair housing issues early in the process, or else they may find themselves scrambling in order to avoid problems.

Questions for cities to ask early in any planning process include:

- Will the planned project increase or reduce the amount of affordable housing in the city? If there will be a reduction, is there a plan to replace the housing lost?
- Will the planned project require displacement of current residents?
- Will the planned project affect protected classes in a disparate way? If so, have less discriminatory alternatives been considered?
- Has there been community engagement in the proposed development?
- Does the project increase or decrease racial and economic segregation?
- How does the project address goals or objectives in the city's Comprehensive Plan?
- If there are public funds in the project, what are the community benefits that will result?

Cities are encouraged to develop or adopt a checklist that addresses common fair housing issues or considerations that arise during the city planning process. Locally developed rubrics may assist in answering the questions.

Balancing Housing Investments Throughout the Region

One of the major issues addressed in the recent Addendum to the 2014 Regional Analysis of Impediments (ARAI) was how affordable housing resources should be allocated across the region, and in particular how resources should be spent in areas of concentrated poverty (including racially concentrated areas) versus lower poverty areas of the region. The RAI Addendum calls for a balanced approach, emphasizing the need to invest

in all parts of the region.[16] At the municipal level, these recommendations are most significant, of course, for communities that contain both high poverty and low poverty areas.

A word of caution is in order in applying these concepts to many suburban jurisdictions. For example, an affluent suburban community concluded that concerns over "concentrated poverty" should lead them to reject any and all affordable tax credit developments proposed for their community, in favor of permitting only mixed income developments. This approach effectively prevented the development of any new affordable housing in this community for over a decade, presenting its own kind of fair housing issue.[17]

Using Housing Investments to Expand Choice for HCV Holders

Households with Housing Choice Vouchers (also known as Section 8 vouchers) have an increasingly difficult time locating housing providers that are willing to accept the voucher. Cities can promote greater opportunities for Section 8 households by using their own leverage to ensure Section 8 acceptance by properties which the city has assisted. Minneapolis' Unified Housing Policy provides that all owners of rental housing assisted by the city financially or through the provision of city owned land must accept tenant based voucher assistance, including HCVs, HOME tenant-based assistance, and Group Residential Housing vouchers. The City of Eden Prairie requires that when it issues bonds to finance multifamily projects, the owner shall accept vouchers for between 10 and 30% of the units.

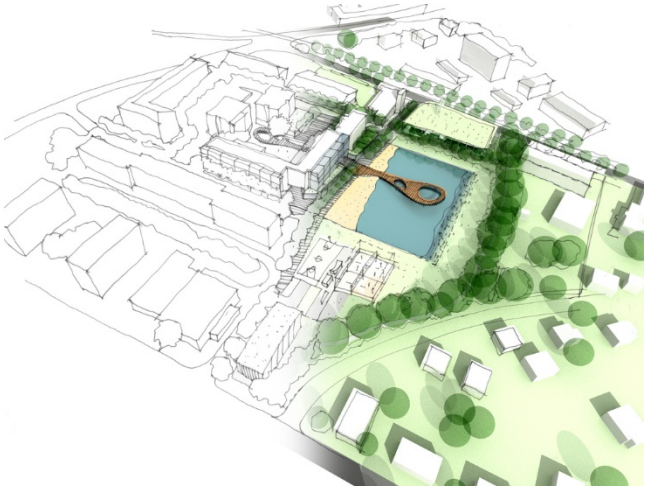
[16] Addendum to the Regional Analysis of the Impediments to Fair Housing, Recommendations, pg. 221.
[17] See Minnesota Challenge Report, prepared by the Housing Justice Center.

Case Study - City of Davenport, Iowa

Recently the city of Davenport, Iowa, unveiled plans for a wholesale redevelopment of a core city neighborhood. A number of single family and multifamily residential properties, often older modest sized properties not always kept up, were slated for demolition. This neighborhood was also home to a good share of the city's lower income population, many of them households of color. The City's Human Rights Department became alarmed, as it appeared that the City's redevelopment plans could well have a disparate impact upon communities of color in Davenport protected by the FHA. Since City plans were quite far along, the Human Rights Department had to scramble to convince city officials that plans must be halted until the Fair Housing implications could be considered. The City and the Human Rights Department had no capability to do this analysis in-house so had to issue a Request for Proposals to determine whether the city's plan would cause a disparate impact under the FHA, and if so, whether less discriminatory alternatives were available which would accomplish the city's goals. Ideally, this kind of analysis would have taken place much earlier in the planning process.

