

City of Ramsey
Agenda
City Council Work Session
Monday, February 24, 2020
5:30 pm
Lake Itasca Room, 7550 Sunwood Drive NW

- 1. Call to Order**
- 2. Topics for Discussion**
 1. Discussion Regarding the Annual Performance Review of the City Administrator, an Individual Who is Subject to the City Council's Authority-May be Closed to the Public
 2. Review Housing Plans and Policies
 3. Discussion Regarding Section 2-156 of the City Code -- Boards and Commissions
 4. Discussion Regarding Paid Parental Leave
- 3. Topics for Future Discussion**
 1. Review Future Topics/Calendar
- 4. Mayor/Council/Staff Input**
- 5. Adjournment**

Meeting Date: 02/24/2020

Information

Title:

Discussion Regarding the Annual Performance Review of the City Administrator, an Individual Who is Subject to the City Council's Authority-May be Closed to the Public

Purpose/Background:

Mr. Kurt Ulrich was hired as the City Administrator in 2007. As per Mr. Ulrich's Employment Agreement with the City, the annual 360 degree performance evaluation was conducted. The Mayor and Mr. Ulrich met previously and discussed the evaluation.

Mr. Ulrich's performance evaluation includes feedback from the City Council, his direct reports and Mr. Ulrich himself. The results of the evaluation will be provided at the closed meeting where Mr. Ulrich will meet with the full City Council to discuss his performance and receive feedback. At his discretion, Mr. Ulrich may choose to open this meeting to the public.

Minnesota Statute 13D.05, Subd. 3a states that "A public body may close a meeting to evaluate the performance of an individual who is subject to its authority. The public body shall identify the individual to be evaluated prior to closing a meeting. At its next open meeting, the public body shall summarize its conclusions regarding the evaluation. A meeting must be open at the request of the individual who is the subject of the meeting."

Please note that both the performance evaluation and the City Councils' discussion regarding Mr. Ulrich's performance are private and may not be discussed outside of the closed session.

Timeframe:

Approximately 30 minutes.

Funding Source:

There is no funding required.

Responsible Party(ies):

Colleen Lasher, Administrative Services Director

Outcome:

To arrive at a consensus regarding approval of the City Administrator's annual performance review and 2020 Professional Development Plan, to be formally adopted at the March 10, 2020 City Council meeting.

Attachments

No file(s) attached.

Form Review

Inbox

Kurt Ulrich

Form Started By: Colleen Lasher

Final Approval Date: 02/20/2020

Reviewed By

Kurt Ulrich

Date

02/20/2020 08:47 AM

Started On: 02/18/2020 03:11 PM

Meeting Date: 02/24/2020

Information

Title:

Review Housing Plans and Policies

Purpose/Background:

At the request of the City Council, the purpose of this case is to review various housing plans and policies within the City. Broadly speaking, the City has aimed to provide a variety of housing options that provide a variety of housing opportunities without leaving Ramsey. This includes a broad spectrum of entry-level housing, move-up/executive style housing, to aging in place and senior housing.

The housing market has seen significant changes in the past 10 to 15 years. The City has achieved a number of our housing goals and provided a diverse housing stock that provides opportunities for residents but also insulates from changing market conditions by not focusing too much on any one housing type. With the recent update to our Comprehensive Plan and check in with the Comprehensive Housing Study by Maxfield, it is a good time to check in with the City Council on current policies and future direction.

There are multiple resources and tools available to the City Council to frame this policy conversation.

- Land Use Chapter: 2040 Comprehensive Plan
- Housing Chapter: 2040 Comprehensive Plan
- The COR Development Plan
- Official Zoning Map/Zoning Code (City Code Chapter 117)
- Comprehensive Housing Study (Maxfield, 2019)
- City-Owned Land Sale Policy

The City Council has previously indicated a desire to focus a discussion on multifamily housing plans and policies. In addition, based on recent single-family subdivision review, the changing market and lot sizes of single-family neighborhoods is also a potential discussion point. The purpose of this case is to better define the scope of the policy question for future policy discussions.

Staff will provide a brief summary overview of the City's various housing plans and policies and has intentionally kept this discussion high-level in order to better scope the question at hand. This is simply an introduction to a very broad topic. Future discussions will include more granular detail in presentations.

Timeframe:

30 minutes

Funding Source:

This case is being handled as part of normal Staff duties.

Responsible Party(ies):

Deputy City Administrator

Outcome:

The desired outcome of this case is to provide broad policy direction to Staff and potential updates to City housing plans and policies.

Attachments

DRAFT 2040 Comprehensive Plan

The COR Development Plan

Maxfield Comprehensive Housing Study

City Owned Land Sale Policy

Form Review

Inbox

Kurt Ulrich

Form Started By: Tim Gladhill

Final Approval Date: 02/20/2020

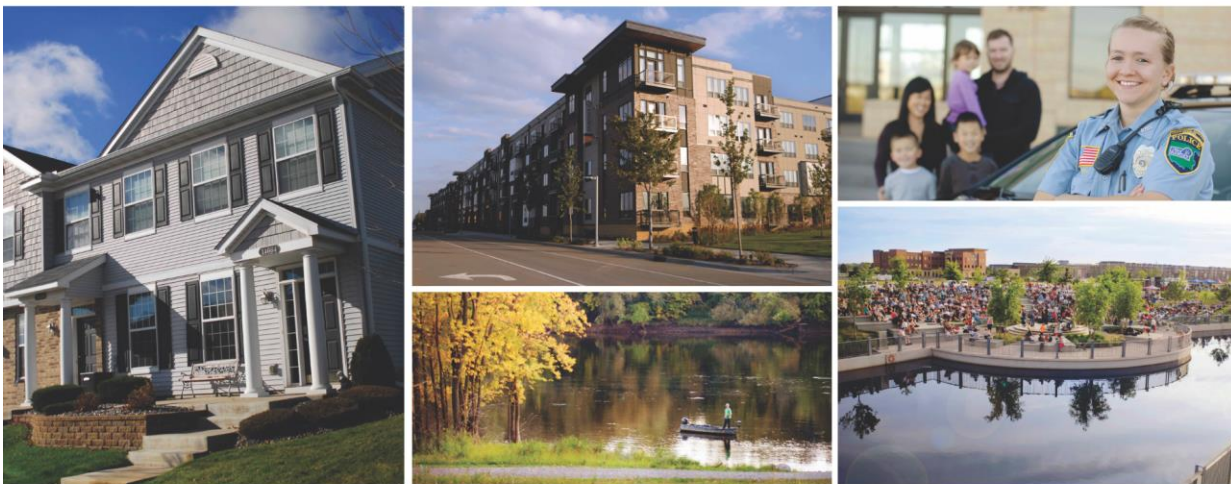
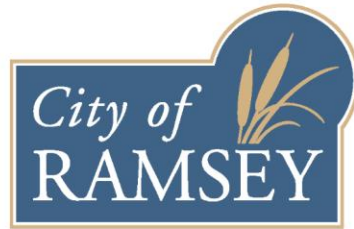
Reviewed By

Kurt Ulrich

Date

02/20/2020 03:26 PM

Started On: 02/18/2020 08:24 AM



2040 Comprehensive Plan Update

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Chapter 8: Economic Development

Chapter 9: Water Resources

Chapter 10: Implementation



Our Values

- **Ethics and Integrity**
- Fiscal Responsibility
- Cooperation and Teamwork
- Open and Honest Communications
- Excellence and Quality in the Delivery of Service
- Treating People with Respect and Fairness
- Adaptability and Continuous Learning

Our Mission

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

Our Vision

Ramsey will be a secure, citizen-driven, collaborative community that respects the balance and connectivity between its unique urban, rural, and natural environment for current and future generations.

Objectives

1. Financial Stability
2. A Balance of Rural Character and Urban Growth Balance
3. An Active and Connected Community
4. Smart, Citizen Focused Government
5. An Effective Organization

Core Values for Land Use

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

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

Components of the Comprehensive Plan

The Land Use Plan serves as the foundation in a series of plans that guides the future of Ramsey. Policy decisions on how the community will change over the next twenty (20) years will have



impacts on a variety of systems. This chapter sets the stage and tone for subsequent chapters. The Comprehensive Plan is a compilation of several chapters that are well integrated to form a vision for the community for the next twenty (20) years.

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

Key Achievements of the Previous Plan

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





Chapter 01: Community Profile

Prepared with assistance from WSB



Community Profile

The Community

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

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

Our Neighborhoods

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

Ramsey is a great place to live!

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

Ramsey is a great place to locate a business!

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



Forecasted Growth

Table 1: Forecasted Growth

	2016	2020	2030	2040
Households	8,973	9,650	11,500	13,500
Population	26,251	27,550	33,350	39,150
Employment	6,334	6,900	7,800	8,400

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

Table 2: Requested Household Forecast Amendment

	2020	2030	2040
Published Forecast	9,400	11,300	13,000
Requested Amendment	9,600	11,500	13,500
Difference	+200	+200	+500

Table 3: Requested Population Forecast Amendment

	2020	2030	2040
Published Forecast	26,400	30,700	34,700
Requested Amendment	27,550	33,350	39,150
Difference	+1,150	+2,650	+4,450

Table 4: Requested Employment Forecast Amendment

	2020	2030	2040
Published Forecast	6,200	7,000	7,600
Requested Amendment	6,900	7,800	8,400
Difference	+700	+800	+800



The People

Population

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

Table 5: Historical and Future Population

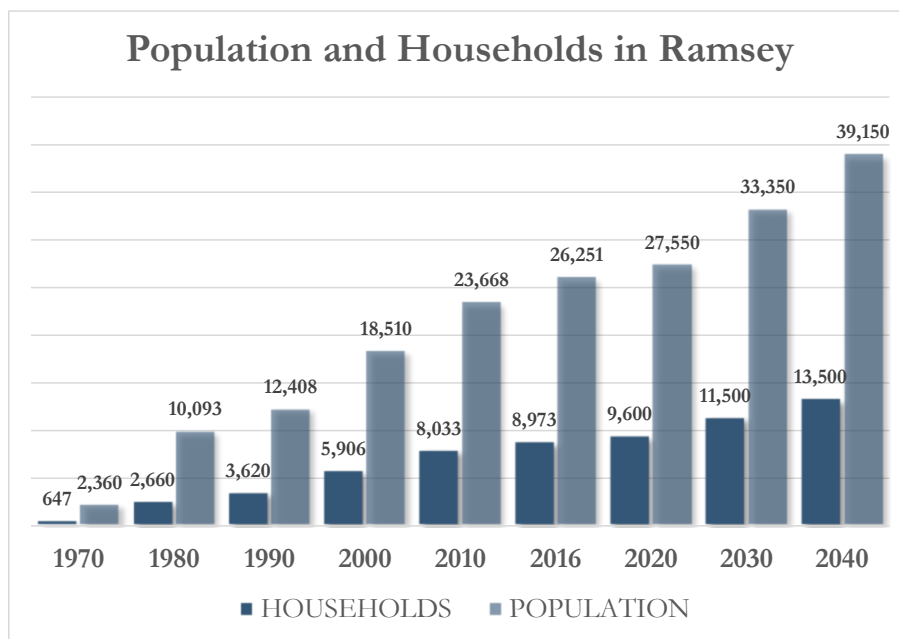
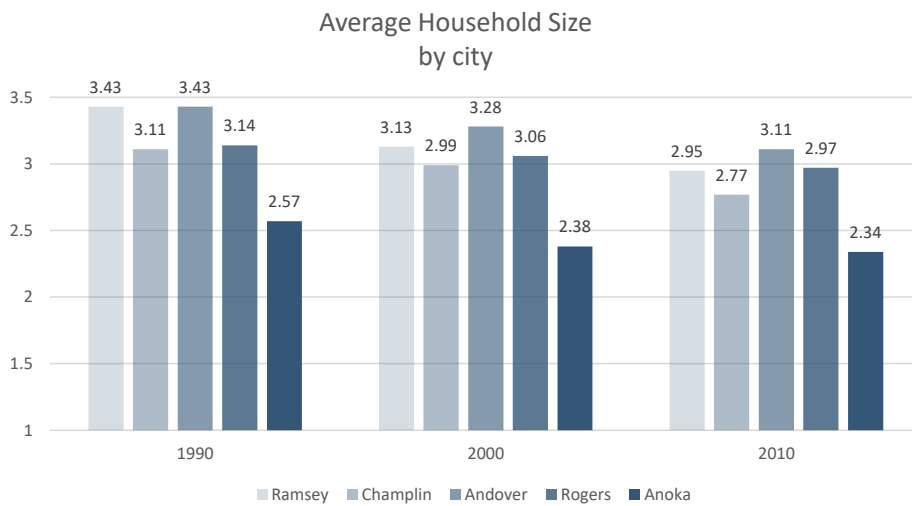


Table 6: Average Household Size



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

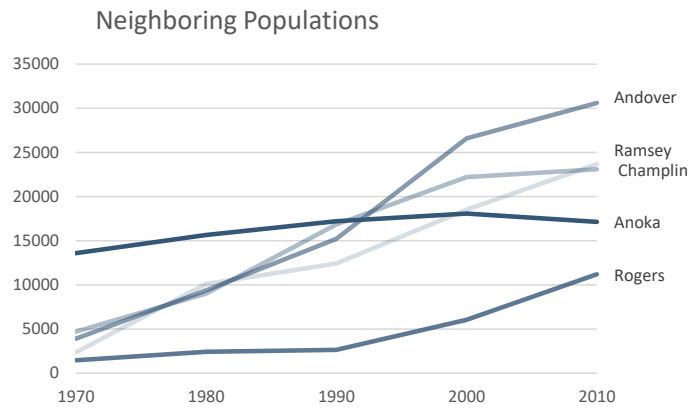
Ramsey's population experienced steady growth between 1990 and 2010, slowed from 2010 to 2015, and is projected by the Metropolitan Council to steadily increase yet again from 2020 to 2040.

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As shown in Table 7, Ramsey has been outpaced by only Andover in population growth since 1990 and has risen to the second most populated City in the area.

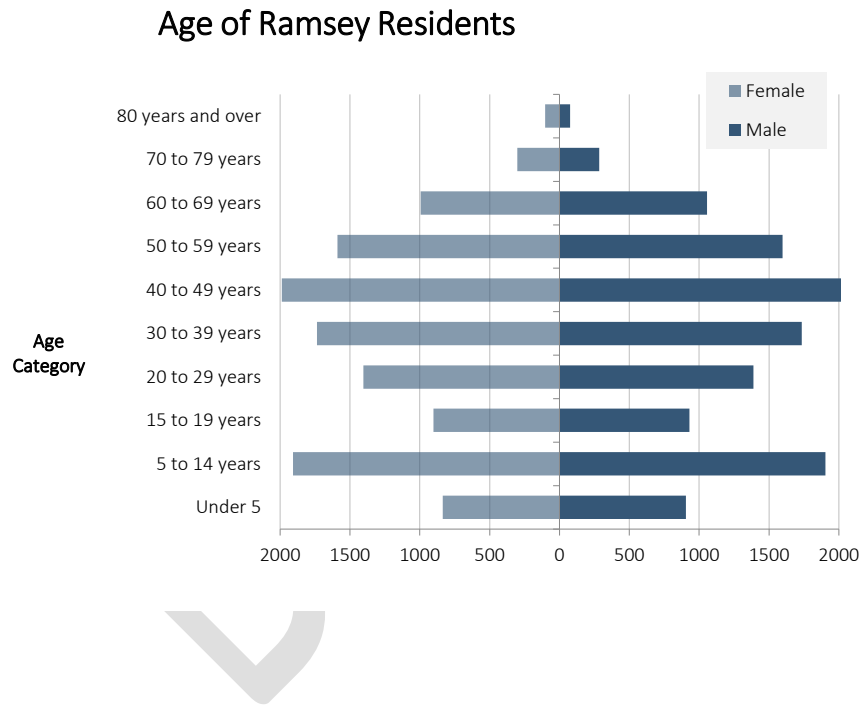
Table 7: Population Comparison



Age demographics

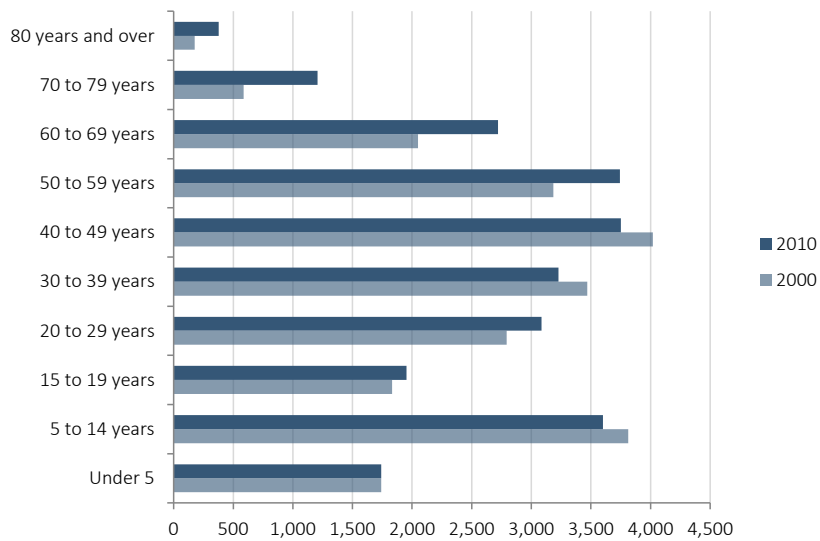
Consistent with most other communities across the region, Ramsey’s population is aging. Table 8, shows that the largest segment of the population is in the 40-49 age range which is quite young compared to many other communities in the metropolitan region. It will be important for Ramsey to plan for alternative housing options for these residents as they age so that they can remain in the community. In addition, it will also remain important that Ramsey seek ways to be competitive in retaining younger residents as the data shows the second largest section of residents in the 5-14 age range.

Table 8: Age Distribution



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

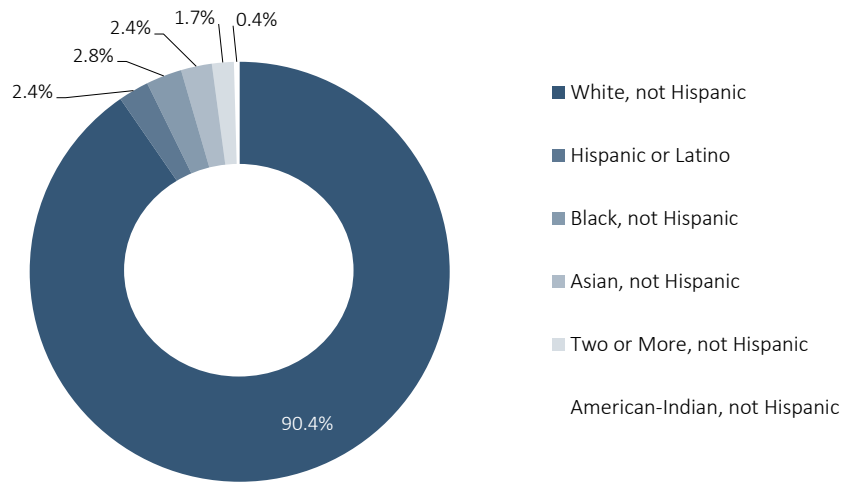
Table 9: Age Cohort



Race

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

Table 10: Racial Demographics



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The Neighborhoods

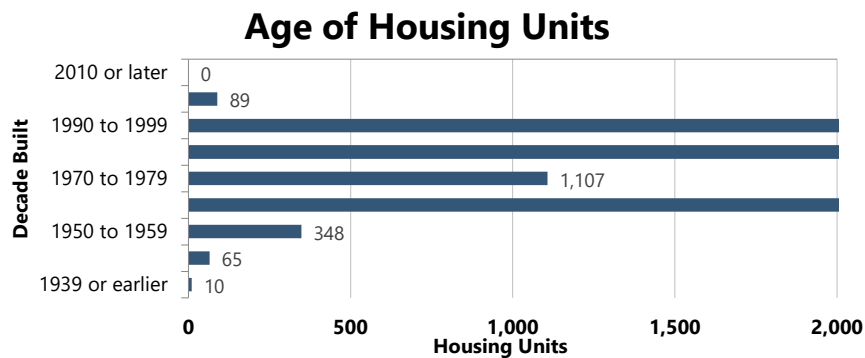
Housing Types

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

Table 11: Housing Type

Unit Type	Units	
Single Family Detached	6,692	75.9%
Multifamily (5 units or more)	680	7.7%
Townhomes	1403	15.9%
Duplex, triplex, quad	37	0.5%
Total:	8,812	100%
Source: Metropolitan Council Housing Stock Estimates (2015)		