Zoning and Land Use Decisions

When local governments are called upon to make zoning and land use decisions with respect to proposed affordable housing projects, local citizen opposition may surface. Elected officials, generally speaking, seek to serve the desires of their constituents and will of course be listening to opposition to a project as they would any sort of comment on a proposal. Moreover, local residents may be raising legitimate concerns having nothing to do with affordable housing per se or the likely residents. However, local officials must also be alert to the fair housing implications of their decisions. A governmental body may not escape liability under the Fair Housing Act merely because its discriminatory action was undertaken in response to the desires of a majority of its citizens. [18] For strategies to address neighborhood NIMBY (Not In My Back Yard) opposition, see the Minnesota Challenge report, included in the Links/Resources box below.



Links/Resources:

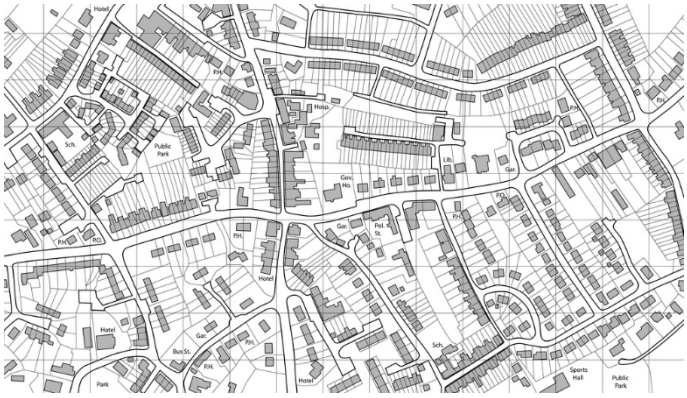
- Equitable Scorecard, developed by a coalition funded by Headwaters Foundation - http://thealliancetc.org/wp-content/uploads/2016/06/EquitableDevelopmentScorecard.pdf
- St. Paul's Project and Program Evaluation Tool. (Attached in Appendix)
- City of Seattle's Racial Equity Toolkit - http://www.seattle.gov/Documents/Departments/RSJI/RacialEquityToolkit_FINAL_August2012.pdf
- The MN Challenge to Lower the Cost of Affordable Housing, *Best Practices: Achieving a Full Range of Housing Choices*

[18] *Mhany Mgt. v. County of Nassau,* 819 F 3d 581 (2nd Cir. 2016).

Periodic Housing Analysis

In order to truly understand the long-range impact on city decision-making (including zoning changes, approval of new projects, and the need for programs like rehabilitation loans), a city needs to have a regular and ongoing picture of the housing stock in its community. Therefore, cities are encouraged to conduct a regular housing inventory and analysis, looking at the affordability of both rental and owner-occupied housing and addressing the need for further development of affordable housing in the community.

The housing study should look beyond the inventory, however, and include such data points as an examination of areas of concentrated poverty and wealth and renter/homeowner disparities based on racial and familial make up.



Links/Resources:

- Saint Louis Park, MN 2015 Rental Study - https://www.stlouispark.org/home/showdocument?id=662
- Metropolitan Council, Community Profiles & Existing Housing Assessments- https://stats.metc.state.mn.us/profile/Default.aspx
- American Community Survey, Data Releases - https://www.census.gov/programs-surveys/acs/news/data-releases.html

Periodic Code and Ordinance Analysis

The municipality should conduct a robust analysis of its zoning code, building code and occupancy standards, looking for disparate impact on protected classes. Thereafter, the city should conduct a periodic reexamination, as well as have a process for examining any new proposals of changes or additions to the codes.

In its Analysis of Fair Housing Local Government Assessment Tool, HUD looks for cities to make sure land use and zoning laws do not create hurdles to fair housing. In Appendix C of the Tool, HUD defines a series of factors which can contribute to segregation, one of which is "land use and zoning laws." This definition lists thirteen examples of such laws and policies which might pose problems, and provides a good checklist for cities reviewing their policies. [19]

Another resource worth reviewing are the recommendations on local government policies included in the Minnesota Challenge report (referenced above). The report encourages cities to review policies related to:

- permitted project scales and density;
- provision of financial resources;
- assistance with site selection;
- reduction of unnecessary parking requirements;
- fee reductions or waivers for affordable housing;
- reduction of administrative delays;

[19] See also analysis and discussion of zoning and land use issues in the Addendum to the 2014 Regional Analysis of Impediments.

- permitting manufactured housing; and
- inclusionary housing policies.