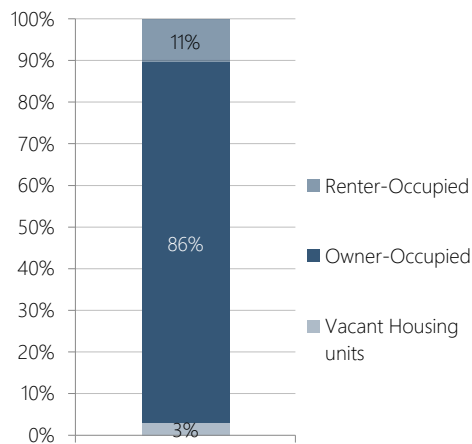
Table 12: Age of Housing Stock



Housing Tenure

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

Table 13: Housing Tenure



The Economy

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

Table 14: Jobs Located in Ramsey

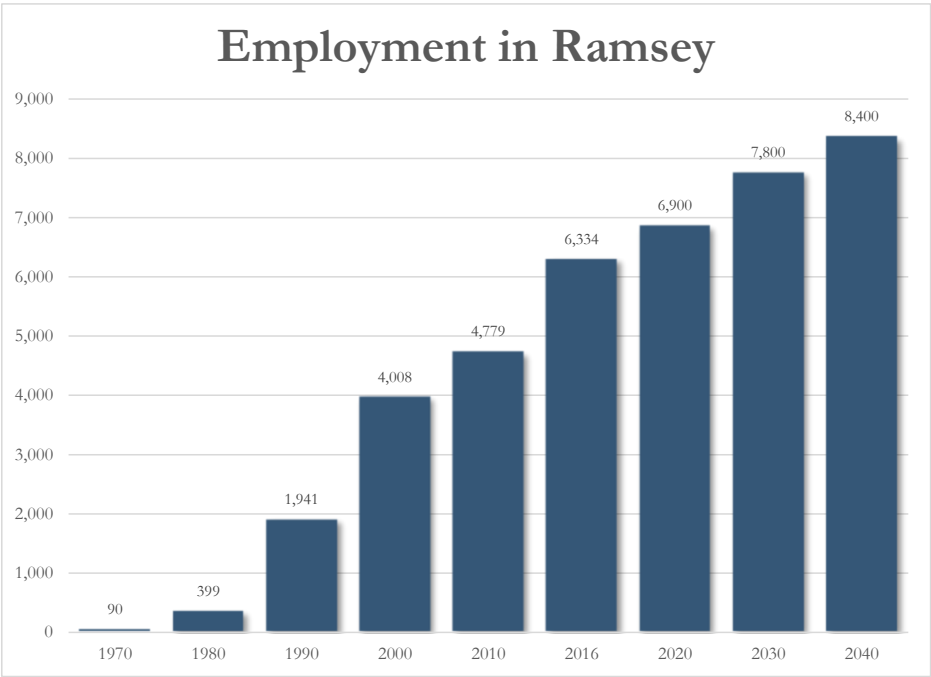
Industry	Employment Total	Percentage
Retail Trade	554	9%
Health Care and Social Assistance	246	4%
Accommodation and Food Services	369	6%
Public Administration	185	3%
Manufacturing	2,091	34%
Other Services, Ex. Public Admin	308	5%
Educational Services	369	6%
Administrative and Waste Services	369	6%
Finance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

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



Employment Forecasts

Table 15: Employment Forecasts

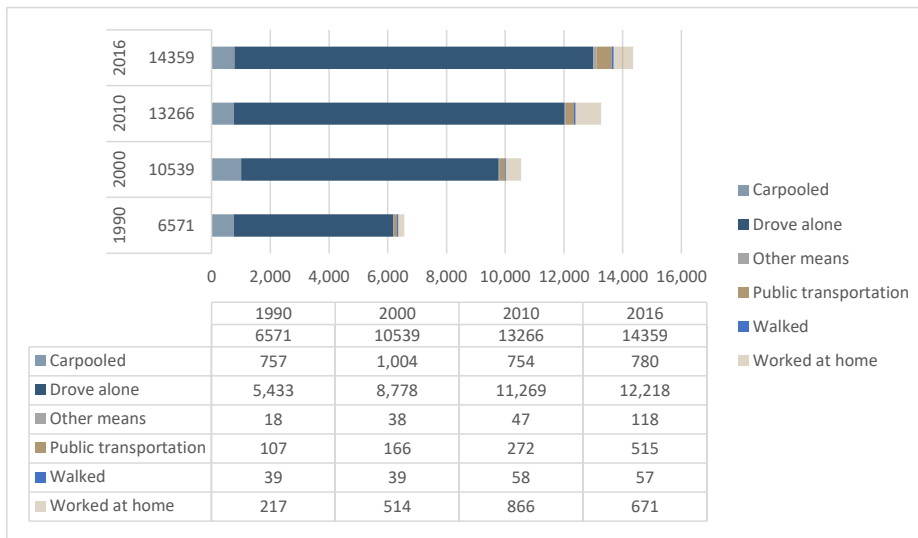


Source: U.S. Census Decennial Survey, U.S. Census American Communities Survey, Metropolitan Council Forecasts



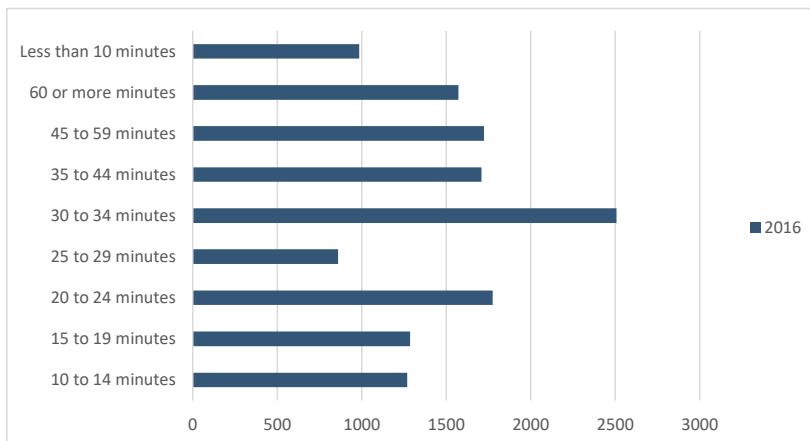
The Commute

Table 16: Means of Commuting



Source: U.S. Census American Communities Survey

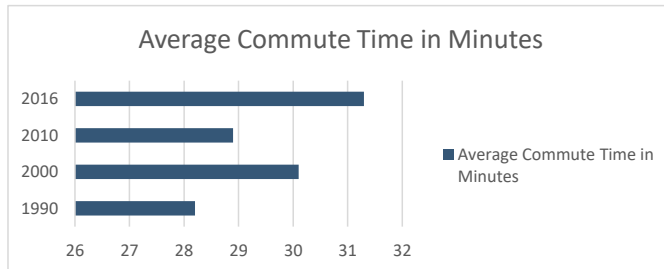
Table 17: Travel Time to Work



Source: U.S. Census American Communities Survey



Table 18: Average Time to Work



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

Table 19: Top Workplaces of Ramsey Residents

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

Table 20: Top Residences of Ramsey Workers

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

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





Chapter 02: Land Use Plan

Prepared with assistance from WSB



Land Use Strategies

The following represents goals and strategies for the future land use plan which are consistent with the five key goals of the Comprehensive Plan, as set by the City Council. Subsequent chapters will include their strategies, policies and actions related to these goals. Specific policies and actions for the land use plan goals and actions appear at the end of this chapter.

- Plan for a balance of desired community amenities with the goal of maintaining a low tax rate.
- Maintain and expand the rural character of Ramsey
- Balance vision with market forces.
- Improve the safety and mobility of major corridors
- Create a diverse and robust offering of recreation opportunities
- Create a healthy community
- Plan for future educational needs for youth in Ramsey
- Ensure an adequate workforce for business community and economic development goals
- Achieve and maintain success in efficient and equitable development



2030 Land Use Plan Accomplishments

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

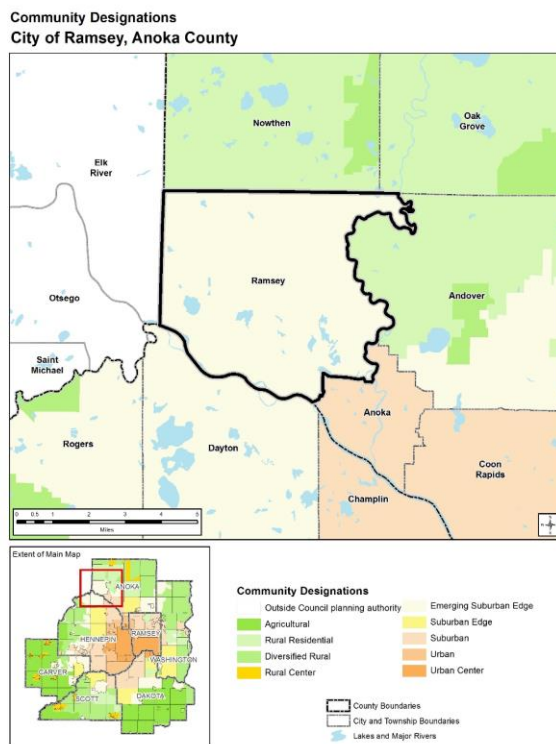
- Created a collaborative development review process for land use plans and project review.
- Implemented meaningful density transition into projects that are located adjacent to existing residential neighborhoods.
- Protected Ramsey's rural character in many areas of the community, representing the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



Community Designation: Balancing Rural Character and Urban Growth

A primary theme from Ramsey public engagement and outreach efforts was the need to better plan for and communicate our vision for a balanced approach of rural preservation and urban growth. Ramsey supports continued urban growth in areas planned for growth, all while preserving some of the Rural Character that makes Ramsey unique. After extensive review, Ramsey believes this balance can be best achieved through our existing designation as Emerging Suburban Edge. Later in the plan, Ramsey will highlight a generalized land use map that better illustrates the balance of rural character and urban growth while providing the flexibility to develop consistent with historical growth patterns.

Figure 1: Ramsey Community Designation



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



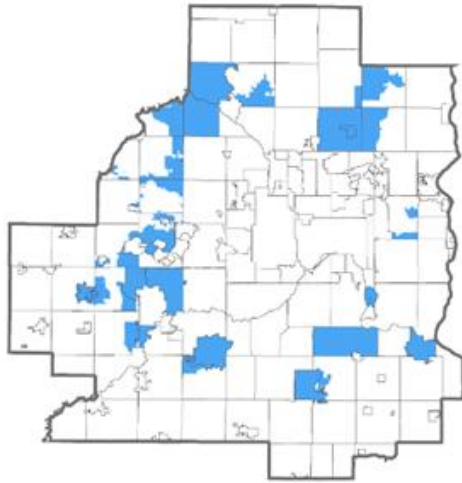
- Guide regional growth and development to areas that have urban infrastructure in place and the capacity to accommodate development and redevelopment.
- Establish land use expectations, including overall densities and development patterns, for different community designations.
- Outline the respective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

Emerging Suburban Edge

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

The Emerging Suburban Edge includes cities, townships, and portions of both that are in the early stages of transitioning into urbanized levels of development. Strategically located between Suburban Edge and Rural communities, the Emerging Suburban Edge communities offer both connections to urban amenities and the proximity to open spaces that characterizes a rural lifestyle. Often, the cities and townships in the Emerging Suburban Edge are in more than one Community Designation. In the majority of Emerging Suburban Edge communities, less than 40% of the land has been developed. Communities designated as Emerging Suburban Edge communities are expected to plan for forecasted population and household growth at average densities of at least 3-5 units per acre for new development and redevelopment. In addition, Emerging Suburban Edge communities are expected to target opportunities for more intensive development near regional transit investments at densities and in a manner articulated in the 2040 Transportation Policy Plan.

Figure 2: Emerging Suburban Edge Communities



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

The Emerging Suburban Edge communities provide a variety of commercial activities along the main transportation corridors, and most encompass historic small downtowns with small town characteristics. These communities benefit from their proximity to more developed areas while retaining their local rural character and protecting natural resources. Commercial areas in the Emerging Suburban Edge tend to be individual large employers and smaller-scale commercial centers serving the local population.

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

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



Forecasted Growth

Table 21: Existing and Original Forecasted Growth

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

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

Table 22: Requested Household Forecast Amendment

	2020	2030	2040
Published Forecast	9,400	11,300	13,000
Requested Amendment	9,600	11,500	13,500
Difference	+200	+200	+500

Table 23: Requested Population Forecast Amendment

	2020	2030	2040
Published Forecast	26,400	30,700	34,700
Requested Amendment	27,550	33,350	39,150
Difference	+1,150	+2,650	+4,450

Table 24: Requested Employment Forecast Amendment

	2020	2030	2040
Published Forecast	6,200	7,000	7,600
Requested Amendment	6,900	7,800	8,400
Difference	+700	+800	+800



Table 25: Forecasted Household and Population Growth

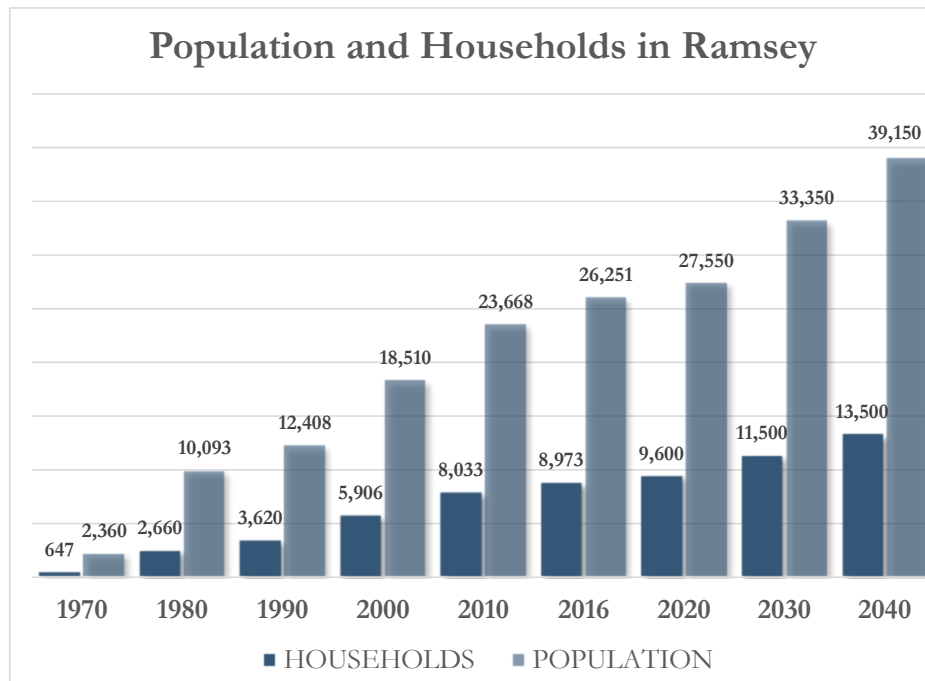
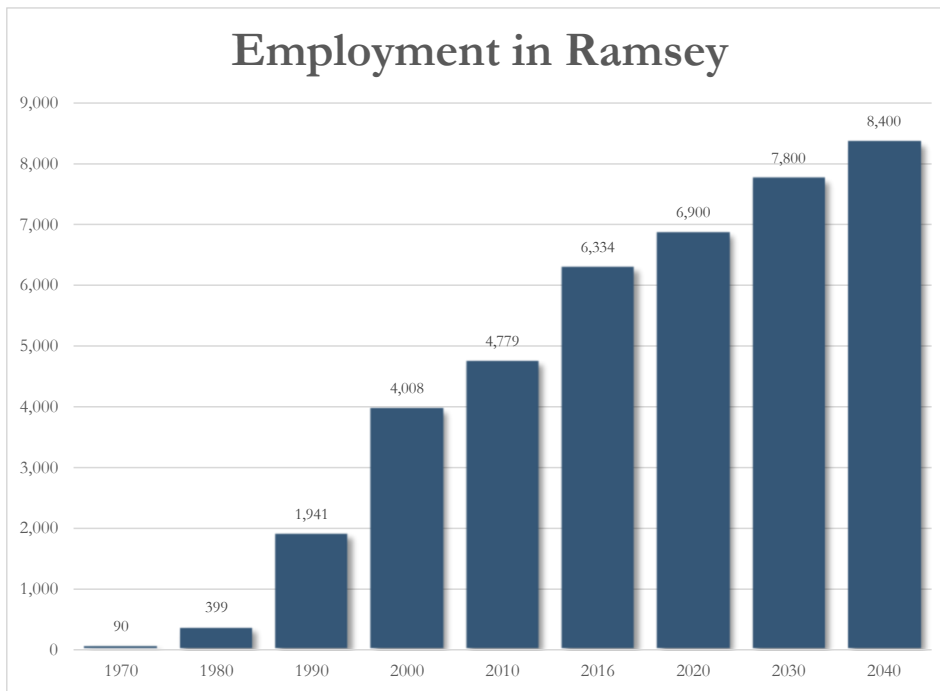


Table 26: Forecasted Employment Growth



Existing Land Uses

Figure 3: Existing Land Use Map

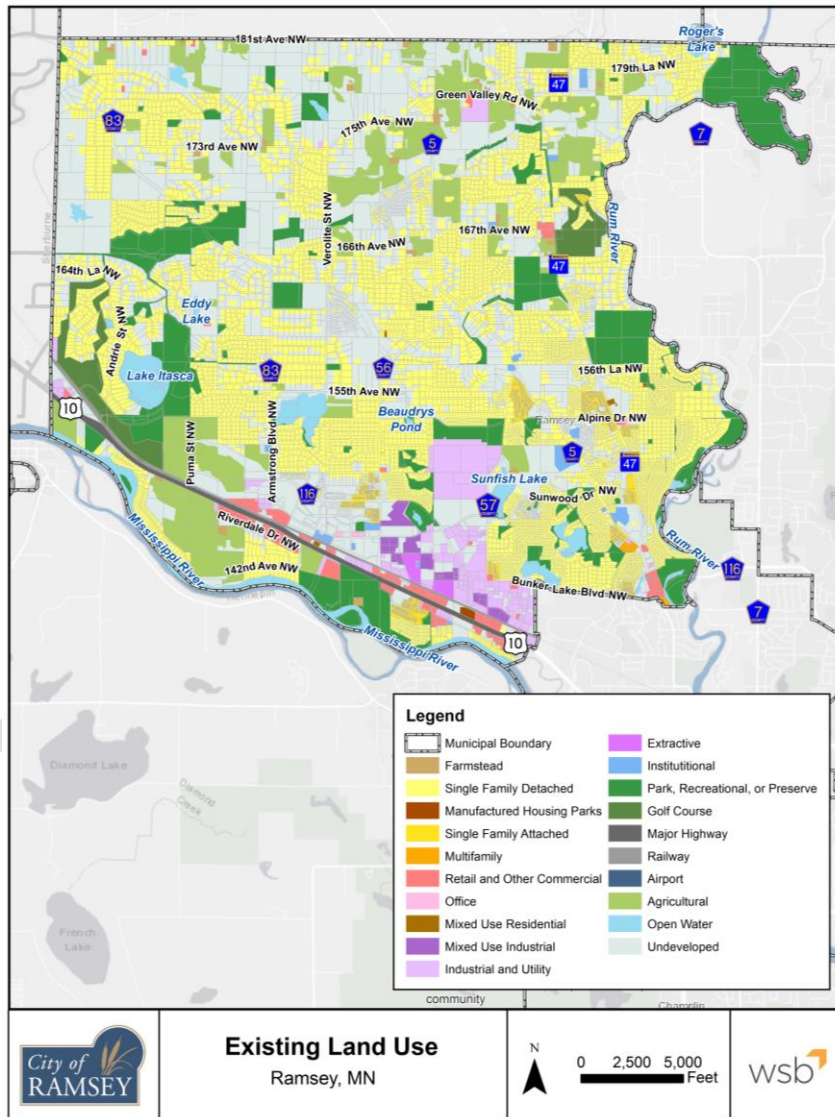


Table 27: 2016 Existing Land Use Categories

Land Use	Acres	Percentage of Total
Agriculture	1,399	7 %
Airport	0	0%
Extractive	16	<1%
Farmstead	55	<1%
Golf Course	335	2%
Industrial and Utility	534	3%
Institutional	95	<1%
Major Highway	149	<1%
Manufactured Housing Park	7	<1%
Mixed Use Industrial	122	<1%
Mixed Use Residential	16	<1%
Multifamily	22	<1%
Office	25	<1%
Open Water	756	4%
Park, Recreational or Preserve	1,988	10%
Railway	84	<1%
Retail and Other Commercial	248	1%
Single Family Attached	250	1%
Single Family Detached	7,395	39%
Undeveloped Land	5,600	29%
Total	19,096	100%

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



Future Land Uses

Figure 4: Future Land Use Map

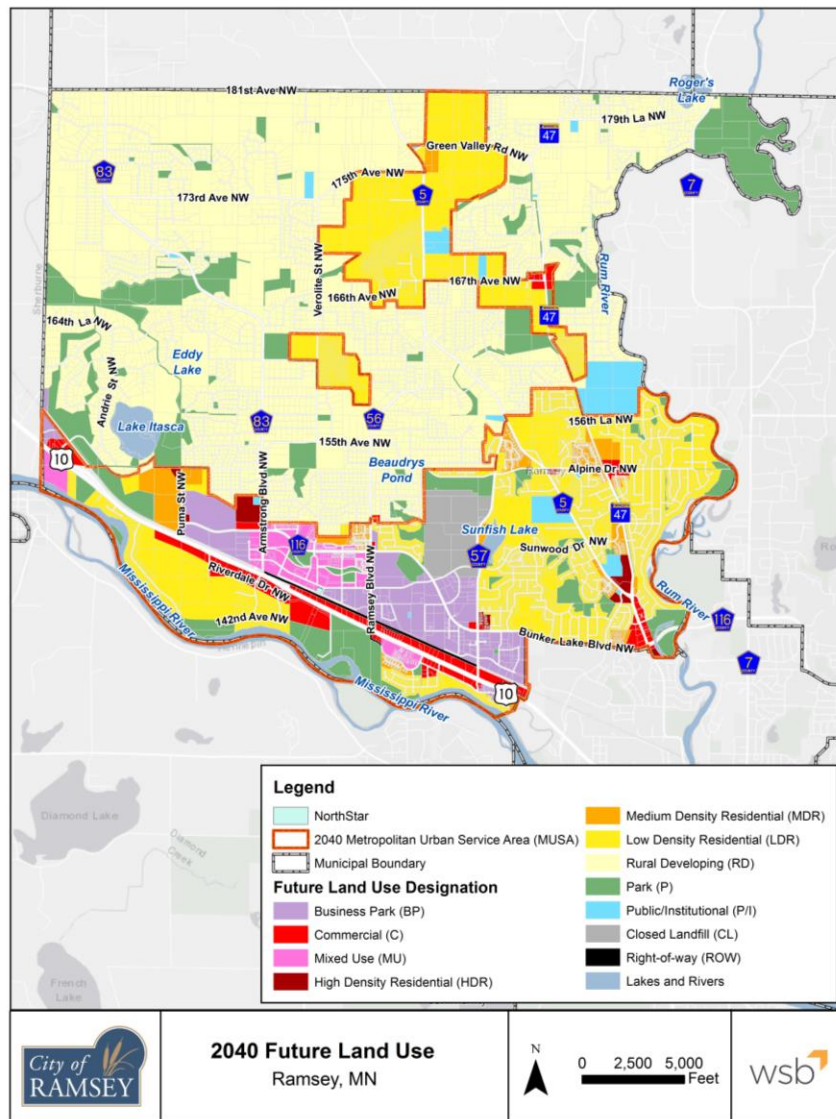


Table 28: Future Land Use Categories by Planning Period

Land Use	2018 – 2020		2021 – 2030		2031 - 2040	
	Acres	Percentage of Total	Acres	Percentage of Total	Acres	Percentage of Total
Business Park (BP)	<u>719</u>	<u>3.8</u>	696.78	<u>3.8</u>	696.78	<u>3.8</u>
Commercial (C)	<u>372</u>	<u>1.9</u>	410.68	<u>1.9</u>	410.68	<u>1.9</u>
Mixed Use (MU)	<u>301</u>	<u>1.6</u>	326.67	<u>1.6</u>	326.67	<u>1.6</u>
High Density Residential (HDR)	<u>84</u>	0.4	83.56	<u>0.4</u>	83.56	<u>0.4</u>
Medium Density Residential (MDR)	<u>364</u>	<u>2.0</u>	324.15	<u>2.0</u>	324.15	<u>2.0</u>
Low Density Residential (LDR)	<u>3,721</u>	<u>19.4</u>	3,812.89	<u>19.4</u>	3,812.89	<u>19.4</u>
Rural Developing (RD)	<u>8,523</u>	<u>44.6</u>	8,570.18	<u>44.6</u>	8,570.18	<u>44.6</u>
Park (P)	<u>1,999</u>	<u>10.4</u>	2,053.29	<u>10.4</u>	2,053.29	<u>10.4</u>
Public/Institutional (P/I)	<u>373</u>	2.0	375.50	<u>2.0</u>	375.50	<u>2.0</u>
Closed Landfill (CL)	<u>262</u>	1.4	261.84	<u>1.4</u>	261.84	<u>1.4</u>
Right-of-way (ROW)	<u>1,622</u>	<u>8.5%</u>	<u>1,622</u>	<u>8.5%</u>	<u>1,622</u>	<u>8.5%</u>
<u>Lakes and Rivers</u>	<u>756</u>	<u>4.0%</u>	<u>756</u>	<u>4.0%</u>	<u>756</u>	<u>4.0%</u>
Total	<u>19,096</u>	100%	<u>19,096</u>	100%	<u>19,096</u>	100%



Future Land Use Descriptions

Rural Developing (RD)

Areas guided Rural Developing are those areas that may be developed utilizing private utilities. These areas are expected to develop at a minimum of 1 unit per 10 acres and a maximum of 1 unit per 2.5 acres.

Low Density Residential (LDR)

Areas guided Low Density Residential must have urban services before development can take place. These areas are expected to develop at a minimum of 3 units per acre and a maximum of 4 units per acre for an average of 3.5 units per acre and contain single family, detached dwellings.

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

Medium Density Residential (MDR)

These areas are within the MUSA and intended to receive medium density housing including lower density multi-family housing and higher density single-family housing. These areas are expected to develop at a minimum of four (4) units per acre and a maximum of eight (8) units per acre. Average density will be six (6) units per acre. Medium density detached single-family is becoming an increasingly popular development pattern for Ramsey.

High Density Residential (HDR)

These areas are within the MUSA and intended to accommodate multi-family housing such as townhomes and apartment buildings. These areas are expected to develop at a minimum of ten (10) units per acre and a maximum of fifteen (15) units per acre. The average density will be 12.5 units per acre.

Mixed Use (MU)

Mixed Use areas may include a combination of residential, commercial, light industrial, open space, and a transit hub and are broken into the following three categories:

Mixed Use (Low). Areas guided as Mixed Use (Low) are expected to develop at a minimum of five (5) units per acre and a maximum of fifteen (15) units per acre. It is expected that 50% of the land area will be developed as residential.

Mixed Use (Medium). Areas guided as Mixed Use (Medium) are expected to develop at a minimum of eight (8) units per acre and a maximum of twenty-five (25) units per acre. It is expected that 50% of the land area will be developed as residential.

Mixed Use (High). Areas guided as Mixed Use (High) are expected to develop at a minimum of fifteen (15) units per acre and a maximum of seventy-five (75) units per acre. It is expected that 50% of the land area will be developed as residential.



Commercial (C)

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

Business Park (BP)

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

Public/Institutional (P/I)

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

Park (P)

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

Closed Landfill (CL)

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

Right of Way (ROW)

Right of way identifies area designated for public roadways.

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Metropolitan Council Approved Master Plans

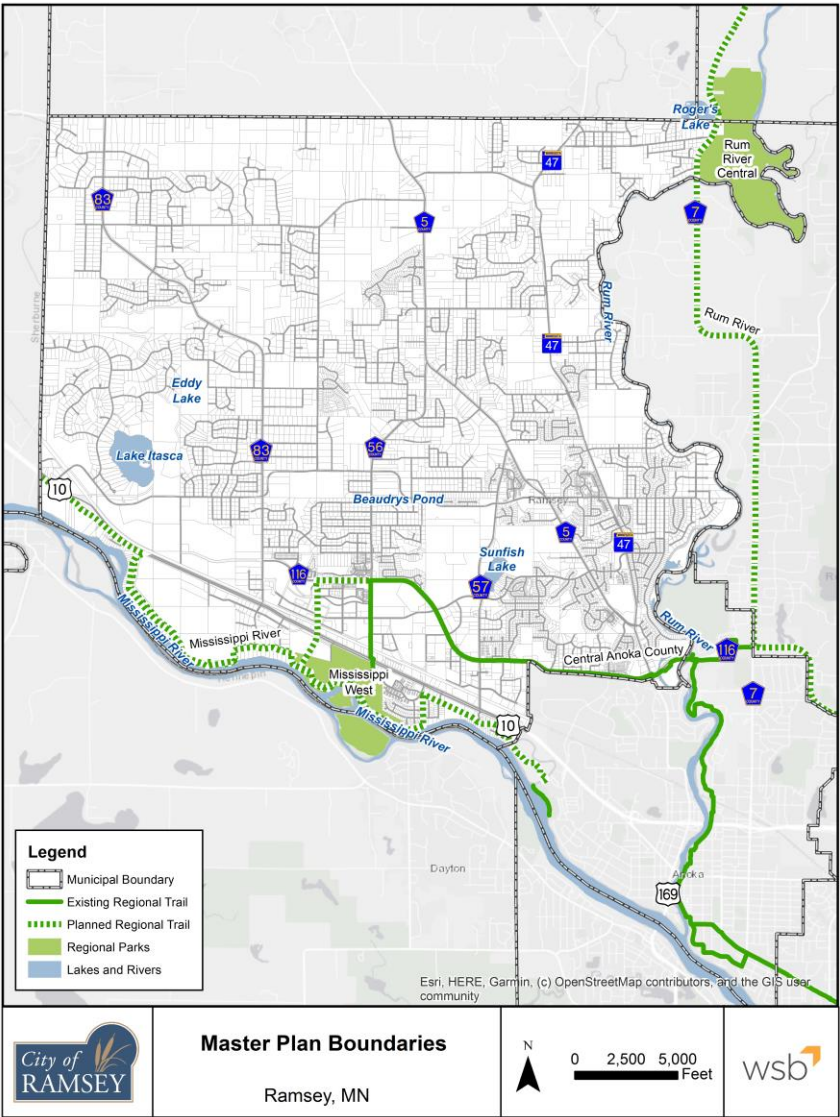
The Metropolitan Council has approved Master Plans for Rum River Central Regional Park and Mississippi West Regional Park (future). These Master Plan Boundaries are reflected in the Future Land Use Map and within the Parks and Recreation Plan. Additional information on local park and recreation planning is included in the Parks and Recreation Plan.

Continued on Next Page.

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Figure 5: Master Plan Boundaries



Employment

According to the Metropolitan Council, the City had 6,334 jobs in 2016. Additional employment opportunities are anticipated to include manufacturing, service, and office positions.

Forecasting employment involves numerous criteria. The level of retail development may follow the extent of residential activity. The amount of retail development in adjacent communities will also impact the potential in Ramsey. Industrial uses vary dramatically in terms of jobs per acre or floor area.

The City has submitted a proposed amendment to the Metropolitan Council local forecast for employment to 8,400 jobs by the year 2040 which is an increase of 800 jobs from the original Metropolitan Council forecast of 7,600 jobs by the year 2040. Currently the City has approximately 70 acres of land guided for commercial/retail and 67 acres of land guided for industrial that are available for development. The permitted uses in the Employment (E-1, E-2, and E-3) districts are primarily related to manufacturing which averages one employee per 1,000 square feet of building space according to the Minnesota Department of Employment and Economic Development (MnDEED). Based on the table below the City has guided enough land to support in excess of the additional 2,066 jobs needed to support the City proposed forecast amendment for 8,400 jobs by the year 2040.

Table 29: Employment Bearing Land Use Intensity

<u>Land Use Type</u>	<u>Employees Per 1,000 Sq Ft of Building Space</u>	<u>Typical Floor Area Ratio (FAR) by Land Use</u>	<u>Developable Land</u>	<u>Anticipated Jobs</u>
<u>Industrial</u>	<u>0.67*</u>	<u>0.33</u>	<u>67 acres (2,918,520 sq ft)</u>	<u>1,955</u>
<u>Commercial/retail</u>	<u>1.00*</u>	<u>0.33</u>	<u>70 acres (3,049,200 sq ft)</u>	<u>3,049</u>
<u>Total:</u>				<u>5,004</u>

*Source: MNDEED 2015 & 2016, Institute of Transportation Engineers 2008



Affordable Housing Allocation

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

Table 30: Affordable Housing Allocation

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

Staged Development Plan

Planned Density

Table 31: Density Table

Land Use Category	Minimum Density	Midpoint Density	Maximum Density
Rural Developing	0.1 units/acre	0.25 units/acre	0.4 units/acre
Low Density Residential	3 units/acre	3.5 units/acre	4 units/acre
Medium Density Residential	4 units/acre	6 units/acre	8 units/acre
High Density Residential	8-10 units/acre	11-12.5 units/acre	15 units/acre
The COR – Low Density*	5 units/acre	10 units/acre	15 units/acre
The COR – Medium Density*	8 units/acre	16.5 units/acre	25 units/acre
The COR – High Density*	15 units/acre	45 units/acre	75 units/acre

*The City of Ramsey along with the Metropolitan Council has previously approved of a master plan for the area known as The COR. The master plan outlines specific subdistricts for low, medium, and high density areas.

Table 32: Mixed Use Densities

Land Use Category	% Residential	% Commercial	% Office	Residential Density Range
The COR – Low Density	50%	25%	25%	5 - 15 units/acre
The COR – Medium Density	50%	25%	25%	8 – 25 units/acre
The COR – High Density	50%	25%	25%	15 – 75 units/acre



Table 33: Densities within ½ Mile of Northstar Commuter Rail Station

Land Use Category	Midpoint Density
Low Density Residential	3.5 units/acre
Medium Density Residential	6 units/acre
The COR – Low Density	10 units/acre
The COR – Medium Density	16.5 units/acre
The COR – High Density	45 units/acre
Average Net Density	16.2 units/acre

Table 34: Forecasted Growth Allocations

	Guided Land Use Type	Dev. Acres	Density Range			Yield %	Minimum Units (overall density and average)	Midpoint Units (meet forecast)
			Min	Mid	Max			
Guided in 2040 Plan	Low Density Residential (LDR)	1,096.95	3	3.5	4	100%	3,291	3,839
	Medium Density Residential (MDR)	49.62	4	6	8	100%	198	298
	High Density Residential (HDR)	29.50	~~8~~ 10	12.5	15	100%	~~236~~ 295	~~339~~ 369
	Mixed Use (Low Density)	4.30	5	10	15	50%	11	22
	Mixed Use (Medium Density)	45.30	8	16.5	25	50%	181	374
	Mixed Use (High Density)	6.90	15	45	75	50%	52	155
	Guided Total	1,204.32					~~3,969~~ 4,028	~~5,027~~ 5,056
	Community Designation Density							
Overall Average		3.30	(min. 3 for emerging suburban edge community)					



Staged Development and Redevelopment

Development and Redevelopment is likely to focus on the following areas. Public utilities (water and sewer) were recently extended to the Armstrong West/COR West and Mississippi West areas. Utilities will need to be extended to north of the Trott Brook and to the Rum River Retail Node to assist with future development and redevelopment. The City will work with developers to extend additional utilities as projects require.

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



Figure 6: Development Staging by Planning Period

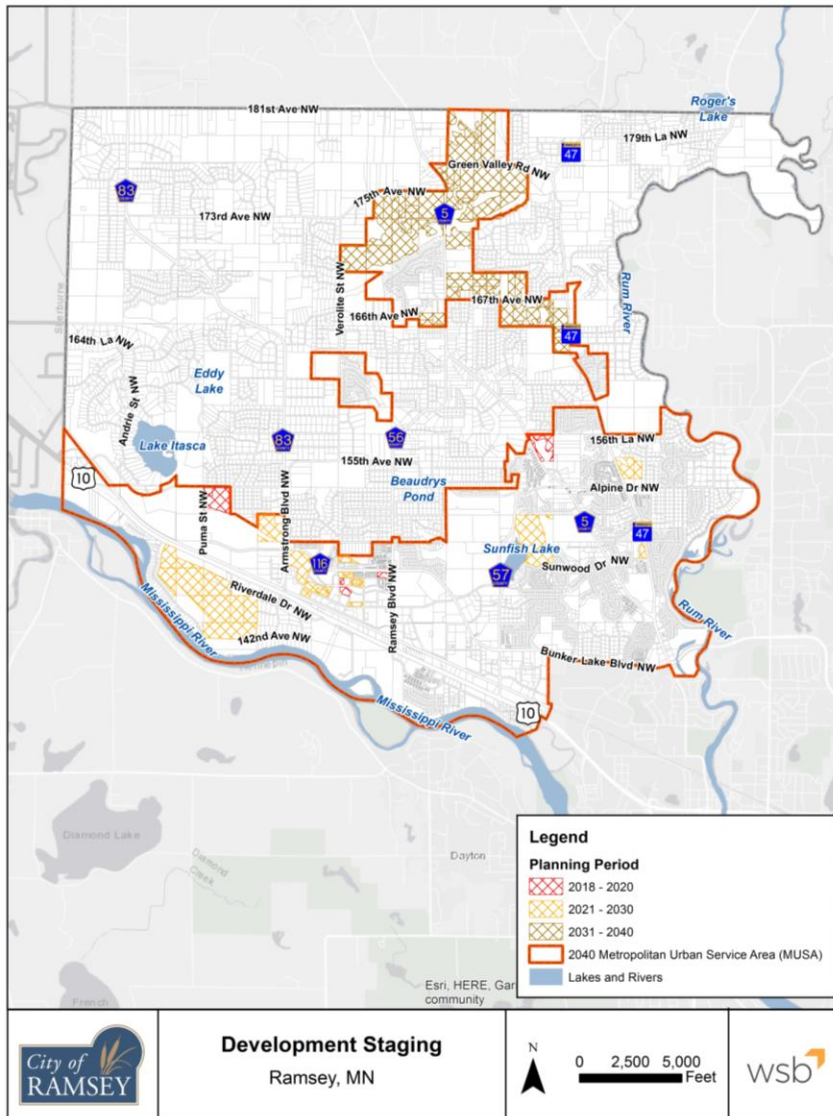
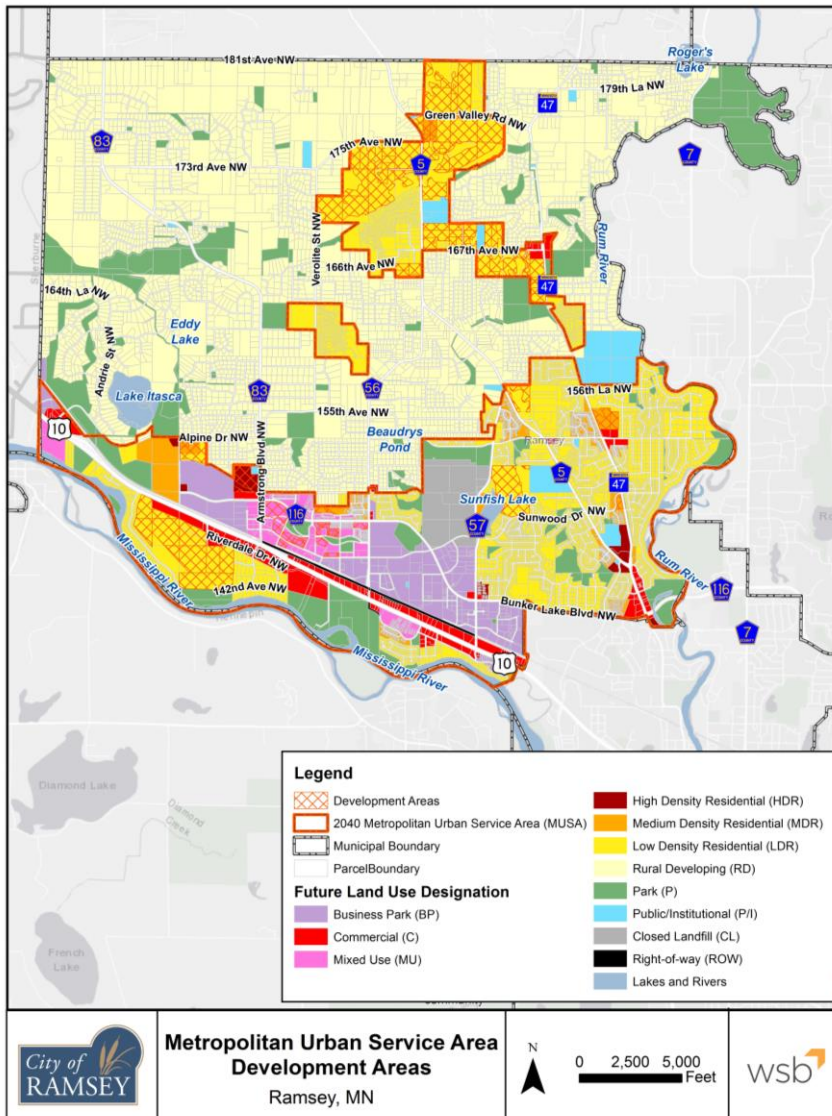


Table 35: Development Staging by Planning Period

Land Use	Dev. Acres	2018	2021	2031	Density Range			Planning Period Units					
		-	-	-	Min	Mid	Yield %	2020		2030		2040	
		2020	2030	2040				Min	Mid	Min	Mid	Min	Mid
LDR	1096.95	47.78	311.11	738.06	3	3.5	100%	143	167	933	1089	2214	1279
MDR	49.62	0	31.52	18.1	4	6	100%	0	0	126	189	72	100
HDR	29.50	0	29.50	0	10	12.5	100%	0	0	295	369	0	0
MU-Low	4.29	4.30	0	0	5	10	50%	11	22	0	0	0	0
MU-Med	45.27	0	45.3	0	8	16.5	50%	0	0	181	374	0	0
MU-High	16.39	5.26	11.13	0	15	45	50%	39	118	83	250	0	0



Figure 7: Development Potential to meet Metropolitan Council Forecast



Small Area Plans

Over the next five (5) years, Ramsey will be taking a deeper dive into several smaller areas to do more detailed planning analysis.