The purpose of the ordinance and code analysis is to assess fair housing issues and identify significant contributing factors in order to formulate fair housing goals. It is to look at what policies, practices, and activities are underway and to consider how they may facilitate or hinder fair housing choice.[20]

Examples of codes and ordinances to pay specific attention to:

- **Crime Free Ordinances**

According to a recent HOME Line study, nearly fifty cities in the Twin Cities Metro have adopted some form of crime free ordinance designed to address crime in multifamily rental housing. These ordinances often contain a number of elements, including requiring the owner/manager to attend one or more training sessions, including a "crime free" set of requirements in leases, conducting screening including criminal background screening, and when incidents at the property trigger compulsory eviction proceedings in the ordinance, initiating such evictions. City police departments are normally the part of the city responsible for overseeing and administering these crime free ordinances.

Encouraging actions by landlords to reduce crime at their properties is certainly a valid municipal function. But cities, including their police departments, need to be alert to ways in which these policies can go too far and encourage actions in violation of the FHA. The

[20] HUD AFH Handbook.

two groups protected by the Fair Housing Act who are most likely to be harmed by ordinances that go too far are victims of domestic violence and persons with disabilities, particularly those with mental health disabilities. In addition, rental applicants denied housing because of criminal background checks that are not sufficiently tailored, may also have their rights violated under the FHA. If the city's ordinance mandates or even encourages landlord actions violative of the FHA, the city may be liable as well.

When do requirements go too far? When an ordinance compels a landlord to evict a tenant for multiple disturbances or police calls, and when the disturbances are due to domestic or sexual violence where the tenant is the victim, requiring eviction could amount to discrimination under the FHA based upon sex. (It might also violate the federal Violence Against Women Act (VAWA) which prohibits evicting victims of domestic violence living in federally subsidized housing.)[21] When an ordinance compels the eviction of a tenant for disorderly conduct which turns out to be due to mental illness which could be reasonably accommodated through means other than eviction, the FHA is also implicated.[22] When an ordinance requires criminal screening which is overly broad and inconsistent with HUD guidelines, there may also be a FHA violation. All aspects of crime free ordinances should be reviewed to make sure they are sufficiently detailed to ensure these forms of overreaching are avoided.

[21] See also, Minn. Stat. 504B.205, protecting a tenant's right to seek police and emergency assistance. In the case of Mid Continent Management Corp v. City of Brooklyn Park, the court determined that the city's code requirements imposing greater obligations on landlords whose properties generated more "incidents" violated Section 504B.2015 (Hennepin County District Court File No. AP 03-008617 (3-18-04).

[22] Note that there are some exceptions to these rules. For example, current users of illegal drugs are not considered persons with disabilities under the Fair Housing Act, and therefore cannot qualify for reasonable accommodations.

- **Occupancy Limits**

Many cities have ordinances that regulate the number of people who are able to live in residential units. These ordinances are often based on allotting a certain amount of square feet of livable space needed per person residing in the unit. [23] Issues may arise if these occupancy limits disparately affect families with children, or other protected classes under the Fair Housing Act.

There is no hardline rule regarding what are acceptable occupancy limits. Probably the best-known guidance is the "Keating Memo," issued by HUD's General Counsel, Frank Keating, in 1991, and later adopted by HUD as noticed in the Federal Register, Dec. 22, 1998. In that memo, Mr. Keating wrote, "Specifically, the Department believes that an occupancy policy of two persons in a bedroom, as a general rule, is reasonable under the Fair Housing Act." But, it was noted, a number of factors could justify deviating from that general rule. The size of the bedrooms, the ages of children, and configuration of the unit could all be relevant.

Cities should be aware if they have occupancy limits in their city codes, and if so, if the code follows the guidance in the Keating memo. Cities are also encouraged to examine whether it is clear that reasonable accommodations can be made to occupancy limits if needed.

[23] See, for example, City of Richfield's Occupancy Limits, Richfield City Code, https://library.municode.com/mn/richfield/codes/code_of_ordinances?nodeId=CHIVBUHOCORE_S405HOCO_405.15MISPUSLORE

- **Definitions of Family**

As noted in the RAI Addendum, restrictive definitions of family can impede unrelated individuals from sharing a dwelling unit.[24] The Addendum surveys entitlement jurisdiction zoning codes for indications that definitions of "family" have the effect of preventing unrelated individuals from sharing the same residence.[25]

- **Group Homes**

HUD and the Department of Justice have issued a Joint Statement on "Group Homes, Local Land Use, and the Fair Housing Act," (updated August 6, 2015). The Statement provides that the following actions with respect to group homes would violate the Fair Housing Act:

- Land use policies that treat groups of persons with disabilities less favorably than groups of non-disabled persons;
- Taking action against or denying a permit to a home because of the disability of the individuals who would live there; or
- Refusing to make a reasonable accommodation in land use and zoning policies and procedures where such accommodations are necessary to afford persons with disabilities an equal opportunity to enjoy housing.[26]

[24] Addendum to the RAI, pg. 93.

[25] State law provides that persons with disabilities should not be excluded by zoning ordinances, and sets rules on what restrictions cities can place on group homes of 6 residents or less as well as larger group homes. Minn. Stat. 462.357 subd. 6-8.

[26] As noted in the Joint Statement, the FHA does not protect persons currently using illegal drugs, persons convicted of the sale or manufacture of illegal drugs, or persons with disabilities who pose a direct threat to persons or property.

Case Study: Beaumont, Texas

Selection from a Press Release from the Department of Justice Office of Public Affairs, May 4, 2016

JUSTICE DEPARTMENT REACHES $475,000 SETTLEMENT WITH BEAUMONT, TEXAS, TO RESOLVE DISABILITY DISCRIMINATION IN HOUSING LAWSUIT

The Justice Department today announced that the city of Beaumont, Texas, has agreed to pay $475,000 and change its zoning and land use practices to resolve a lawsuit alleging that it discriminated against persons with intellectual or developmental disabilities who sought to live in small group homes in the city's residential neighborhoods.

The lawsuit, filed on May 26, 2015, alleged that the city violated the Fair Housing Act and the Americans with Disabilities Act when it imposed a one-half mile spacing rule that prohibited many small group homes from operating in Beaumont. The suit further sought to prohibit the city from imposing fire code requirements that exceeded those imposed by the state of Texas as part of its certification and funding of such homes. These restrictions prohibited numerous persons with intellectual or developmental disabilities from living in Beaumont and resulted in the institutionalization in a nursing home of a woman who was forced to move out of her home. . .

Under the terms of the consent decree, the city will allow small group homes to operate in any residential district and will not subject such homes to fire code requirements that exceed the state's requirements for certification of such homes. . . Beaumont will take other remedial measures, including implementing a comprehensive reasonable accommodation policy, requiring its officials to attend fair housing training and appointing a fair housing compliance officer.

"Persons with disabilities have the same right to live in and enjoy their communities as all other families do throughout our nation," said Principal Deputy Assistant Attorney General Vanita Gupta, head of the Civil Rights Division. "The Justice Department will continue to eliminate discriminatory barriers that impede these individuals from doing so."

The lawsuit arose as a result of complaints filed with HUD by persons with intellectual or developmental disabilities whose homes were closed and were threatened with closure under the city's challenged housing restrictions. After conducting an investigation, HUD referred the matter to the Justice Department. The individuals who had filed complaints with HUD later intervened in the United States' lawsuit. Today's settlement resolves their lawsuit as well.

Links/Resources:

- "The Cost of Being 'Crime Free' : Legal and Practical Consequences of Crime Free Rental Housing and Nuisance Property Ordinances," Emily Werth, Sargent Shriver National Center on Poverty Law (2013) - http://povertylaw.org/files/docs/cost-of-being-crime-free.pdf
- "Reducing the Cost of Crime Free: Alternative Strategies to Crime Free/ Nuisance Property Ordinances in Illinois," Open Communities and the Shriver Center (2015) - http://ebclc.org/wp-content/uploads/2016/10/Report-Reducing-The-Cost-of-Crime-Free.pdf
- The "Keating Memo", HUD Guidance on Occupancy Limits - https://www.hud.gov/sites/documents/DOC_7780.PDF

Community Engagement

The importance of community involvement in fair housing decisions cannot be overstated. For cities receiving federal funding, robust community engagement is a requirement when making planning and financing decisions, when creating the HUD required Consolidated Plan, and when developing any Analysis of Impediments to Fair Housing. For cities not receiving federal funding, community engagement is a best practice that puts the community needs, experiences and expertise at the core of city decision making.

A variety of tools can be used to establish ongoing, meaningful relationships with the communities cities serve. They could include:

- Public meetings, workshops and office hours in the community
- Creating ongoing or project-based steering committees with community members and/or public stakeholder groups
- Appointment of community members to established planning or decision-making committees
- Plan updates, meeting reminders and other key information posted on the city's website and distributed via email

This guide does not purport to contain the best or most appropriate ways to engage with the community. Instead, cities should look to community leaders, nonprofit organizations and neighborhood councils who have the experience and expertise.