Armstrong West Small Area Plan

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

Figure 8: Armstrong West Project Area

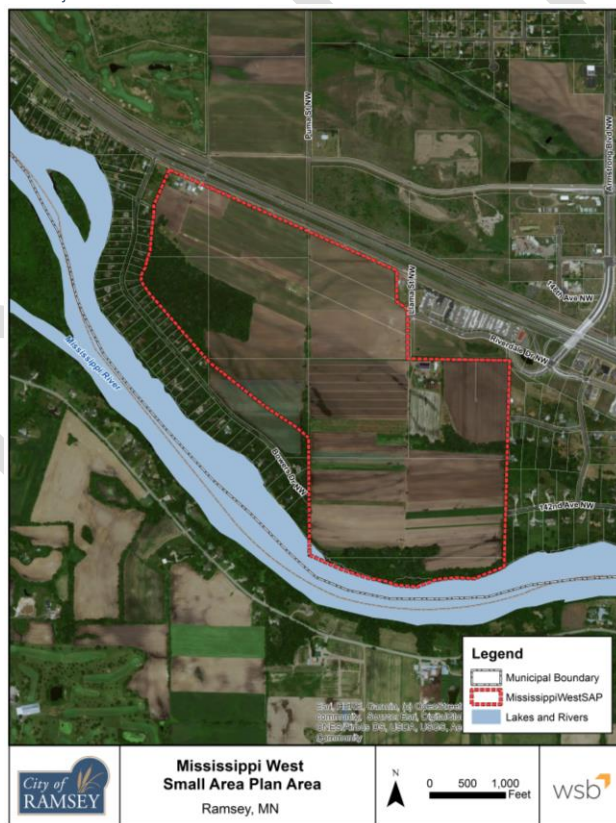


Mississippi West Small Area Plan

Mississippi West is a planning area generally south of Highway 10 between Armstrong Boulevard and Bowers Drive. This area is predominantly agricultural and is the location of a potential future river crossing in the form of an extension of Armstrong Boulevard to the City of Dayton. This improvement is not currently in official regional planning documents and is likely at least twenty (20) years away, if not longer. The cities of Dayton and Ramsey choose to plan for this long-term improvement to protect the necessary corridor.

Planned land use within this area is predominantly low density residential with a stretch of commercial land use along Highway 10 and an area of natural resource protection along the Mississippi River. Development of this area is likely ten (10) to fifteen (years) in the future due to availability of infrastructure (2015 to 2025 timeframe). Connexus Energy constructed a nineteen (19) acre solar farm within this planning district in 2018.

Figure 9: Mississippi West Project Area



Elmcrest District Small Area Plan

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

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

Ramsey's goal is to improve and/or remove blight from properties-of-concern and encourage sustainable market-driven redevelopment of the Elmcrest District that will benefit the entire City of Ramsey. Our vision is a mixture of residential and retail uses. Residential users may include single family residential, townhomes, or senior living units as directed by the market. Retail will include a market driven neighborhood commercial node. Redevelopment of the Elmcrest District should include a connection to Elmcrest Park and/or nearby trails where feasible.

Figure 10: Elmcrest District Project Area



The COR

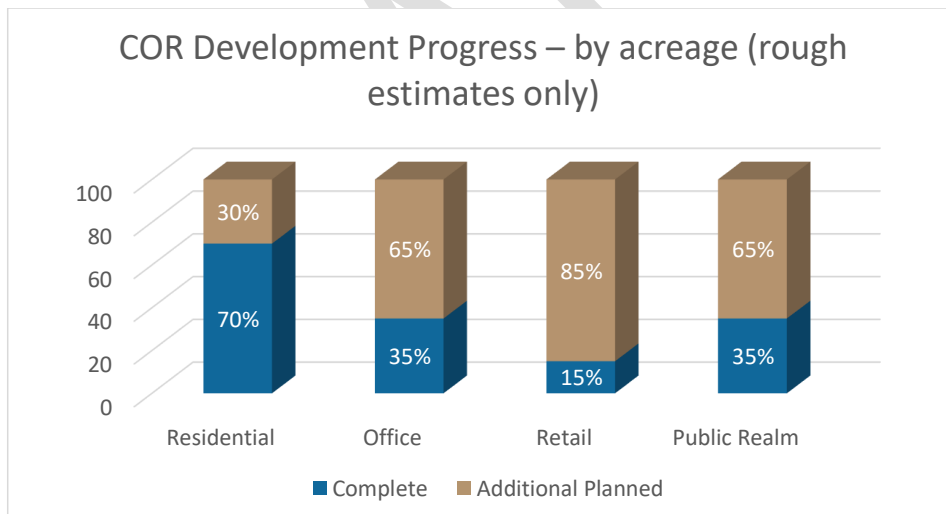
The COR is a 320-acre master-planned community located adjacent to the Northstar Commuter Rail – Ramsey Station (The COR plus surrounding developable area is over 400 acres). Together with adjacent developed and developable area, there are approximately 400 acres of development of a mix of uses. Goals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

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

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

Approximately 50% of the available land in The COR has been developed. Based on existing market trends the City anticipates The COR to experience substantial additional development over the next ten (10) years. Ramsey is updating the COR Development Plan as a separate planning document known as The COR Development Plan Update.

Table 36: Development Progress in The COR

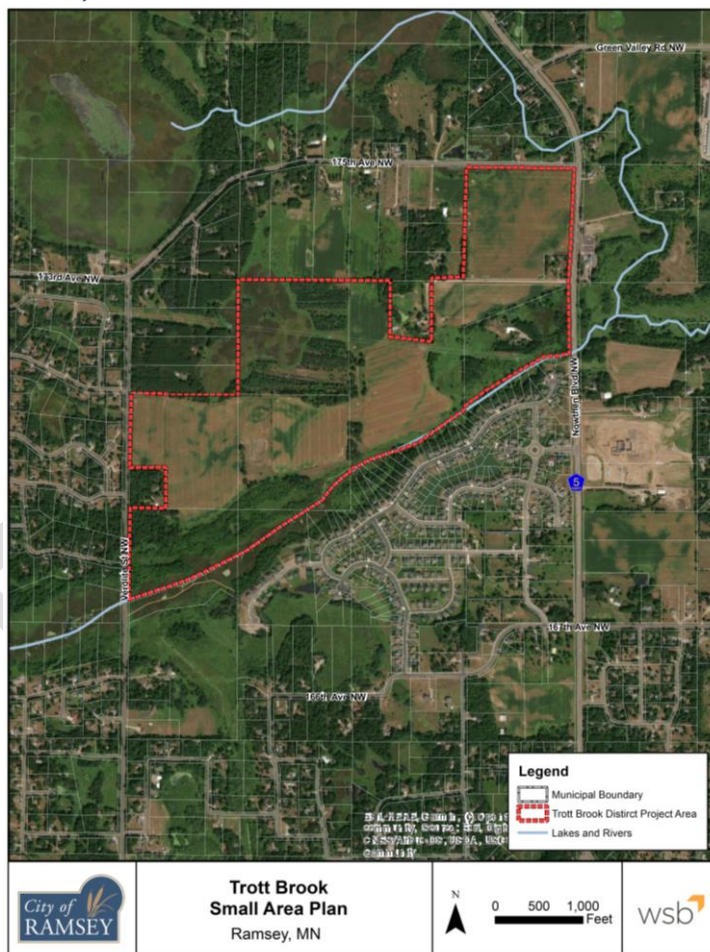


Trott Brook Small Area Plan

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

Immediately adjacent to this area is the site of a second elementary school that is currently under construction and once open will be operated by Anoka Hennepin School District #11.

Figure 11: Trott Brook Project Area



Natural Resources

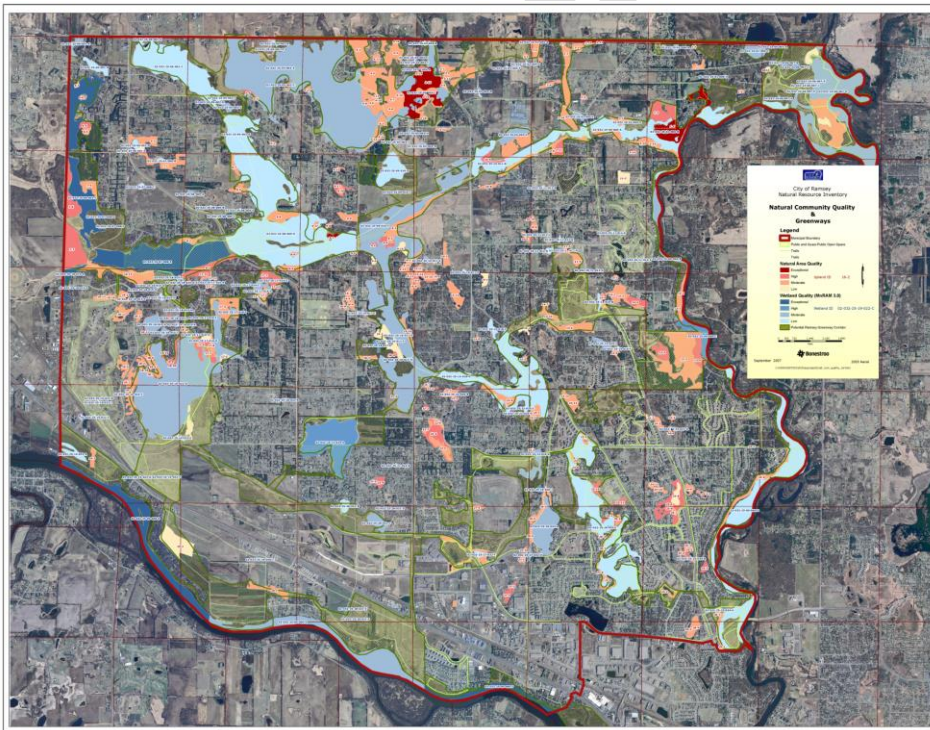
Ramsey has established a number of land use goals focused on natural resources.

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

These goals are defined within the Natural Resources Plan

There are no known aggregate resources within the community.

Figure 12: Natural Resources



Special Resources Plan

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

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

Mississippi River Corridor Critical Area

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

Old Town Hall

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

Other Opportunities

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

Mississippi River Corridor Critical Area

Portions of Ramsey are located within the Mississippi River Corridor Critical Area (MRCCA). Ramsey acknowledges the requirement to update MRCCA Plans based on new State of Minnesota Rules. The Cities MRCCA Plan is provided as an individual chapter within this Comprehensive Plan .



Land Use Goals, Strategies, and Actions

Strategy: Plan for a balance of desired community amenities with goal of maintaining a low tax rate.

1. Prioritize desired amenities and basic infrastructure needs through the annual Capital Improvement Program (CIP) process.

Strategy: Maintain and Enrich the Rural Character of Ramsey

Policies and Actions:

1. Establish a Policy for Urban Service Boundary Extensions
2. Update the Density Transitioning Ordinance

Strategy: Balance Land Use Vision with Market Realities

Policies and Actions:

1. Complete the Development Plan Update for The COR
2. Create a Neighborhood Plan for Green Valley Greenhouse Area
3. Create a Neighborhood Plan for Mississippi West Neighborhood
4. Create a Neighborhood Plan for the Elmcrest District

Strategy: Ensure a Sense of Place

Policies and Actions:

1. Complete the Community Identity and Streetscape Plan

Strategy: Create a Diverse and Robust Offering of Recreation Opportunities

Policies and Actions:

1. Complete the Master Park and Recreation Plan

Strategy: Ensure a Healthy Community

Policies and Actions:

1. Ensure all Comprehensive Plan Chapters are reviewed through the lens of Healthy Communities

Strategy: Improve the Safety and Mobility of Major Corridors

Policies and Actions:

1. Create a Corridor Plan for Highway 10
2. Create a Corridor Plan for Highway 47
3. Create a Corridor Plan for Highway 5
4. Create a Corridor Plan for Green Valley Road
5. Create a Corridor Plan for Mississippi River Crossing

Strategy: Plan for Future Educational Needs

Policies and Actions:

1. Advocate for a new Middle School and third Elementary School
2. Create a Workforce Development Plan
3. Encourage updates to district boundaries to reflect neighborhood boundaries
4. Ensure an Adequate Workforce for Business Community and Economic Development Goals



Strategy: Achieve and maintain success in efficient and equitable development

Policies and Actions:

1. Update the city's zoning ordinances to improve clarity in the development process

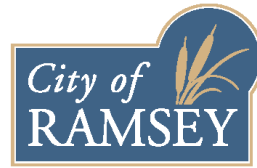
Land Use Implementation

Ramsey will achieve our land use goals and strategies through the following specific action items.

Table 37: Land Use Implementation Table

Action	Priority	Timeframe
Amend Official Zoning Map	Required	June 1, 2019
Amend Zoning Code	Required	December 31, 2019
Update The COR Development Plan	Immediate	December 31, 2018
Complete the Mississippi West Small Area Plan	Opportunity Driven	Prior to 2023
Complete the Elmcrest District Small Area Plan	Opportunity Driven	Prior to 2023
Complete the Green Valley District Small Area Plan	Opportunity Driven	Prior to 2023
Complete Corridor Plans	See Transportation Plan	





Chapter 03: Transportation Plan

Prepared with assistance from WSB



Transportation Background

The City of engaged the services of WSB to complete a Transportation Plan on behalf of the City. The Transportation Plan is included in the Comprehensive Plan Update by reference.

This transportation plan includes the following information:

1. Summary of Regional Strategies
2. Existing Roadway System
3. 2040 Traffic Forecasts and Roadway Network Planning
4. Existing and Planned Non-Motorized Transportation Network
5. Freight Network
6. Transit
7. Aviation
8. Goals and Multimodal Strategies
9. Proposed Short and Long Range Roadway Projects
10. Public Comments
11. Conclusion and Next Steps

Transportation Priorities

Ramsey has several transportation priorities highlighted in the Transportation Plan. Detailed planning efforts are planned for each of these main corridors.

- Highway 10
- Highway 47
- Mississippi River Crossing
- Nowthen Boulevard
- Armstrong Boulevard
- Green Valley Road
- 181st Avenue

Ramsey hopes to have Corridor Plans completed for each of these corridors by 2023.

Introduction

The transportation system in Ramsey generally operates well today. The city's multimodal transportation system includes facilities for vehicles, freight, walking, bicycling and transit. Facilities are operated by a number of agencies, including the City of Ramsey, Anoka County, the Minnesota Department of Transportation (MnDOT), Metro Transit, and the Burlington Northern Santa Fe (BNSF) Railway.

This transportation chapter has been prepared in compliance with State of Minnesota Statutes and applicable Metropolitan Council guidelines. As part of this Plan, the city has reviewed existing and



future conditions for each mode and identified safety, operations, and network improvements that will be important to address over the 2040 planning horizon. The city has also developed goals and strategies to preserve and improve the transportation system.

This transportation plan includes the following information:

1. Summary of Regional Strategies
2. Existing Roadway System
3. 2040 Traffic Forecasts and Roadway Network Planning
4. Existing and Planned Non-Motorized Transportation Network
5. Freight Network
6. Transit
7. Aviation
8. Goals and Multimodal Strategies
9. Proposed Short and Long Range Roadway Projects
10. Public Comments
11. Conclusion and Next Steps

Transportation Glossary

CIP: Capital Improvement Plan – five year plan for capital investments in the transportation system and in other capital assets owned by the city (equipment, buildings, etc.).

CR: County Road – county-owned roadway that does not receive State funding.

Critical Crash Rate: Statistical indicator of a safety problem at a location. If crash rates at a location are above the critical crash rate, it indicates that the location has a crash rate that is statistically significant compared to similar roadways.

CSAH: County State Aid Highway – county-owned roadway that receives State Aid funding.

MnDOT: Minnesota Department of Transportation.

RBTN: Regional Bicycle Transportation Network – existing and planned regional bicycle network established by the Metropolitan Council.

TH: Trunk Highway – State highway owned and operated by MnDOT.

TPP: Transportation Policy Plan – Regional transportation plan for the Twin Cities metropolitan region, developed by the Metropolitan Council.



Summary of Regional Strategies

This Plan has been prepared to be consistent with the regional transportation strategies outlined in the Metropolitan Council 2040 Transportation Policy Plan (TPP). Similar to this Plan, the TPP evaluates the existing transportation system, identifies transportation challenges to the region, and sets regional goals, objectives, and priorities to meet the transportation needs of current residents while accommodating the region's anticipated growth. The TPP also guides local agencies in coordinating land use and transportation and establishes regional performance measures and targets.

The TPP is guided by the following goals:

- **Transportation system stewardship:** Sustainable investments in the transportation system are protected by strategically preserving, maintaining, and operating system assets.
- **Safety and Security:** The regional transportation system is safe and secure for all users.
- **Access to Destinations:** People and businesses prosper by using a reliable, affordable, and efficient multimodal transportation system that connects them to destinations throughout the region and beyond.
- **Competitive Economy:** The regional transportation system supports the economic competitiveness, vitality, and prosperity of the region and State.
- **Healthy Environment:** The regional transportation system advances equity and contributes to communities' livability and sustainability while protecting the natural, cultural, and developed environments.
- **Leveraging Transportation Investment to Guide Land Use:** The region leverages transportation investments to guide land use and development patterns that advance the regional vision of stewardship, prosperity, livability, equity, and sustainability.



Funding is a key constraint that is acknowledged in the TPP. Current transportation revenue will not meet the region's transportation needs through 2040. As a result, the TPP includes two long-term investment scenarios: a fiscally-constrained scenario that identifies projects anticipated to be funded based on current revenue projections, and an increased revenue scenario that identifies project priorities should additional transportation funding become available.

Under the current revenue scenario, the TPP is focused on operations and maintenance of the existing transportation system. Investments in highway mobility and access are limited to those projects that address multiple TPP goals and objectives. The increased revenue scenario would allow additional investments in operations and maintenance, as well as regional mobility, access, safety, and bicycle/pedestrian improvements. However, congestion cannot be greatly reduced under even the increased revenue scenario. Under both scenarios, proposed investments are focused on areas of the metro with the greatest existing and future challenges and anticipated growth.

The Metropolitan Council classifies Ramsey under the Emerging Suburban Edge Community Designation. Based on *Thrive MSP 2040*, Emerging Suburban Edge areas are expected to plan for forecasted population and household growth at average densities of at least three to five units per acre for new development and redevelopment. These communities are also expected to target opportunities for more intensive development near regional transit investments.



Existing Roadway System

The sections below provide information about the existing roadway system in Ramsey, including existing number of lanes, existing roadway jurisdiction, existing functional classification, existing traffic, existing safety, and access management. This chapter also includes summary recommendations from recent plans and corridor studies.

Functional Classification

The functional classification system groups roadways into classes based on roadway function and purpose. Functional classification is based on both transportation and land use characteristics, including roadway speeds, access to adjacent land, connection to important land uses, and the length of trips taken on the roadway.

The **functional classification system** organizes a roadway and street network that distributes traffic from local neighborhood streets to collector roadways, then to minor arterials and ultimately the principal arterial system. Roads are placed into categories based on the degree to which they provide access to adjacent land and mobility for through traffic. Functional classification gives an indication of the relative hierarchy of roadways in the transportation network.