Links/Resources:

Minnesota Housing Partnership, Nine Critical Steps to Authentic Community Engagement - https://www.mhponline.org/blog/connect/771-nine-critical-steps-to-authentic-community-engagement

Policy Link, The Community Engagement Guide for Sustainable Communities- http://www.policylink.org/sites/default/files/COMMUNITYENGAGEMENTGUIDE_LY_FINAL%20%281%29.pdf

Policy Link, Community Engagement and Participation Checklist - http://www.policylink.org/sites/default/files/COMMUNITY%20ENGAGEMENT%20CHECKLIST.pdf

Affirmatively Furthering Fair Housing

The Fair Housing Act requires that recipients of federal housing funding must do more than simply not discriminate; they must administer their programs so as to affirmatively further fair housing (AFFH).[27] The FHA does not define "affirmatively furthering;" courts have subsequently held that it means administering programs and making funding decisions to reduce segregation and promote integration. HUD has adopted AFFH regulations so as to require recipients of federal housing funds to engage in fair housing planning, by identifying impediments to fair housing and actions to overcome those impediments. The Twin Cities Regional Analysis of Impediments in 2014 and the RAI Addendum in 2017 was an example of the planning efforts required by HUD.

In their final rule outlining the affirmatively furthering fair housing mandate, HUD stated, "To develop a successful affirmatively furthering fair housing strategy, it is central to assess the elements and factors that cause, increase, contribute to, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, and disproportionate housing needs."[28]

What this means is that cities need to complete the required analysis of impediments to fair housing (AI), consider the recommendations and outline clear action steps, with timelines, that state how the city will address the identified barriers. It also means that it has to use the information gleaned from the AI to inform decisions and actions throughout the city,

[27] 42 U.S.C. 3608
[28] Affirmatively Furthering Fair Housing Final Rule, page 42355.

and must stay abreast of changes, needs and new hurdles faced by protected class populations.

According to HUD's Fair Housing Planning Guide, "Jurisdictions should have full knowledge of all of the activities that have recently been completed or are underway to affirmatively further fair housing. The chief executive and administrative staff know the strengths and weaknesses of activities that the State or Entitlement jurisdiction has initiated, or in some direct fashion, supported. However, this knowledge should extend well beyond this arena to actions taken by housing industry members, private organizations and foundations, the public housing agency (PHA), neighborhood groups, regional organizations, and others to further fair housing objectives."[29]

Analysis of Impediments

A number of cities in the metro region receive federal funding directly from the Department of Housing and Urban Development, or are subgrantees. This funding comes with the requirement to affirmatively further fair housing. Part of this requirement includes producing an Analysis of Impediments to Fair Housing, a document that analyzes impediments, makes recommendations to overcome those impediments, and lists specific action steps the city will take to address the recommendations.

[29] HUD's FH Planning Guide, pg 2-19

In 2014, the entitlement jurisdictions in the Twin Cities region collaborated on creation of a Regional Analysis of Impediments (RAI). Subsequently, HUD determined that the RAI was deficient in several respects, including a failure to adequately address racial segregation in the region. A broad based Advisory Committee appointed by HUD worked with the Fair Housing Implementation Council (FHIC) and the entitlement jurisdictions to produce an extensive Addendum and Addendum Appendix to the RAI. The Addendum includes recommendations to the entitlement jurisdictions on a series of actions that should be taken to address fair housing barriers in the region.

While cities that do not receive these federal funds are not required to examine or address the recommendations that may apply to their municipality, the Addendum to the Regional Analysis of Impediments can serve as a resource for city decision making through a fair housing lens. Cities that do not receive the federal funds are encouraged to examine the recommendations listed in the ARAI and integrate them into annual community development plan, and other long-range planning documents. For cities that participated in the ARAI, the recommendations should be integrated into all decision-making procedures, as well as budget considerations and policy decisions.

The cities in the Metropolitan Council's jurisdiction are required to submit a Comprehensive Plan every 10 years, detailing its plans for community development in the next decade. The next deadline is December 2018. HUD specifically requires jurisdictions receiving HUD funds to "incorporate, explicitly, fair housing planning into existing planning processes, the consolidated plan, and the PHA Plan, which in turn, incorporate fair housing priorities and goals more effectively into housing

and community development decision making."[30] While not required by the Metropolitan Council, all cities, regardless of funding, are encouraged to integrate the recommendations found in the ARAI into their Comprehensive Plans in order to solidify the commitment to addressing fair housing implications in future community development.

Cities are encouraged to create a Fair Housing Action Plan to address the impediments and recommended steps in the most recent Analysis of Fair Housing or Analysis of Impediments to Fair Housing Choice. The plan will outline the impediments that were identified for the city, which impediments were going to be addressed and during which time period, and how those impediments would be addressed. This action plan should be available to the public, online as well as in paper copy if requested. [31]

Links/Resources:

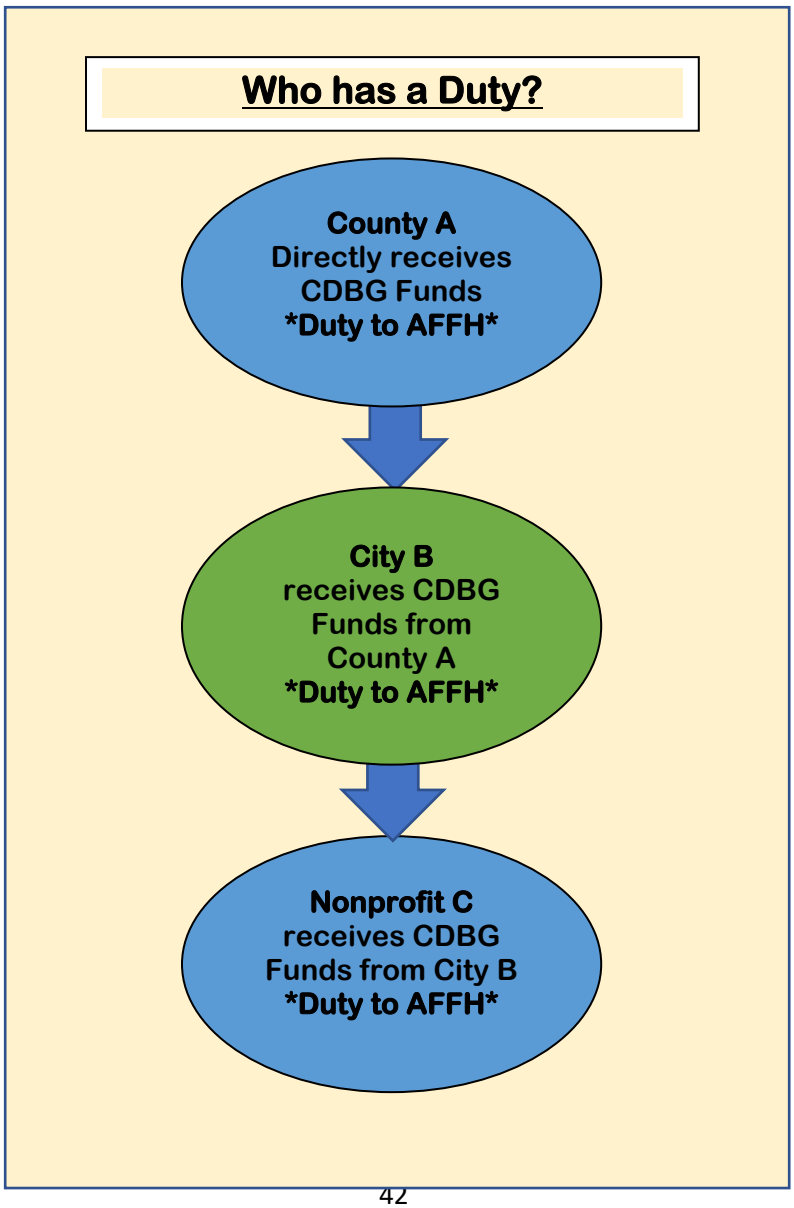
- Affirmatively Furthering Fair Housing: A Guide for State and Federal Grantees, Connecticut Fair Housing Center - http://www.ctfairhousing.org/wp-content/uploads/CFHC-AffirmFurthGuideGrantees.pdf
- Fair Housing Implementation Council's Addendum to the 2014-2019 Regional Analysis of Impediments to Fair Housing - https://www.stpaul.gov/sites/default/files/Media%20Root/Planning%20%26%20Economic%20Development/Analysis%20of%20Impediments%20Addendum_draft1_022817.pdf

[30] Affirmatively Furthering Fair Housing Final Rule, Executive Summary (c), Federal Register, Vol. 80, No. 136 (July 16, 2015) https://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf

[31] Of course there may be forms of private discrimination that are impediments to fair housing that should be noted even if cities are unable to take any action to address them. Examples could include racial steering by certain members of the real estate industry or discrimination in home lending. Cities should look, however, for action they could take to positively affect such practices, such as funding investigations or encouraging educational events.