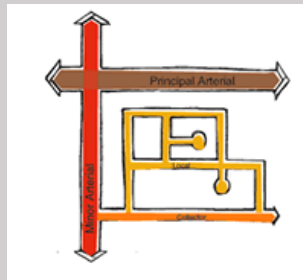
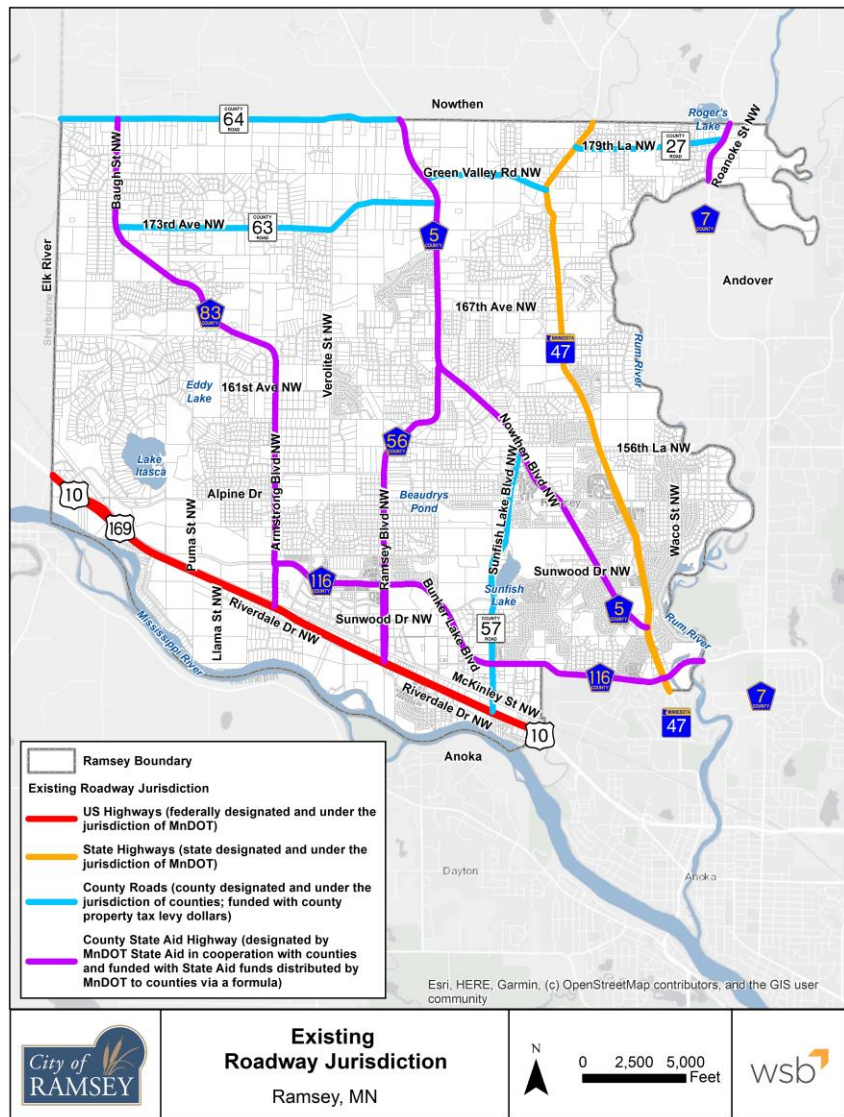


Image: MNDOT

Four classes of roadways are included in the seven-county metropolitan area functional classification system: principal arterials, minor arterials, collector streets, and local streets. Figure 31 shows the existing functional classification of each road in the City of Ramsey and Figure 32 shows the existing roadway jurisdiction. The following sections describe each functional class in greater detail and indicate which roadways fall into each classification.



Figure 14: Existing Roadway Jurisdiction



Principal Arterials

Principal arterials are roadways that provide the greatest level of mobility and access control. Within the metropolitan area, the great majority of principal arterials are under MnDOT jurisdiction. Principal arterials are typically Interstate highways or other state or US freeways or expressways. These facilities are intended to serve trips greater than eight miles and express transit trips. Spacing of principal arterials varies within developing areas of the metropolitan area. Typically these facilities are spaced between two and six miles apart. These facilities connect regional business and commercial concentrations, transportation terminals, and large institutions within the metropolitan area. Principal arterials also connect to other cities, regions, and states outside of the metropolitan area.

Principal arterials are intended to maintain average speeds of 40 mph during peak traffic periods. To maintain mobility and speeds on principal arterials, land access and transportation system connections are limited. There is little to no direct land access from principal arterials. Intersections are limited to interstate freeways, other principal arterials, and "A" Minor arterials. Access points are typically grade-separated or controlled with a signal and are spaced one to two miles apart.

One existing principal arterial is located within Ramsey. US Highway (US) 169/US Highway 10 crosses the southern portion of the city in a northwest-southeast direction parallel to the Mississippi River. US 169 and US 10 join in the City of Elk River to the west of Ramsey and diverge again in the City of Anoka, just east of Ramsey. US 169 connects northern Minnesota with the Twin Cities metropolitan area, Mankato, and areas further south. US 10 provides a connection between the western portion of the state and the Twin Cities metropolitan area and Wisconsin. These roadways are also trunk highways (THs) on the MnDOT system, and these combined highways in Ramsey are hereafter referred to as "US 10" in this Plan. The 2040 Transportation Policy Plan does not propose any additional principal arterials within the city.

Minor Arterials

Minor arterials maintain a focus on mobility, but provide more land access than principal arterials. Within Ramsey, all minor arterials are under the jurisdiction of MnDOT or Anoka County. Minor arterials are intended to serve trips of four to eight miles in length. Within developing areas of the metro, these facilities are spaced between one and two miles apart. Minor arterials connect cities and towns within the region and link to regional business and commercial concentrations. Access points along minor arterials are generally at-grade and typically controlled with signals or stop signs.

During peak traffic, minor arterials in developing areas are intended to maintain 30 mph average speeds. As a result, transportation system connections are limited to interstate freeways, other principal arterials, other minor arterials, collectors, and some local streets. Land access is limited to concentrations of commercial and industrial land uses. The Metropolitan Council has established a system of "A" Minor and "B" Minor arterials. "A" Minor arterials are eligible for federal funding administered by the Metropolitan Council.

The Metropolitan Council has further split "A" Minor arterials into four types, described below:

- Relievers: Arterials located parallel to congested principal arterials. The purpose of "A" Minor Relievers is to provide additional capacity in congested corridors.



- **Augmenters:** Arterials that supplement the principal arterials system within urban centers and urban communities.
- **Expanders:** Arterials that supplement principal arterials in less-densely developed areas of the metro area.
- **Connectors:** Arterials that provide connections between rural towns and connect rural areas with the principal arterial system.

There are seven “A” Minor Expanders, one “A” Minor Reliever, and one “A” Minor Connector within the city:

“A” Minor Expanders:

- Anoka County State Aid Highway (CSAH) 5 (Nowthen Boulevard)
- CSAH 7 (Rum River Boulevard) south of 179th Lane
- CSAH 22 (181st Avenue)
- CSAH 56 (Ramsey Boulevard)
- CSAH/County Road 57 (Sunfish Lake Boulevard)
- County Road 64 (181st Avenue)
- CSAH 83 (Armstrong Boulevard/Baugh Street)

“A” Minor Reliever:

- CSAH 116 (Bunker Lake Boulevard)

“A” Minor Connector:

- Trunk Highway (TH) 47 (St. Francis Boulevard)

“B” Minor arterials have a similar focus on mobility above land access. These roadways connect major traffic generators in the region. “B” Minor arterials are not eligible for federal funding. “B” Minor arterials within the city include the following:

- CSAH 7 (Rum River Boulevard) north of 179th Lane

An additional B minor arterial connecting CSAH 5 with TH 47 in the northern section of the city is identified as a planned arterial in the 2040 Transportation Policy Plan.

Major and Minor Collectors

Major and minor collector roadways provide linkages to larger developments and community amenities. They generally do not link communities to one another. Collector roadways generally favor access to the system over mobility, but try to balance the two competing needs. Collector roadways are generally lower speed than the principal or minor arterial routes. Collector roadways are often owned and operated by cities, although counties operate some of these facilities. Within Ramsey, two collector roadways are owned and operated by the city, and Anoka County operates two. Collectors are intended to serve trips of one to four miles in length. Collectors link minor arterials, other collectors, and local streets.



Major collectors typically serve higher density residential areas and concentrations of commercial and industrial land uses. These facilities tend to serve longer trips than minor collectors. Major collectors within the city include the following:

- 173rd Avenue Northwest
- 175th Avenue Northwest
- County Road 63 (Green Valley Road)
- County Road 27 (179th Lane Northwest)

There are no minor collectors within the city, and the 2040 Transportation Policy Plan does not propose any additional collector roadways within the city.

Local Roadways

The primary function of local roadways is land access. Local roadways connect individual land parcels with other local roadways and collectors. Trips on local roadways are typically under two miles. Speeds on local roadways are typically low. Longer trips are facilitated by local roadway connections to the collector and arterial systems. Local roadways are under the jurisdiction of the City of Ramsey. Local roadways are all roadways that are not arterials or collectors.

Planned Functional Classification

Aside from new proposed roadways, no functional classification changes are currently recommended in the city.

A note on transportation plan strategies:

Throughout this Plan, locations associated with numbered mode-specific strategies are identified on corresponding maps. These strategies are listed and described in further detail in **Table 43**.



Existing Roadway Capacity and Safety

Roadway capacity and roadway safety are two key indicators of how well the roadway system is meeting the city's transportation needs. The sections below provide information to better understand capacity and safety issues within Ramsey.

Existing Roadway Capacity

A roadway's capacity indicates how many vehicles may use a roadway before it experiences congestion. Capacity is largely dependent upon the number of lanes. **Table 38** below lists planning-level thresholds that indicate a roadway's capacity for different facility types based on the Anoka County travel demand model. Additional variation (more or less capacity) on an individual segment is influenced by a number of factors including: amount of access, type of access, peak hour percent of traffic, directional split of traffic, truck percent, opportunities to pass, and amount of turning traffic, the availability of dedicated turn lanes, parking availability, intersection spacing, signal timing and a variety of other factors.



Table 38: Planning-level Roadway Capacities

Facility Type	Number of Lanes	Daily Capacity
Metered Freeway	8	147,000
	6	110,000
	4	73,000
Un-Metered Freeway	6	99,000
	4	66,000
Expressway	6	62,000
	4	41,000
Divided Arterial (Rural)	6	56,000
	4	36,000
	2	19,000
Divided Arterial (Developing)	6	54,000
	4	34,000
	2	18,000
Divided Arterial (Developed)	6	48,000
	4	30,000
	2	16,000
Un-Divided Arterial (Rural)	6	45,000
	4	28,000
	2	15,000
Un-Divided Arterial (Developing)	6	42,000
	4	26,000
	2	14,000
Undivided Arterial (Developed)	6	36,000
	4	22,000
	2	12,000
Collector (Rural)	4	23,000
	2	11,000
Collector (Developing)	4	21,000
	2	10,000
Collector (Developed)	4	19,000
	2	9,000

Existing Capacity Problems on Arterial Roads

At the planning level, capacity problems are identified by comparing the existing number of lanes with current traffic volumes. **Table 39** and **Figure 33** illustrate the existing number of lanes on collector and arterial roadways within the city. **Figure 18** illustrates existing traffic volumes on Principal Arterial, A-Minor Arterials and other significant roadways within the city.

As shown in the table, US 10 has four lanes throughout the city, as do portions of CSAH 56 (Ramsey Boulevard), CSAH 57 (Sunfish Lake Boulevard), CSAH 83 (Armstrong Boulevard), and CSAH 116



(Bunker Lake Boulevard). All other arterial roadways have two lanes. Most of the arterials in Ramsey currently exhibit traffic volumes below or within the range of the planning level capacity thresholds shown in **Table 38**; however, existing volumes on TH 47 (St. Francis Boulevard) exceed these thresholds in the southeastern area of the city. This indicates that this roadway may be experiencing some levels of congestion during peak travel periods.

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Figure 15: Existing Roadway Lanes

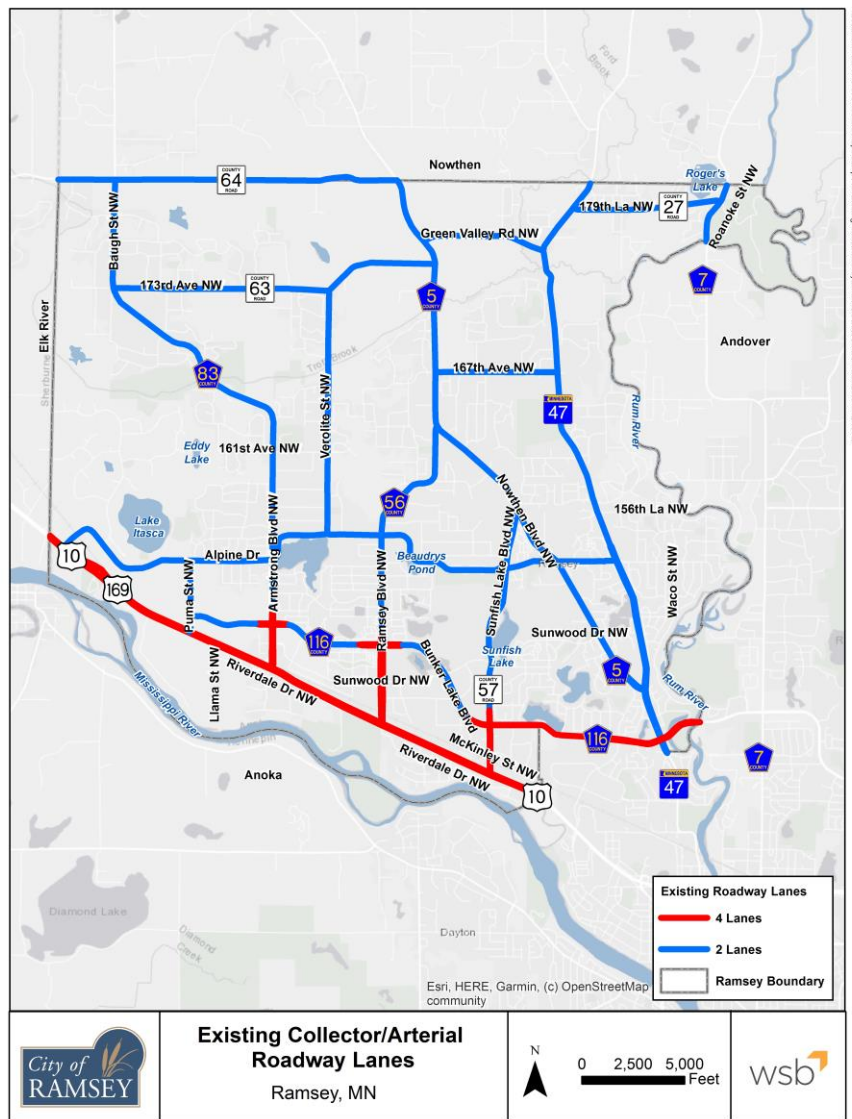


Figure 16: Existing Traffic Volumes

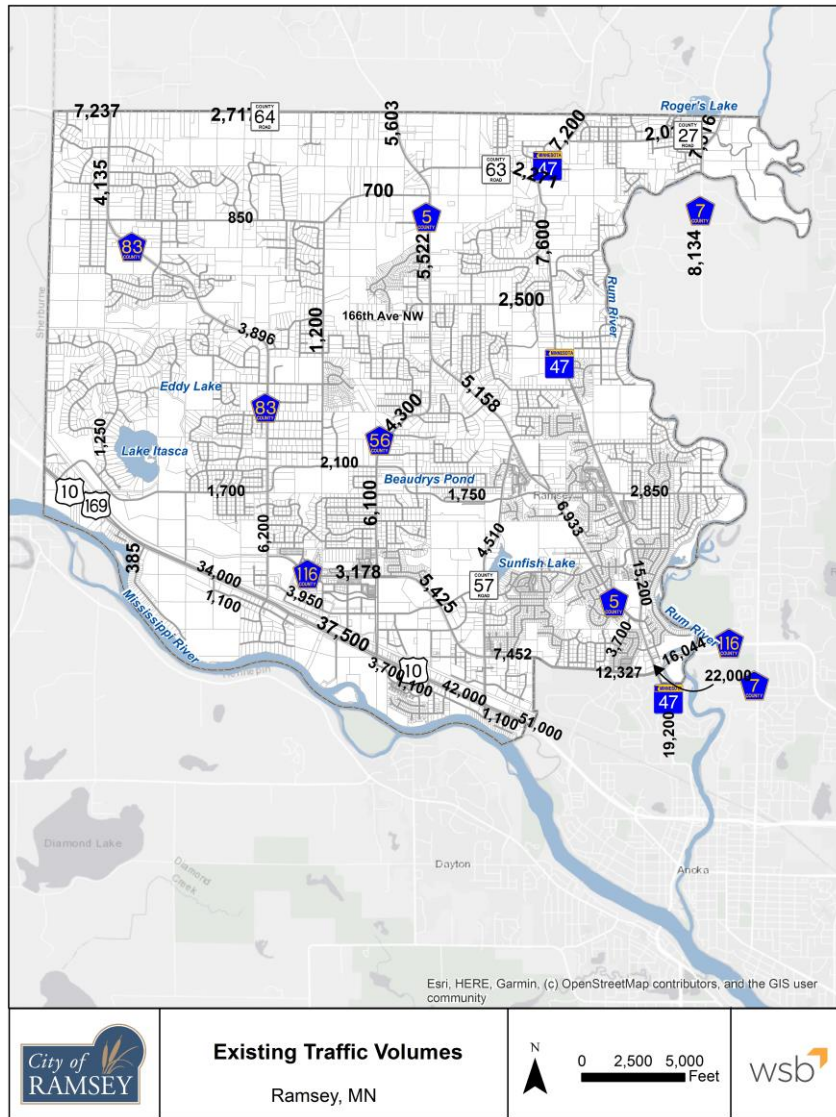


Table 39: Existing number of lanes on arterial roads

Functional Classification	Roadway Name	Location	Number of Lanes
Principal Arterial	US 10	Ramsey-Elk River border to Ramsey-Anoka border	4
"A" Minor Expander	CSAH 5 (Nowthen Boulevard)	TH 47 to Ramsey-Nowthen border	2
	CSAH 7 (Rum River Boulevard)	Ramsey-Andover border to 179th Lane	2
	CSAH 22 (181st Avenue)	Ramsey-Elk River border to CSAH 83	2
	CSAH 56 (Ramsey Boulevard)	US 10 to CSAH 5	2-4
	CSAH/County Road 57 (Sunfish Lake Boulevard)	US 10 to CSAH 5	2-4
	County Road 64 (181st Avenue)	CSAH 83 to CSAH 5	2
	CSAH 83 (Armstrong Boulevard/Baugh Street)	US 10 to Ramsey-Nowthen border	2-4
"A" Minor Reliever	CSAH 116 (Bunker Lake Boulevard)	CSAH 83 to Ramsey-Anoka border	2-4
"A" Minor Connector	TH 47 (St. Francis Boulevard)	Ramsey-Anoka border to Ramsey-Nowthen border	2
"B" Minor	CSAH 7	179th Lane to Ramsey-Oak Grove border	2

Existing Safety and Operational Issues

There are a number of intersection locations within Ramsey where safety, geometric, or operational issues have been identified for motorists and pedestrians. These locations include:

- TH 47 and Bunker Lake Boulevard (CSAH 116)
- TH 47 and Nowthen Boulevard (CSAH 5)
- Armstrong Boulevard (CSAH 83) and Alpine Drive
- Armstrong Boulevard (CSAH 83) and 161st Avenue
- Ramsey Boulevard (CSAH 56) and Alpine Drive
- Ramsey Boulevard (CSAH 56) and Nowthen Boulevard (CSAH 5)
- Nowthen Boulevard (CSAH 5) and Sunfish Lake Boulevard (CSAH 57)
- Nowthen Boulevard (CSAH 5) and 167th Avenue
- Nowthen Boulevard (CSAH 5) and 175th Avenue
- Nowthen Boulevard (CSAH 5) and Green Valley Road



Access Management

The purpose of access management is to provide adequate access to adjacent land development while maintaining acceptable and safe traffic flow on higher level roadways. Access management consists of carefully controlling the spacing and design of public street intersections and private access points to the public roadway system. Because they are designed for higher speed, longer distance trips, arterials generally have restricted access, while local streets can accommodate much greater access. Collector roadways fall in between arterials and local roadways regarding the amount of access that is permitted.

The agency with jurisdiction over a roadway sets access management guidelines. Access to US 10 must meet MnDOT access management guidelines. See **Tables 40** and **41** for MnDOT Access Management Guidelines.

Anoka County has established access management guidelines for county roadways, as displayed in **Table 42**.