Tracking Financial Awards/Suballocations

As mentioned above, cities receiving financial assistance for housing and urban development have responsibilities to further affordable housing. Those responsibilities also apply to any organizations or institutions that are suballocated those funds. Cities that are not entitlement jurisdictions often can still access federal housing funds through counties, with affirmatively furthering obligations for cities spelled out in grant agreements. Cities making their own subgrants to nonprofit organizations, for example, should impose similar obligations on their subgrantees, and monitor for compliance.



It is, of course, quite common for government officials at various levels to sign certifications of compliance with multiple federal laws when receiving funding. It is worth noting that HUD takes these certifications seriously; when a jurisdiction fails to live up to its certification, HUD has taken enforcement action.[32]

In many cities Housing and Redevelopment Authorities (HRAs) or Public Housing Agencies (PHAs) operate housing programs. As recipients of federal housing funds, HRAs and PHAs have their own affirmatively furthering obligations.

Olmstead Planning

The Supreme Court's ruling in *Olmstead v. L.C..* held that unjustified segregation of persons with disabilities is a form of discrimination under Title II of the ADA. Therefore, public entities must administer their programs and activities in the most integrated setting appropriate. The State of Minnesota has developed an Olmstead Plan, outlining their proposed actions and strategies for abiding by the *Olmstead* ruling.

What this means for cities:

- Cities with PHAs should have an *Olmstead* plan in place that provides integrated housing for persons with disabilities in housing programs run by the PHA. PHAs may have general preferences, which gives priority to persons with disabilities who are at risk of entering or are transitioning from institutional settings.

[32] See, for example, *United States ex rel. Anti-Discrimination Center v. Westchester County*, 495 F.Supp.2d 375 (S.D.N.Y. 2007), in which Westchester was sued under the False Claims Act for signing a certification to HUD that it was affirmatively furthering fair housing when it, among other things, failed to consider race based impediments to fair housing choice.

- Cities that administer health care or supportive services to persons with disabilities should review whether these services are provided in the most integrated, community based settings.
- Cities should examine whether zoning ordinances that affect housing for persons with disabilities unlawfully limit this housing to particular sections of the community or neighborhoods. Cities should also examine whether these ordinances have specific restrictions that do not apply to persons without disabilities, and whether these restrictions are such that they limit the ability of persons with disabilities to interact with persons without disabilities.

Links/Resources:

- Minnesota Department of Human Services, Minnesota's Olmstead Plan - http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_FILE&RevisionSelectionMethod=LatestReleased&Rendition=Primary&allowInterrupt=1&noSaveAs=1&dDocName=dhs-292991
- National Low Income Housing Coalition, Guidance for PHAs to assist People with Disabilities Transition from Institutions - http://nlihc.org/article/guidance-phas-assist-people-disabilities-transition-institutions
- HUD's Olmstead Guidance - https://www.hud.gov/sites/documents/OLMSTEADGUIDNC060413.PDF

Conclusion

This project was intended to provide cities with two useful documents: a draft fair housing policy which can be adapted for jurisdictions of various sizes and capacities, and a guide which provides cities with a sense of the full range of fair housing issues a city should be thinking about.

During the course of preparing this guide, we met with an advisory committee made up of city staff, officials, and advocates to get their input on the creation of the guide. During these meetings, a number of issues regarding fair housing resources were brought to our attention, and that we think merit highlighting for ongoing consideration and discussion.

First, committee members noted a need for fair housing trainers for city staff. While there are identifiable agencies and organizations that are skilled at giving fair housing training to housing providers and tenants, there is a need for trainers that could address the particular set of obligations (as outlined in the guide) that pertain to government staff and elected officials.

A second request was a uniform set of fair housing information that cities could have accessible for their residents. Committee members noted that having consistency across the cities would make sure that all information is accurate and up to date. It could also assist smaller cities in providing information in languages other than English.

The third issue related to fair housing expertise within city government to identify and refer fair housing inquiries. For larger cities, it may be easy to designate a Fair Housing Officer as a point person within the city to address any such issues that may arise, perhaps choosing someone from a community development agency or housing department. Smaller cities, however, may lack the resources for this. Having some sort of metro wide resource where smaller cities could go with questions like this would be useful.

We think these ongoing needs merit further discussion. As cities work to integrate the suggestions in this guide, identifying potential sources of support will be a valuable ongoing conversation.

City of Sweetwater, Minnesota
Fair Housing Policy

1. Purpose/Vision

Title VIII of the Civil Rights Act establishes federal policy for providing fair housing throughout the United States. The intent of Title VIII is to assure equal housing opportunities for all citizens. Furthermore, the City of Sweetwater, as a recipient of federal community development funds under Title I of the Housing and Community Development Act of 1974, is obligated to certify that it will affirmatively further fair housing.

The City of Sweetwater is committed to meeting this obligation, and has developed this Fair Housing Policy to further that goal.

2. Fair Housing Policy Statement

It is the policy and commitment of the City of Sweetwater to ensure that fair and equal housing opportunities are grant to all persons in all housing opportunities and development activities funded by the city regardless of race, color, religion, gender, sexual orientation, marital status, status with regard to public assistances, familial status, national origin, or disability. This shall be done through strong external policies that provide meaningful access to all constituents and fair housing informational and referral services; and internal practices and procedures do not discriminate and that affirmatively further fair housing.

3. External Practices

a. Fair Housing Officer

The City of Sweetwater has designated the following person as the Fair Housing Officer for the City.

EXAMPLE

Created through funding from the Metropolitan Council

Name

Contact Information

The Fair Housing Officer will be responsible for the intake, processing, and referral of all fair housing complaints. While not expected to be an "expert" in fair housing laws, at a minimum the Officer will be familiar with state and federal fair housing laws, the complaint process for filing discrimination complaints, and the state and federal agencies that handle complaints.

Records showing the date, time and nature of the fair housing complaint, as well as the decisions made regarding the complaint process (referrals, information given, etc.) and any follow up action will be fully documented.

The Fair Housing Officer will also monitor city activities affecting fair housing and raise issues and concerns where appropriate.

b. Meaningful Access

i. Online Information. The City of Sweetwater will have information about fair housing and it's fair housing officer prominently displayed on its website. The website will also have links to various fair housing resources, including the Department of Housing and Urban Development, Minnesota Department of Human Rights, Mid-Minnesota Legal Aid, Southern Minnesota Regional Legal Services, and others. The website will also link to state and federal fair housing complaint forms. In addition, the City will post the following policies:

ii. Reasonable Accommodation Policy

iii. LEP Policy

iv. ADA Policy regarding access to city services

v. The State of Minnesota's Olmstead Plan

EXAMPLE

c. **In-Person Information**. The City of Sweetwater will provide fair housing information to anyone requesting such information at the city offices. Information provided will include:
    i. A list of fair housing enforcement agencies
    ii. A FAQ of Fair Housing Law
    iii. Fair Housing Complaint Forms

d. **Languages**. The City of Sweetwater is committed to providing information in the native language of its residents. Therefore, the City of Sweetwater will have the information listed in 4b above in the top four languages most frequently encountered in the city, other than English. Material in other languages can be requested and handled on an individual basis.

4. Internal Practices

The City of Sweetwater commits to the following steps to promote awareness and sensitivity to fair housing issues in all of its government functions.

a. **Staff Training** - the city will regularly train its staff and elected officials on fair housing considerations, including working with people with disabilities and limited English proficiency constituents. The following departments will receive annual training:

b. **Housing Analysis** - the City will review its housing inventory every three years to examine the affordability of both rental and owner-occupied housing and whether all reasonable actions have been taken to remove barriers to ensure adequate housing choice for all city residents.

c. **Code Analysis** - the City will review its municipal code every three years, with specific focus on ordinances related to zoning, building and occupancy standards, to identify any potential for disparate impact or disparate treatment.

EXAMPLE

d. **Project Planning and Analysis** - the City will make determinations in project planning with an eye to fair housing issues, including whether potential projects may perpetuate segregation or lead to displacement of protected classes.

e. **Community Engagement** - The City commits to ongoing community engagement. Specifically, the City commits to robust conversations with community regarding potential housing projects, zoning changes, and other land use planning decisions.

f. **Affirmatively Furthering Fair Housing** - As a recipient of federal funds, the City agrees to participate in the Regional Analysis of Impediments, as organized by the regional Fair Housing Implementation Council. The City will integrate the recommendations and action plan into city planning documents, including the Consolidated Plan, the Comprehensive Plan, and other applicable documents.

g. **Additional Policies** - The City adopts the following policies to inform its work:

    1. LEP Policy (attached)
    2. ADA Policy (attached)

The City of Sweetwater will review, revise if necessary, and adopt annually the Fair Housing Statement and the Fair Housing Plan.

EXAMPLE