MnDOT Access Management Manual**Table 40 – Summary of Recommended Street Spacing for IRCs**

Category	Area or Facility Type	Typical Functional Class	Public Street Spacing		Signal Spacing
			Primary Full-Movement Intersection	Secondary Intersection	
1 High Priority Interregional Corridors & Interstate System (IRCs)					
1F	Interstate Freeway	Principal Arterials	Interchange Access Only		 See Section 3.2.5 for Signalization on Interregional Corridors
1AF	Non-Interstate Freeway		Interchange Access Only (see Section 3.2.7 for interim spacing)		
1A	Rural		1 mile	1/2 mile	
1B	Urban/Urbanizing		1/2 mile	1/4 mile	
1C	Urban Core		300-660 feet dependent upon block length		
2 Medium Priority Interregional Corridors					
2AF	Non-Interstate Freeway	Principal Arterials	Interchange Access Only (See Section 3.2.7 for interim spacing)		See Section 3.2.5 for Signalization on Interregional Corridors
2A	Rural		1 mile	1/2 mile	
2B	Urban/Urbanizing		1/2 mile	1/4 mile	
2C	Urban Core		300-660 feet, dependent upon block length		
3 Regional Corridors					
3AF	Non-Interstate Freeway	Principal and Minor Arterials	Interchange Access Only (see Section 3.2.7 for interim spacing)		Interim
3A	Rural		1 mile	1/2 mile	See Section 3.2.5
3B	Urban/Urbanizing		1/2 mile	1/4 mile	1/2 mile
3C	Urban Core		300-660 feet, dependent upon block length		1/4 mile



MnDOT Access Management Manual**Table 41 – Summary of Recommended Street Spacing for Non-IRCs**

Category	Area or Facility Type	Typical Functional Class	Public Street Spacing		Signal Spacing
			Primary Full-Movement Intersection	Secondary Intersection	
4Principal Arterials in the Twin Cities Metropolitan Area and Primary Regional Trade Centers (Non-IRCs)					
4AF	Non-Interstate Freeway	Principal Arterials	Interchange Access Only (see Section 3.2.7 for interim spacing)		Interim
4A	Rural		1 mile	1/2 mile	See Section 3.2.5
4B	Urban/Urbanizing		1/2 mile	1/4 mile	1/2 mile
4C	Urban Core		300-660 feet dependent upon block length		1/4 mile
5Minor Arterials					
5A	Rural	Minor Arterials	1/2 mile	1/4 mile	See Section 3.2.5
5B	Urban/Urbanizing		1/4 mile	1/8 mile	1/4 mile
5C	Urban Core		300-660 feet, dependent upon block length		1/4 mile
6Collectors					
6A	Rural	Collectors	1/2 mile	1/4 mile	See Section 3.2.5
6B	Urban/Urbanizing		1/8 mile	Not Applicable	1/4 mile
6C	Urban Core		300-660 feet, dependent upon block length		1/8 mile
7Specific Area Access Management Plans					
7	All	All	By adopted plan		



Table 42: Anoka County Access Spacing Guidelines

	Roadway Type	Principal Arterial			Arterial Express way	Minor Arterial			Collector and Local			Specific Access Plan
	Route Speed (miles per hour)	50 – 55	40 – 45	< 40	50 – 55	50 – 55	40 – 45	< 40	50 – 55	40 – 45	< 40	By adopted plan/agreement/covenant on land
Intersection Spacing	Full Movement Intersection	1 mi.	1/2 mi.	1/8 mi.	1 mi.	1/2 mi.	1/4 mi.	1/8 mi.	1/2 mi.	1/8 mi.	1/8 mi.	
	Conditional Secondary Intersection	1/2 mi.	1/4 mi.	300 – 660 ft.	1/2 mi.	1/4 mi.	1/8 mi.	300 – 660 ft.	1/4 mi.	NA	300 – 660 ft.	
Signal Spacing		1 mi.	1/2 mi.	1/4 mi.	1 mi.	1/2 mi.	1/4 mi.	1/4 mi.	1/2 mi.	1/4 mi.	1/8 mi.	
Private Access		Subject to conditions for all roadway types and speeds										



Recommendations from Recent Plans and Studies

A number of recent planning efforts have been completed that identify potential improvements to the City of Ramsey's transportation system. This section describes these studies and summarizes their recommendations.

Highway 10 Access Planning Study

In 2014, MnDOT completed the Highway 10 Access Planning Study to identify safety and mobility along the US 10 corridor between the Anoka/Sherburne County line and the Rum River. Specifically, the purpose of the study was to identify high-benefit improvements that are fiscally responsible so that improvements can be funded, programmed, and implemented incrementally. The study area was divided into subareas and concepts were developed and evaluated, and recommendations for individual projects were broken into immediate priority, short-term priority projects, mid-term priority projects, and opportunity/development/safety-driven projects. The recommended projects specific to the City of Ramsey include the following:

- Immediate Priority projects
 - Construct North Frontage Road from Sunfish Lake Boulevard to Anoka Technical College
 - Construct North Frontage Road from Ramsey Boulevard to Sunfish Lake Boulevard
 - Construct South Frontage Road from Traprock Street to Ramsey Boulevard
- Short-Term Priority projects
 - Extend Riverdale Drive east of Tungsten Street (two alignment options)
- Mid-Term Priority projects
 - Grade separation at Sunfish Lake Boulevard – Highway 10 flyover with access or overpass with right-turn access
 - Grade separation at Ramsey Boulevard – Highway 10 flyover with access or overpass with right-turn access
- Opportunity/Development/Safety Driven Priority projects
 - Purchase ROW north of US 10 and west of Ramsey Boulevard
 - Extend Civic Center Drive to Ramsey Boulevard
 - Railroad grade separation at Sunfish Lake Boulevard
 - Railroad grade separation at Ramsey Blvd
 - Extend 156th Street from Jarvis Street to Alpine Drive
 - Construct a Reduced Conflict U-Turn (RCUT) intersection at US 10 and Alpine Drive
 - Construct a Reduced Conflict U-Turn (RCUT) intersection at US 10 and Bowers Drive
 - Extend Riverdale Drive from Bowers Drive to Llama Street

Mississippi Skyway Preliminary Engineering Report

In 2014, the City of Ramsey completed the Mississippi Skyway Preliminary Engineering Report to identify potential alignments for a new pedestrian bridge crossing of US 10 near Riverdale Drive. This study also produced a preliminary analysis of alternative profiles and aesthetic design options, along with impacts associated with various alternatives. This study recommended an open air bridge with a helix approach ramp located just south of Riverdale Drive. A preferred bridge concept was also identified, with a prefabricated steel truss including dual modified bowstring arches.

Future Roadway System

This section addresses future roadway improvement needs and roadway design guidelines.



Roadway Capacity – Traffic Forecasting

To determine future roadway capacity needs, year 2040 traffic forecasts were prepared using the Metropolitan Council travel demand model. The 2040 projections were compared against the assumed 2040 roadway network to see where roadway segment capacity deficiencies may result. The 2040 roadway network assumed for this analysis is the same as the current roadway network, as the City and County Capital Improvement Plans (CIPs) do not include any projects that add significant capacity to the roadway network.

While the travel demand model is a valuable tool for identifying future traffic based on the proposed land use impacts, it is not meant for use in detailed traffic operations studies. For a more accurate representation of the transportation impacts from specific developments, detailed traffic studies should be conducted to determine the operational impacts on adjacent roadways and intersections.

A central concept of travel demand forecasting is the use of Transportation Analysis Zones (TAZs). Each forecast study area, in this case, the City of Ramsey, is divided into a series of TAZs. Each TAZ has population, employment, and household data that is used by the model to assign trips to the various network roadways. **Figure 19** displays Metropolitan Council TAZs within Ramsey.

The results of the Ramsey modeling process are summarized in **Figure 20**, which displays Metropolitan Council 2040 projected average daily traffic volumes compared to the existing (2012–2015) traffic volumes.

Tables 43 provides a summary of existing and forecasted demographic growth by TAZ for Ramsey through the year 2040. The Ramsey population is forecasted to reach 39,150 by the year 2040, with households and employment increasing by approximately 5,500 and 3,600 respectively. Allocated demographic growth and associated land use was located throughout the community. Higher density residential was generally allocated to the southern portion of the city, with commercial and multi-optional development areas also generally identified within the southern portion of the city, consistent with the Center of Ramsey (COR) land use plan. For more information about the demographic allocation and associated land use forecast, please refer to the Ramsey Land Use Plan in Chapter 2 of the Ramsey Comprehensive Plan.



Figure 17: Transportation Analysis Zones

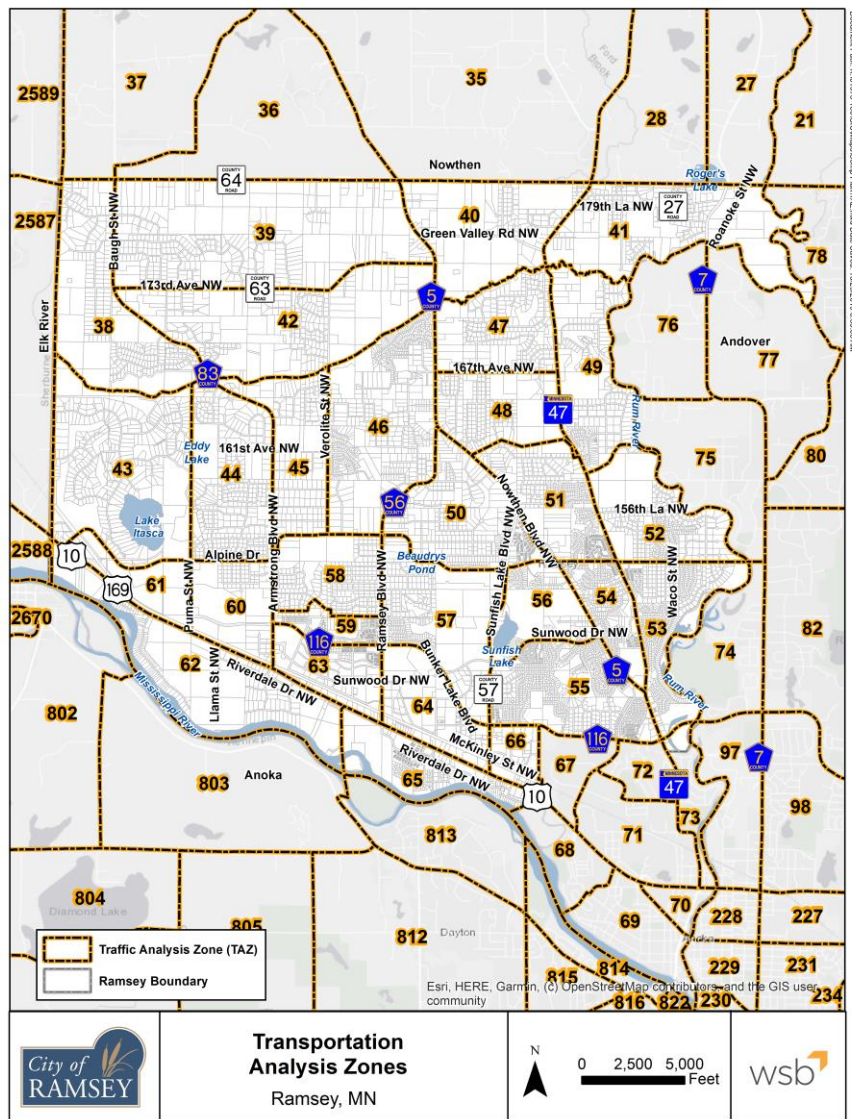


Figure 18: Existing Traffic Volume & Adjusted Met Council Forecast

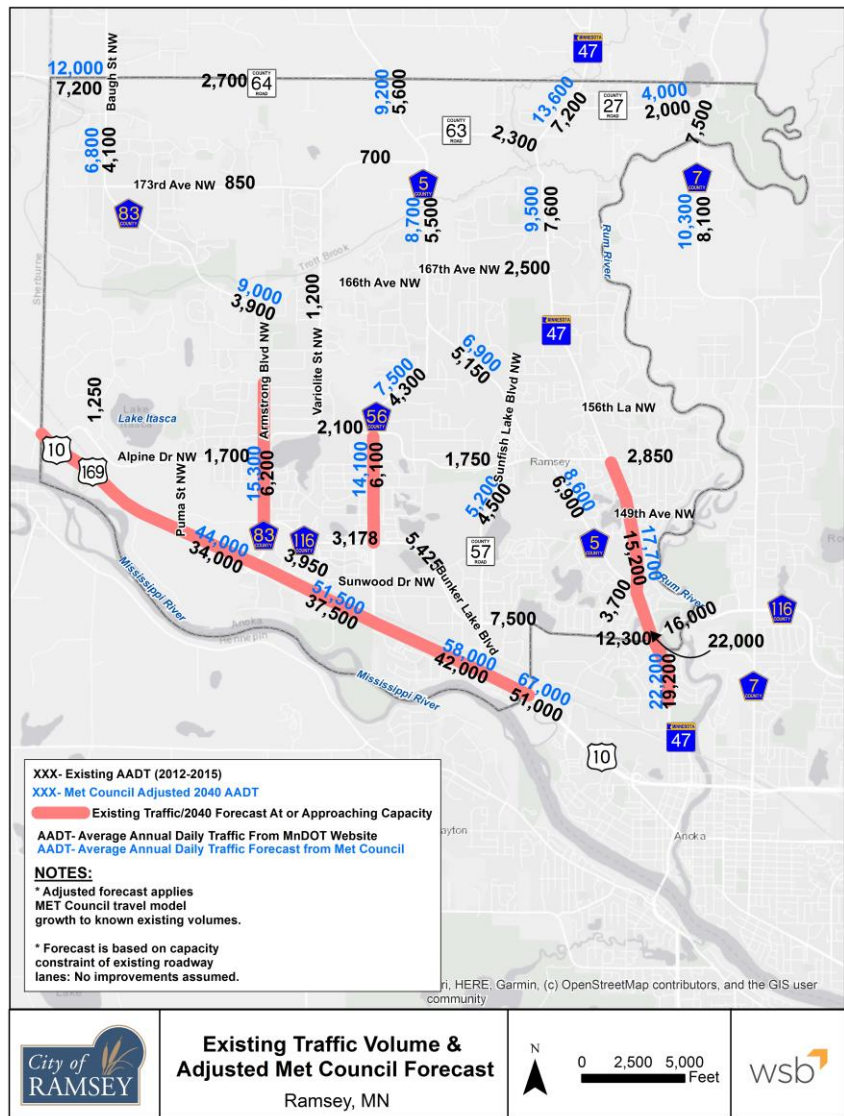


Table 43: Ramsey 2040 Land Use Plan TAZ Growth Allocation

Change from 2030-2040				Change from 2020-2030				EMP2040	HH2040	POP2040	Change from 2010-2020				EMP2020	HH2020	POP2020	EMP2010	HH2010	POP2010	TAZ			
EMP	HH	POP		EMP	HH	POP					EMP	HH	POP											
0	67	159	11	0	86	198	11	367	986	5	47	88	11	281	788	6	234	700	38					
3	89	212	16	3	105	243	13	426	1143	-10	55	150	10	321	900	20	266	750	39					
3	112	293	192	309	831	9	76	198	538	54	19	18	180	121	340	126	102	322	40					
4	2	-1	12	211	600	5	2	-6	8	209	601	-12	0	76	3	207	607	15	207	531	41			
1	398	1,243	53	734	3161	2	96	1,232	52	336	1918	34	45	89	50	240	686	16	195	597	42			
4	37	70	224	574	1558	41	116	281	220	537	1488	19	96	155	179	421	1207	160	325	1,052	43			
2	66	153	64	532	1443	9	117	291	62	466	1290	30	84	257	53	349	999	23	265	742	44			
0	28	59	9	323	847	0	50	113	9	295	788	4	85	219	9	245	675	5	160	456	45			
1	48	95	33	696	1824	1	104	226	32	648	1729	10	186	469	31	544	1503	21	358	1,034	46			
1	60	150	36	342	919	2	54	132	35	282	769	-8	21	-10	33	228	637	41	207	647	47			
2	32	78	198	285	766	7	38	87	196	253	688	176	17	24	189	215	601	13	198	577	48			
5	9	17	81	237	672	10	9	13	76	228	655	9	4	-23	66	219	642	57	215	665	49			
0	50	109	20	662	1770	1	77	165	20	612	1661	0	39	145	19	535	1496	19	496	1,351	50			
1	30	46	90	749	1988	5	75	145	89	719	1942	-5	44	-67	84	644	1797	89	600	1,864	51			
8	3	-10	20	321	898	5	3	-15	12	318	908	4	0	-115	7	315	923	3	315	1,038	52			
15	9	-23	233	588	1588	23	9	-37	218	579	1611	-4	-7	-144	195	570	1648	199	577	1,792	53			
61	5	-2	310	401	1078	75	7	-16	249	396	1080	65	31	21	174	389	1096	109	358	1,075	54			
2	18	-12	156	1304	3438	6	22	-62	154	1286	3450	22	-5	-273	148	1264	3512	126	1,269	3,785	55			
15	5	3	129	165	430	18	3	-9	114	160	427	-25	-1	-53	96	157	436	121	158	489	56			
26	2	12	805	240	694	26	4	-1	779	238	682	255	-7	-32	753	234	683	498	241	715	57			
0	-11	-48	3	389	1018	0	32	50	3	400	1066	2	115	291	3	368	1016	1	253	725	58			
5	67	154	106	466	1215	8	85	195	101	399	1061	-41	114	344	93	314	866	134	200	522	59			
-4	218	582	639	473	1280	176	149	54	643	255	708	416	46	475	467	106	654	51	60	179	60			
12	50	128	56	86	227	13	-36	-317	44	36	99	19	72	416	31	72	416	12	0	0	61			
165	233	1,602	776	809	3546	433	391	1,444	611	576	1944	96	62	187	178	4285	500	82	123	313	62			
114	350	676	982	967	3015	33	233	975	868	617	2339	409	209	917	835	384	1364	426	175	447	63			
142	2	1	1756	82	227	-431	1	-2	1614	80	226	166	-2	-18	1745	79	228	1,579	81	246	64			
2	21	54	428	606	1606	102	112	273	426	585	1552	174	98	257	324	473	1279	150	375	1,022	65			
10	0	0	962	0	1	35	0	0	952	0	1	252	0	1	917	0	1	665	0	0	66			
2	0	1	20	21	49	1	1	-2	18	21	48	4	0	18	17	20	50	13	20	32	73			
600	2,000	5,800	8,400	13,500	39,150	900	2,000	5,800	7,800	11,500	33,350	2,120	1,467	3,882	6,900	9,540	27,550	4,780	8,033	23,668	2040			
																					Land Use Plan		Totals	



2040 Future Roadway Capacity Improvement Needs

To identify the need for potential future capacity improvements, Metropolitan Council 2040 forecasts were compared to planning-level roadway capacities for Principal and A-Minor Arterial Roadways. Planning-level roadway capacities used for this analysis are illustrated in **Table 37** of this chapter. Based on this comparison, most roadways in the city have adequate capacity to accommodate forecasted Metropolitan Council 2040 travel volumes with little to minimal congestion. These roadways are expected to function well through the 2040 planning horizon.

Based on these planning level roadway capacities, portions of TH 47, US 10, Armstrong Boulevard (CSAH 83), and Ramsey Boulevard (CSAH 56) are expected to exceed capacity in 2040. TH 47 is currently a rural two-lane roadway with a planning-level capacity of 10,000–12,000 and a forecasted 2040 volume of 9,500–22,200. US 10 is a four-lane divided roadway with a planning-level capacity of 28,000–32,000 and a forecasted 2040 volume of 44,000–67,000. Armstrong Boulevard (CSAH 83) and Ramsey Boulevard (CSAH 56) each vary between two and four lanes within Ramsey, but each roadway includes a segment where the forecasted 2040 volume would surpass the associated planning-level capacity for a two-lane undivided roadway of 10,000–12,000 (15,300 for Armstrong Boulevard and 14,100 for Ramsey Boulevard). US Highway 10 also has forecasted 2040 volumes that exceed its capacity through Ramsey. Accordingly, motorists will likely experience some congestion along these roadways during the 2040 planning horizon.



Existing and Planned Non-Motorized Transportation Network

This section addresses network needs for walking and bicycling within Ramsey. This section also addresses the needs of people using wheelchairs and assistive mobility devices such as mobility scooters, as they are considered pedestrians.

Enhancing the non-motorized elements of the Ramsey transportation system is a key goal in terms of improving transportation sustainability in the city and in the region. This approach gives residents an alternative to driving, supports transportation options for people who do not have consistent access to a personal vehicle, and encourages healthy activities and lifestyles.

This section includes information on the existing non-motorized transportation network within Ramsey, connections to land use planning, the planned local non-motorized transportation network, and the planned regional non-motorized transportation network. This section also includes recommendations for intersection improvements and design best practices.

Existing Non-Motorized Transportation Network

The non-motorized transportation network in Ramsey is comprised of sidewalks, on-street bicycle lanes/shoulders, local multi-use trail, and regional trail. As shown in **Figure 19**, there is existing sidewalk on many of the streets in the COR and on some residential streets in other areas of the city. There are also approximately 38 miles of city trails, which are largely paved with asphalt and primarily adjacent to roadways, connecting parks, schools, and other destinations within the city.

Additionally, there are two regional multi-use trails located in the City of Ramsey. The Central Anoka Regional Trail is an existing Anoka County regional trail that, when complete, will be 26 miles long, beginning at the Mississippi West Regional Park in Ramsey and ending at the Anoka-Washington County line. The completed portions of the trail within Ramsey are located along Bunker Lake Boulevard and Ramsey Boulevard. A route for the Mississippi River Regional Trail (which is also part of a national bikeway) crosses the southern portion of the city using a combination of on-street and off-street facilities.

Connections to Land Use Planning

Ramsey has development patterns largely consistent with its designation as an Emerging Suburban Edge community. In many areas of the city, existing residential development is lower in density compared with many urban and suburban areas, reflecting a community that has developed relatively recently. As a result, most commercial land uses are separated from largely single-family residential land uses. This means that people walking and bicycling must cover greater distances to reach commercial areas from their homes. In these areas of the city, development patterns are likely better suited to bicycling than walking for transportation for most trips due to the distance between residential and commercial areas of the city. However, the COR area demonstrates existing and planned land use patterns that are more similar to urban or suburban areas, including transit facilities and a mix of land uses at higher densities, along with a more regular street grid. In this area, development patterns are better-suited to bicycling and walking.

The city's land use planning and coordination with developers can help improve opportunities for walking and bicycling for transportation. The city can continue to encourage mixed-use development that situates residents within a short walk of commercial destinations. The city can also work with developers to construct sidewalks and trails within developments. Additionally, the

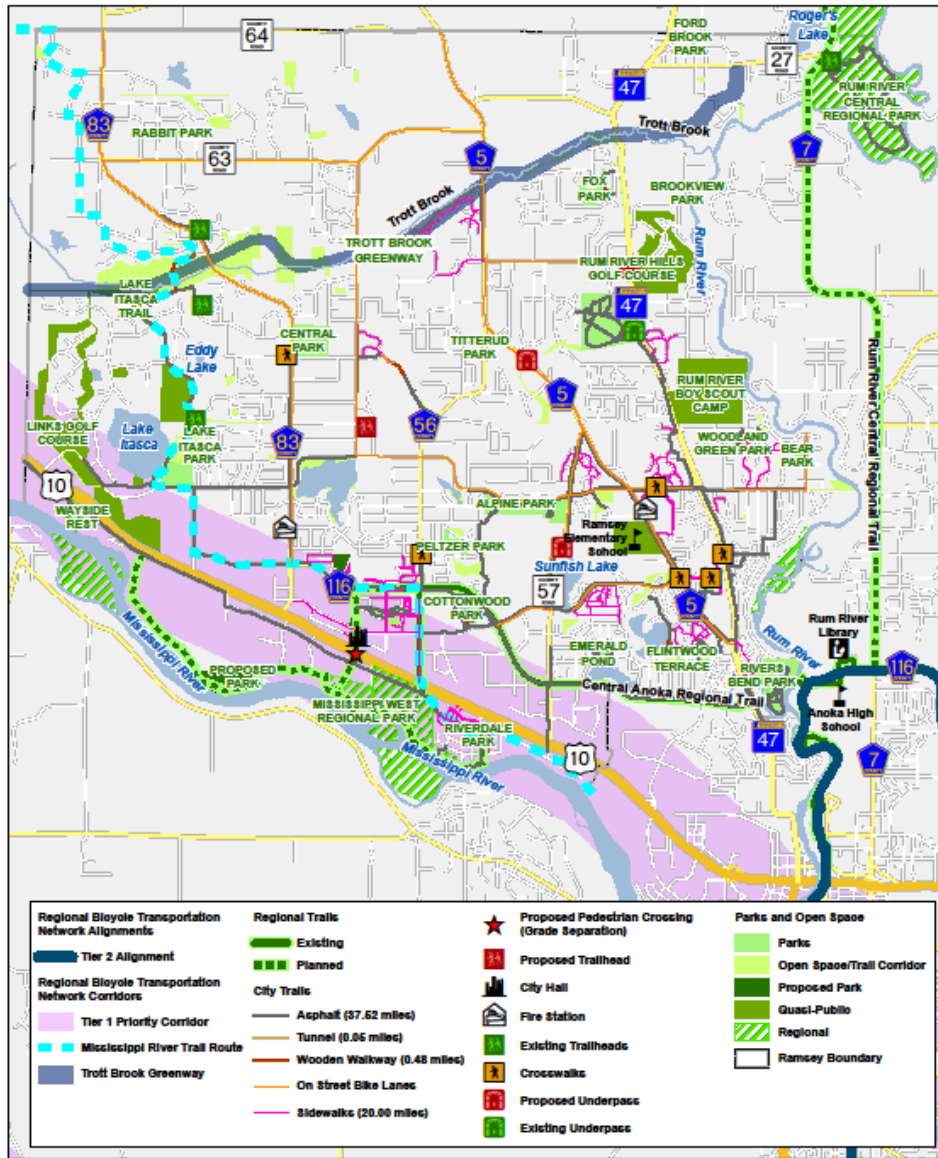


city can require pedestrian and bicycle connections in areas where the roadway network does not connect, such as cul-de-sac connector trails that provide shortcuts for people walking and bicycling.

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Figure 19: Non-Motorized Transportation Network



Planned Local Non-Motorized Transportation Network

The city's planned local non-motorized transportation network includes sidewalk, paved multi-use trails, and on-street bicycle lanes or shoulders. The existing and proposed network is shown in **Figure 19**. When the network is complete, it will provide safe, convenient linkages between residential areas and commercial, institutional, and recreational areas within the city. This includes filling existing network gaps and adding facilities adjacent to developing areas. The planned network also includes completion of the Trott Brook Trail Corridor, which would generally follow Trott Brook from the city's border with Elk River to Rum River Regional Park. The network will improve options for people to walk and bicycle for transportation within the city, and facilitate regional connections (described in greater detail in the following section).

The planned non-motorized transportation network also includes construction of the planned Mississippi Skyway, a bicycle and pedestrian bridge that would cross US 10, providing a dedicated crossing between the COR and Mississippi West Regional Park for non-motorized users. While the project is being led by the City of Ramsey and is important in providing a local connection between the COR and the Mississippi River area, the Mississippi Skyway would be a key regional connection, likely becoming part of the Central Anoka Regional Trail and providing a key connection to the Mississippi River Regional Trail (MRRT).

Planned Regional Non-Motorized Transportation Network

The Metropolitan Council 2040 TPP encourages the use of bicycles as a mode of transportation and establishes a Regional Bicycle Transportation Network (RBTN) to establish an integrated network of on-street bikeways and off-road trails that complement each other to improve conditions for bicycle transportation at the regional level. The RBTN identifies Tier 1 and Tier 2 alignments where existing regional or other trails exist or where a specific alignment has been identified. The RBTN also identifies Tier 1 and Tier 2 corridors where specific alignments have not yet been defined.

Within Ramsey, the RBTN identifies one Tier 1 RBTN corridor. The corridor follows the alignment of US 10 west-east along the Mississippi River and the southern border of the city. This corridor substantially contains completed or planned off-street segments of the MRRT. In 2017, a segment of the MRRT was constructed within the US 10 right of way between Mississippi West Regional Park and the city's border with Elk River. The county's planned ultimate alignment for MRRT will include a segment closer to the river. The timing for construction of this portion of the MRRT is dependent on the pace of development in the area and available funding. The city proposes the ultimate MRRT alignment as the RBTN alignment.

The Rum River Regional Trail is a planned Anoka County trail that, when completed, would be 20 miles long stretching north to south through the county along the east side of the Rum River. A short segment of this trail is planned to pass through the City of Ramsey along CSAH 7 and connecting to Rum River Central Regional Park in the northeastern portion of the city. Anoka County also plans to complete the Central Anoka Regional Trail through the city, completing existing gaps in the trail. The city and county plan to realign Central Anoka Regional Trail to pass through the COR and over the Mississippi Skyway. This would provide an off-road connection to Mississippi West Regional Park.

The existing and proposed regional network is shown in **Figure 19**.



Roadway Crossing Improvements for Bicycling and Walking

Through public outreach, a number of intersections and other locations throughout the city have been identified for potential improvements based on safety issues for crossing pedestrians and bicyclists. In these locations, potential improvements could be made by adding or improving pavement markings or signals, constructing traffic calming elements, shortening crossing distances, and/or providing pedestrian refuges. In most cases, addition of these features would be evaluated and conducted as opportunities arise. For example, crossing improvements would be considered in concert with adjacent roadway improvements or as development/redevelopment occurs in an area.

Non-Motorized Transportation Design Considerations

Design dimensions for sidewalks are recommended to be five-feet or wider, with a minimum of a four-foot-wide boulevard between the sidewalk and the curb. Increased separation improves pedestrian comfort and provides space for street signs and snow storage.

Design considerations for bicycle facilities are somewhat more complicated due to the hierarchy of facility types. In order of their ability to provide a comfortable bicycling environment from largest improvement to smallest, facilities include: off-street facilities, protected bikeways, buffered bicycle lanes, conventional bicycle lanes, bicycle boulevards, and wide paved shoulders. **Figure 8** shows examples of these facility types.

Multi-use trails are recommended to be a minimum of eight-feet wide. Regional trails are recommended to be a minimum of ten-feet wide due to higher use and the design requirements to comply with federal funding. Trails must have a two-foot wide clear zone on either side to reduce hazards for bicyclists and provide a recovery zone if a bicyclist leaves the edge of the trail. The clear zone can be paved or turf surface. No signs, furnishings, trees, or other obstructions can be in the clear zone.

Paved shoulders should be a minimum of four-feet wide if intended for bicycle and pedestrian use. Four-foot wide shoulders are adequate on streets with traffic volumes below 1,000 vehicles per day. Six- to eight-foot shoulders are recommended when traffic volumes exceed 1,000 vehicles per day. A wider shoulder improves pedestrian and bicyclist safety and comfort when vehicle traffic speeds and volumes are higher.

As non-motorized facilities are planned and designed, the city should consult additional planning and design resources, including:

- Minnesota's Best Practices for Pedestrian/Bicycle Safety, MnDOT
- Bikeway Facility Design Manual, MnDOT
- Minnesota Manual on Uniform Traffic Control Devices, MnDOT
- NACTO Urban Bikeway Design Guide, Second Edition, National Association of City Transportation Officials
- Guide for the Development of Bicycle Facilities, American Association of State Highway and Transportation Officials
- Guide for the Planning, Design, and Operation of Pedestrian Facilities, American Association of State Highway and Transportation Officials
- Complete Streets Implementation Resource Guide for Minnesota Local Agencies, MnDOT
- Public Rights of Way Accessibility Guidelines (PROWAG), US Access Board



A Complete Streets approach to planning and implementing non-motorized facilities, as described in the MnDOT Complete Streets Implementation Resource Guide, can provide a helpful framework for creating a community-supported, safe, comfortable, and convenient transportation network that serves all modes. A Complete Streets policy or process is intended to provide design guidance and implementation clarity, allowing the community and project designers to advance individual projects in a collaborative and cost-efficient manner.

Accessibility is a very important consideration for non-motorized design. All new pedestrian and bicycle facilities must meet the ADA accessibility guidelines established in PROWAG. The guidelines in PROWAG address the design needs of people with physical and/or visual impairments. Accessibility will become increasingly important over the next 20 years due to demographic changes. Baby boomers are aging and the population over age 65 is increasing. People over 65 are more likely to have physical and/or visual impairments that affect their ability to get around.



Off-street Facility

Source: www.pedbikemages.org / Laura Sandt



Conventional Bicycle Lane

Source: www.pedbikemages.org / Jennifer Compos



Protected Bikeway

Source: NACTO Urban Bikeway Design Guide



Bicycle Boulevard

Source: NACTO Urban Bikeway Design Guide



Buffered Bicycle Lane

Source: www.pedbikemages.org / Lyubov Zuyeva



Wide Paved Shoulder

Source: www.pedbikemages.org / Laura Sandt



Freight

Freight transportation in Ramsey is primarily served by one rail line and arterial roadways. **Figure 20** shows the city's freight system and potential freight generators. A Burlington Northern Santa Fe (BNSF) rail line passes through the southern portion of the city, adjacent to TH 10.

There are no large freight traffic generators or intermodal facilities within the city. Most truck and rail traffic are passing through Ramsey on trips to, from, and through the Twin Cities. Freight traffic generators within Ramsey are located along the BNSF rail line and TH 10. Freight generators include concentrations of industrial and commercial land uses along the TH 10 corridor.

Figure 20 also shows Heavy Commercial Average Annual Daily Traffic (HCAADT) within the City of Ramsey. TH 10 carries the greatest number of heavy commercial vehicles (1,600 vehicles per day). TH 47 also carries a substantial amount of heavy commercial traffic within the city. The 2017 Regional Truck Highway Corridor study identifies TH 10 as a Tier 2 Corridor on the regional freight network.

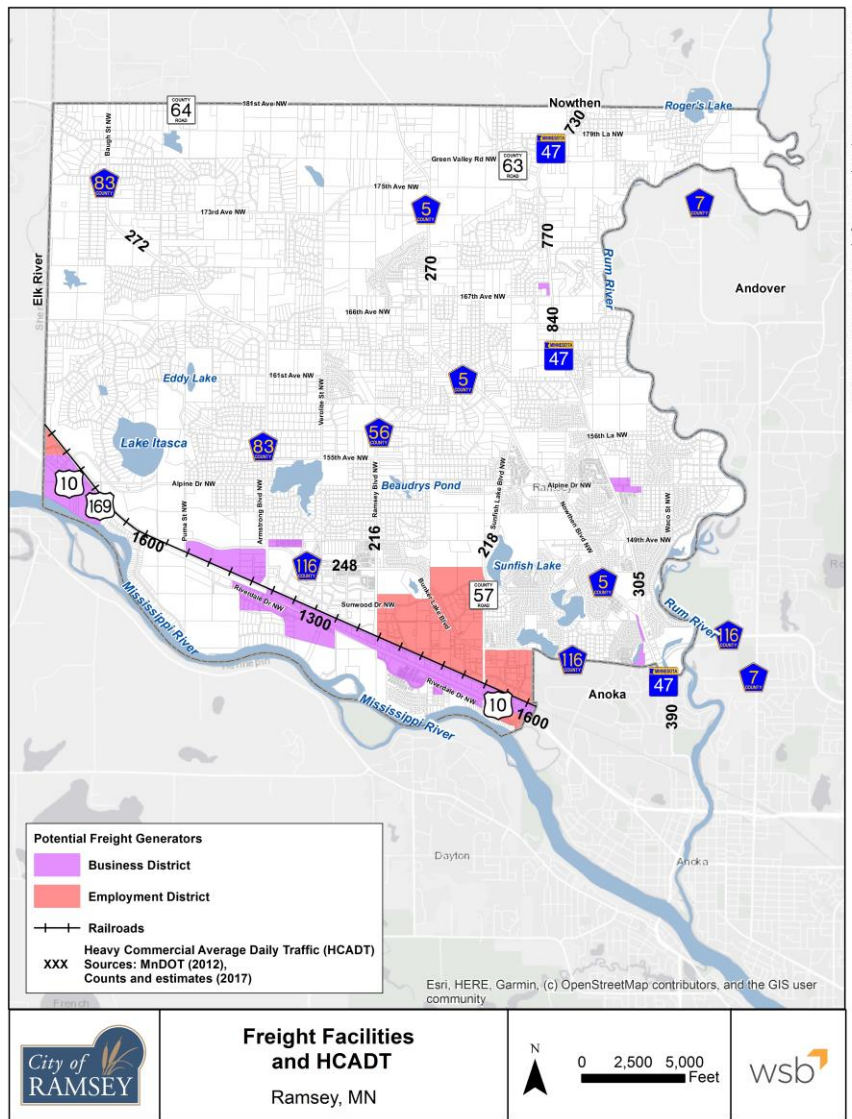
The BNSF rail line carries 40–80 trains per day through Ramsey, depending on market conditions, which includes 12 Northstar Commuter Rail trains and 2 Amtrak trains. The Metropolitan Council 2040 TPP notes that freight rail traffic has increased substantially since 2010. Throughout the region, freight rail traffic is expected to increase, especially as the regional population continues to grow.

With the recent construction of a grade separation at Armstrong Boulevard, there are three remaining locations in the city where the BNSF rail line crosses public roadways at grade: Alpine Drive, Ramsey Boulevard, and Sunfish Lake Boulevard. Each of these crossings is controlled by flashing lights and gates. The Ramsey Boulevard crossing includes sidewalk and the Sunfish Lake Boulevard crossing includes multi-use trail.

The Metropolitan Council 2040 TPP acknowledges several freight challenges that impact the city and the region. As mentioned above, freight traffic is expected to increase and place pressure on the region's highway and rail systems. East-west traffic on the BNSF lines has increased in recent years in part due to growth in the Bakken oil fields of North Dakota and Montana. Safety is also an increasing concern, particularly rail safety as related to Bakken crude oil being transported through the region on the BNSF lines. The volume of rail traffic has therefore raised concerns about compatibility between freight traffic and adjacent land uses. While land use adjacent to the city's primary freight routes is generally compatible with these uses (industrial, commercial, etc.), there are several areas of existing and planned multi-family residential housing or mixed use that lie adjacent to the rail lines, particularly in the COR area.



Figure 20: Freight Facilities and HCADT



Transit

Ramsey is located within the Transit Capital Levy District as shown in the Metropolitan Council 2040 TPP. The TPP further classifies the metropolitan area into transit markets based on demographic and urban design factors. Ramsey is located in Market Area IV and Market Area V. Market Area IV generally supports public dial-a-ride services and can support peak-period express bus services if a sufficient concentration of commuters likely to use transit service is located along a corridor. However, with the presence of the Northstar transitway, Ramsey has a unique level of transit service for a city in Market Area IV. In addition, the City has a transit advantage along Highway 10 in the form of existing shoulder lands from Armstrong Boulevard to the City of Anoka.

Market Area V is generally all forms of Rural and Agricultural but does include the unique freestanding town centers of Stillwater, Waconia, Forest Lake, and Hastings; Market Area V is generally characterized by low-density development or undeveloped land not well suited for regular-route transit service.

The Northstar transitway is a commuter rail line that runs six daily round trips between Big Lake and downtown Minneapolis, with stations in Elk River, Ramsey, Anoka, Coon Rapids, and Fridley. It uses the BNSF rail corridor, and the Ramsey station is located within the COR area, supporting transit-oriented development and providing an alternative for Ramsey residents commuting to Minneapolis. The station includes a park-and-ride lot with 350 free parking spaces as well as ticket machines, seating, and covered and enclosed waiting areas. The Northstar Link also provides commuter bus service to Ramsey on Fridays. Transit facilities in Ramsey are shown on **Figure 21**.

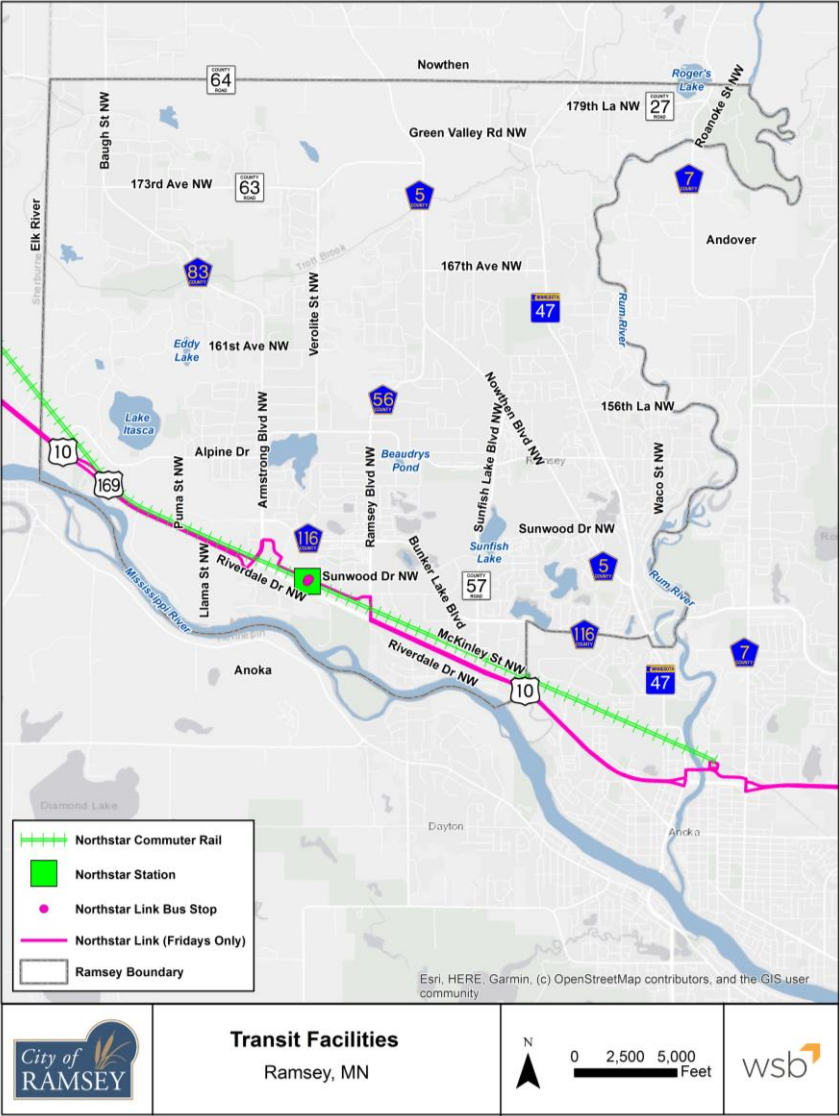
In addition to the fixed-route transit options, the city is also served by Anoka County Transit Link, a dial-a-ride service for the general public. Transit Link provides connections to destinations within Anoka County. Transit Link also connects to regular route transit for trips within the metro area, including outside of Anoka. Ramsey residents also have opportunities to participate in the Metro Vanpool program. This program provides financial assistance for vanpools to serve areas with limited regular-route transit service.

A small area of the City is also served by Metro Mobility. Metro Mobility is a shared ride public transportation service for certified riders who are unable to use regular fixed-route buses due to a disability or health condition. Trips are provided for any purpose.

The TPP's transit investment plan does not show any additional regional transitway investments planned for Ramsey in the current revenue scenario. The city is interested in exploring the feasibility of future bus service between Ramsey Station and Anoka Technical College. Following additional growth in the COR, demand may be sufficient in the future to provide this service. There is also interest in partnering with Anoka Commuter Solutions in the future to provide circulator-type service between the city and Anoka and Coon Rapids, connecting the Northstar station and the COR with employment areas in neighboring communities.



Figure 21: Transit Facilities



Aviation

There are currently no existing or planned aviation facilities within Ramsey. However, the city is responsible for airspace protection in order to reduce hazards to air travel within the region. The closest airport is the Anoka County-Blaine Airport, approximately 10 miles southeast of Ramsey.

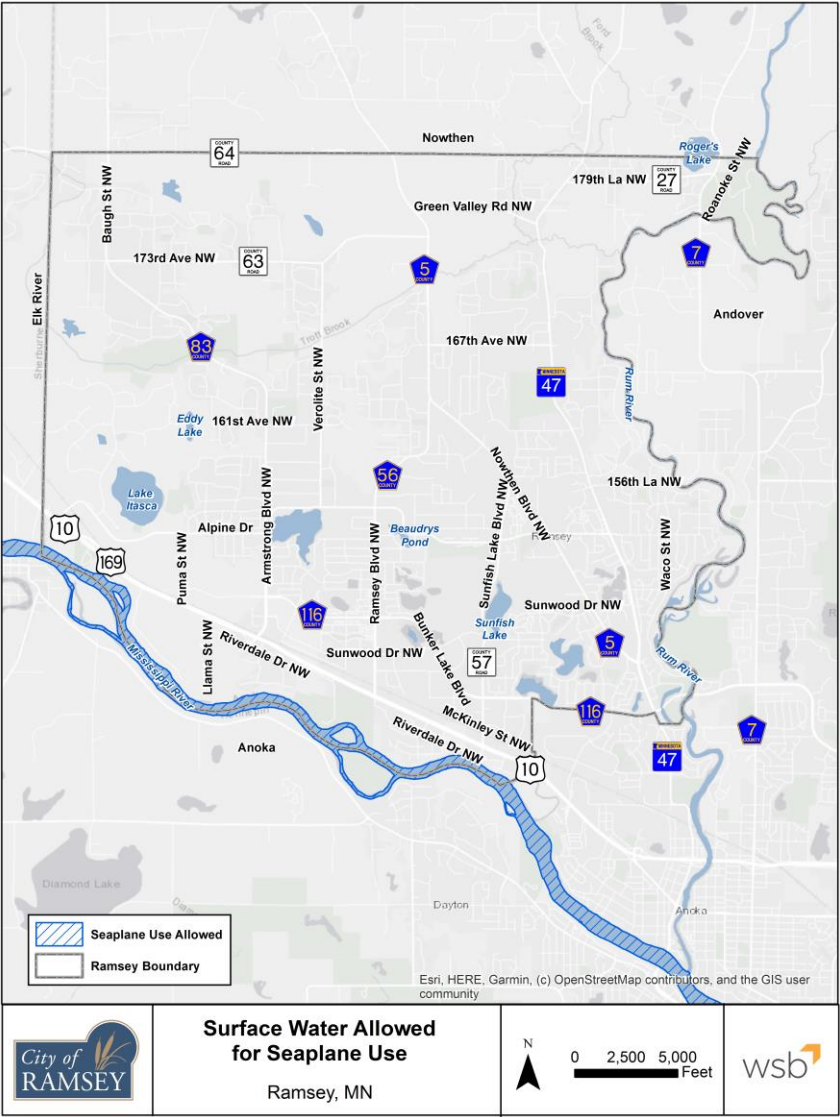
Due to the distance to the nearest airport, there are no radio beacons or other air navigation aids located in off-airport locations in Ramsey. The city is not within an area of influence, and is therefore not subject to associated land use restrictions.

Any person or organization who intends to sponsor the construction or alteration of a structure affecting navigable airspace as defined in Federal Regulation Title 14; Part 77 needs to inform the Federal Aviation Agency (FAA) of the project. This notification is accomplished through the completion and submittal to FAA of Form 7460-1, Notice of Proposed Construction or Alteration. In Ramsey, this requirement applies to any construction or alteration exceeding 200 feet above ground level. The city's zoning code also requires the zoning administrator to provide notification to MnDOT when an applicant proposes construction or alteration of a structure that would exceed 200 feet.

There are currently no heliports in Ramsey or any known plans to construct one. As shown on **Figure 22**, the Mississippi River within the city is identified by MnDOT as an authorized landing site for seaplanes.



Figure 22: Surface Waters Allowed for Seaplane Use



Transportation Strategies and Actions

This Plan, and the city's actions over the next 20 years, will be guided by the following transportation goals, objectives, and strategies.

Strategies and Actions

Table 44 below displays the goals and of the Ramsey Transportation Plan. These goals represent the city's overall vision for transportation over the next 20 years. The strategies listed in the following section provide guidance that the city can use to reach the transportation objectives.

Table 44: Transportation Plan Goals and Objectives

Strategies	Actions
1. Facilitate efficient movement of people within and through the city	1.1. Improve local roadway system connectivity to county roadways and state highways.
	1.2. Provide safe and efficient routes for emergency and public safety vehicles.
	1.3. Provide adequate capacity to relieve congestion.
	1.4. Encourage sound access management.
	1.5. Preserve necessary rights-of-way for the 20-year planning horizon and beyond.
2. Facilitate efficient movements of goods within and through the city	2.1. Maintain a safe and effective network of roadways for freight movement.
	2.2. Coordinate with MnDOT and Anoka County to proactively address freight safety.
3. Provide a transportation system that is integrated with land use and development	3.1. Coordinate transportation system investments with the City of Ramsey Land Use Plan.
	3.2. Connect land use districts and provide safe access to major activity areas.
	3.3. Design, construct, and maintain roadways that fit the character of the adjacent land use (rural vs. urban development areas).
	3.4. Require private residential streets be designed to city standards.
4. Improve transportation safety for all users and modes of transportation	4.1. Implement safety improvements to address high crash locations.
	4.2. Proactively address bicycle and pedestrian safety concerns along roadways and at crossings.



	4.3. Bring sidewalks, trails, and intersections into compliance with ADA.
	4.4. Support traffic calming and design to minimize speed on minor city collectors and local roadways.
5. Develop a safe and convenient multimodal transportation system	5.1. Invest in multi-modal transportation solutions including bicycle and pedestrian infrastructure.
	5.2 Consider a "complete streets" approach to designing and constructing roadways in high pedestrian and bicycle traffic corridors.
	5.2. Preserve adequate right of way for sidewalk and trail construction.
6. Conserve and enhance environmental resources	6.1. Support investments in bicycle, pedestrian, and transit infrastructure to reduce environmental impacts of transportation.
	6.2. Manage storm water effectively and minimize the construction of new impervious surfaces.
	6.3. Support native plant landscapes along roadways.
	6.4. Design new roadways to preserve natural features.
7. Maintain the Existing Transportation System	7.1. Regularly assess transportation maintenance needs and include roadway, trail pavement, and other transportation infrastructure maintenance in the City of Ramsey Capital Improvement Program.

Multimodal Strategies

The multimodal strategies listed in this section are specific, actionable steps that the city can take in support of the goals of this Plan. These strategies are based upon existing and future transportation needs as described in detail in the previous sections of this Plan.

Each strategy is tied to one or multiple goals; however, not all goals are associated with a specific strategy. In these cases, the city's goals apply across individual projects, and the city will identify opportunities to achieve them throughout its existing project and policy development processes.

Table 45 on the following pages describes each strategy, notes which goal(s) is/are related to each strategy, and identifies the lead agency for the strategy. **Figures 23–25** following the tables illustrate the location-specific strategies geographically.



Table 45: Transportation Implementation Strategies

Location	Type of Improvement	Action	Lead Agency(ies)
CR 63/TH 47/179th Avenue NW (CR 27 from CSAH 83 to Roanoke Street NW)	Corridor Study	Conduct a multimodal safety/operations corridor study to evaluate potential elimination of intersection jog at Green Valley Road NW/County Road 5/175th Avenue NW. Also evaluate overall safety operations along entire corridor to evaluate speed, shoulder adequacy, signing, bicycling and pedestrian safety, traffic enforcement etc.	Anoka County/ City of Ramsey
East/West Collector between CR 63 (Green Valley Road) and Bunker Lake Boulevard (CSAH 116)	Corridor Study	Conduct a multimodal corridor feasibility study to evaluate purpose and need and potential alignment alternatives for a new east/west collector roadway connecting Armstrong Boulevard (CSAH 83) to TH 47.	City of Ramsey
Mississippi River Crossing	River Crossing Study	Conduct a feasibility study to evaluate purpose and need and potential alignment alternatives for a new Mississippi River crossing connecting the City of Ramsey to the City of Dayton	City of Ramsey/ City of Dayton/ Anoka County/ Hennepin County
Bunker Lake Boulevard (CSAH 116) and Puma Street NW from Alpine Drive to CSAH 7	Corridor Study	Conduct a multimodal corridor study to evaluate safety, operations, and capacity deficiencies. As part of this study, the segment between Ramsey Boulevard (CSAH 56) and Sunfish Lake Boulevard (CSAH 57) should specifically be considered for a four-lane divided expansion and signals at Sunwood Drive NW	Anoka County/ City of Ramsey
Armstrong Boulevard (CSAH 83) from Sunwood Drive to 161st Avenue NW	Corridor Study	Conduct a multimodal corridor study to evaluate safety, operations, and capacity deficiencies. As part of this study, a four-way stop, or other intersection control options should be considered at Alpine Drive and updates/enhancements to the pedestrian crossing and associated signage will be considered at 161st Avenue NW.	Anoka County/ City of Ramsey

TH 47 from north city limits to south city limits	Corridor Study	Conduct a multimodal corridor study to evaluate safety, operations, and capacity deficiencies.	MnDOT/ City of Ramsey
TH 10/Ramsey Boulevard (CSAH 56)	Interchange and Railroad Grade Separation	Construct full access grade-separated interchange including railroad grade separation of BNSF mainline railroad per Highway 10 Access Planning Study Report (September 2014) and Metropolitan Council Principal Arteria Intersection Conversion Study (January 2017) – “low priority” in Metropolitan Council Study	MnDOT/ City of Ramsey/ Anoka County
TH 10/ Sunfish Lake Boulevard (CSAH 57)	Interchange and Railroad Grade Separation	Construct full access grade-separated interchange including railroad grade separation of BNSF mainline railroad per Highway 10 Access Planning Study Report (September 2014) and Metropolitan Council Principal Arterial Intersection Conversion Study (January 2017) – “high priority” in Metropolitan Council Study	MnDOT/ City of Ramsey/ Anoka County
TH 10	Frontage Roads	Construct north and south frontage roads through the City of Ramsey consistent with the Highway 10 Access Planning Study Report (September 2014)	City of Ramsey/ MnDOT/ Anoka County
Alpine Drive and Armstrong Boulevard (CSAH 83)	Intersection Control	Explore need for intersection control and/or geometric improvements	City of Ramsey
Sunfish Lake Blvd/157th Lane and Nowthen Boulevard	Safety/ Operations	Evaluate intersection for potential left-turn lane or other geometric improvements	City of Ramsey
Bunker Lake Boulevard (CSAH 116)	Freight – Intelligent Transportation Systems (ITS)	Evaluate feasibility of installing advanced warning system to notify drivers of approaching trains along BNSF mainline to allow drivers time to consider alternate routes	Anoka County/City of Ramsey



TH 10/Tungsten Street NW	Freight – Truck Ingress and Egress	Coordinate with MnDOT to explore solution to truck ingress/egress	City of Ramsey/MnDOT
Ramsey Northstar Station	Transit Improvement	Consider long-term improvement of circulator shuttle bus service by Anoka Commute Solutions between Anoka businesses and the Ramsey Northstar Station	Anoka County/Metro Transit
Ramsey Northstar Station	Transit Improvement	Consider long-term improvement of adding shuttle bus service between Anoka Technical College and the Ramsey Northstar Station	Anoka County/Metro Transit
COR Area	Transit-Oriented Development	Continue to implement urban design and land use policies (including the Design Framework for the COR) supportive of transit use within the COR area, including compacted, mixed use development patterns and convenient multimodal connections to Ramsey Northstar Station	City of Ramsey
TH 10/Ramsey Northstar Station	Bicycle and Pedestrian Bridge	Construct Trunk Highway 10 pedestrian bridge extension of existing Ramsey Northstar Station pedestrian bridge between Ramsey Boulevard (CSAH 56) and Armstrong Boulevard (CSAH 83) consistent with the Mississippi Skyway Preliminary Engineering Report (December 2014)	City of Ramsey/MnDOT
Rum River Regional Trail Corridor	Bicycle and Pedestrian Improvements	Construct trail between Ramsey–Anoka border and Ramsey–Oak Grove border as opportunities arise	Anoka County
Mississippi River Regional Trail Corridor	Bicycle and Pedestrian Improvements	Construct final trail alignment along river as opportunities arise. Designate as Tier 1 RBTN alignment.	Anoka County/City of Ramsey
Central Anoka Regional Trail Corridor	Bicycle and Pedestrian Improvements	Realign regional trail along Bunker Lake Blvd. and E. Town Center Dr. through COR and over Mississippi Skyway to Mississippi West Regional Park	Anoka County



Various Locations	Bicycle and Pedestrian Improvements	Sidewalks shall be installed with any street reconstruction project occurring within the City's urban service area	City of Ramsey
Various Locations	Bicycle and Pedestrian Improvements	Continue to proactively pursue opportunities to make off-road multiuse trails and on-road bicycle lane and wide shoulder network connections to existing trails, schools, parks, commercial nodes, and residential areas	City of Ramsey
Various Locations	Bicycle and Pedestrian Safety	Evaluate intersections for potential safety improvements such as intersection controls, crosswalks, etc.	City of Ramsey
Various locations	Bicycle and Pedestrian Maintenance	Continue to monitor and maintain bicycle and pedestrian facilities to provide safe and convenient conditions for users	City of Ramsey/ Anoka County



Figure 24: Proposed Non-Motorized and Transit Strategies

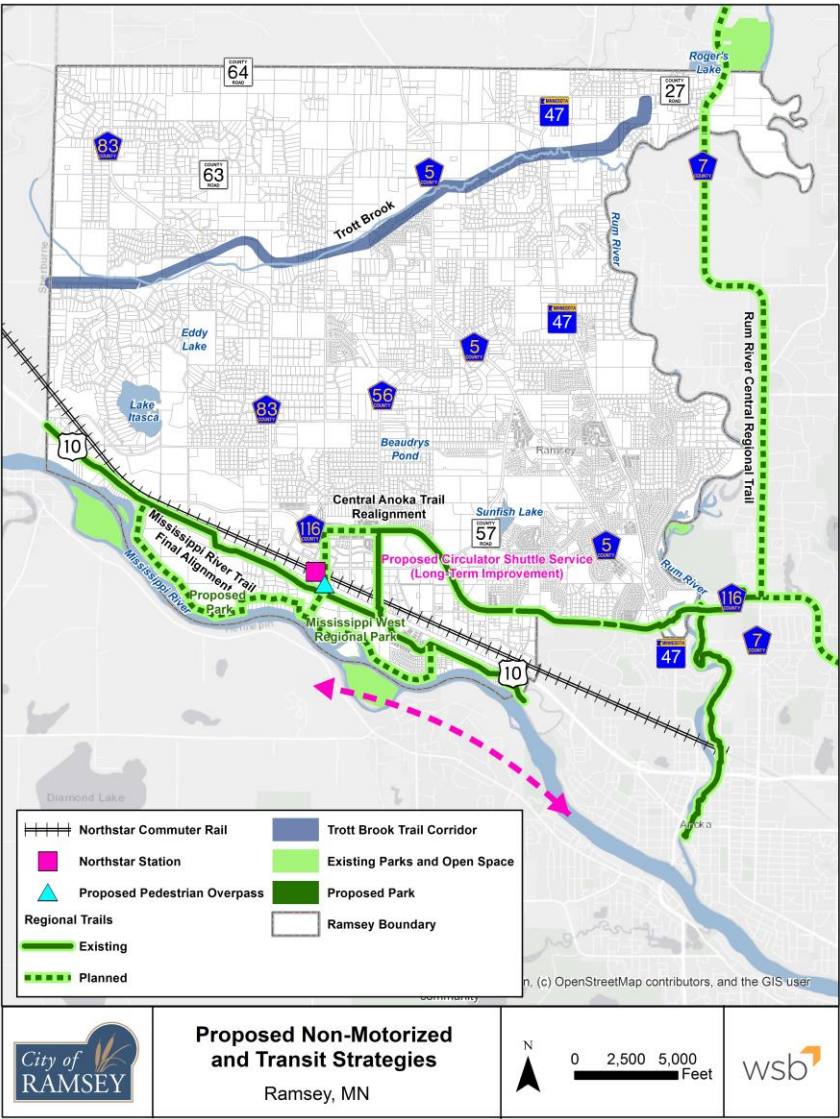
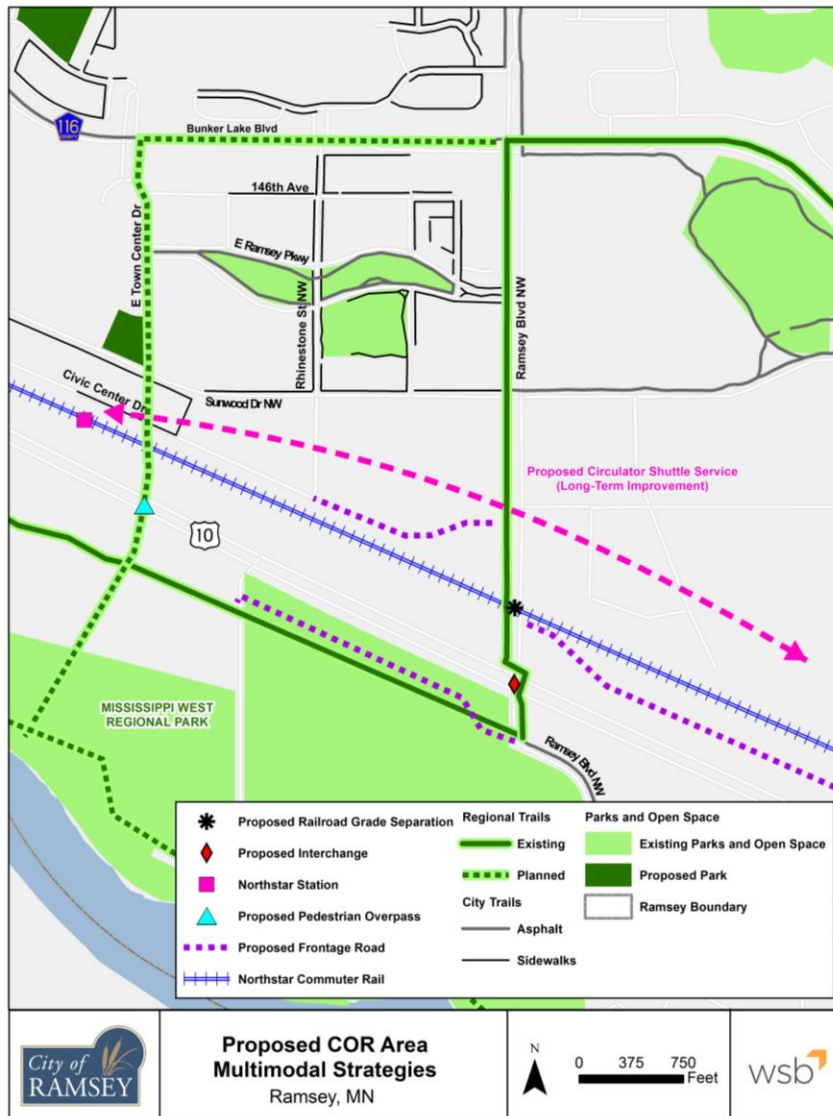


Figure 25: Proposed COR Area Multimodal Strategies



Proposed Short and Long Range Roadway Projects

The sections below identify proposed short and long range roadway projects identified in the city's CIP and based on the proposed land use and redevelopment activities described in previous sections of this Plan. This section does not include information on proposed projects from the Metropolitan Council 2040 TPP, as the TPP does not include any planned improvements to principal arterials in Ramsey (aside from the completed interchange at TH 10 and Armstrong Boulevard (CSAH 83). No additional interchanges, MnPASS lanes, dedicated busways, or bus-only shoulders are proposed in the Current Revenue Scenario of the 2040 TPP.

Proposed Projects from CIPs

The city's CIP identifies a number of roadway projects. These projects are primarily reconstruction and overlay projects intended to improve and maintain the roadway surface. However, there are also several projects that will extend or expand the operational capacity of the roadway network within the COR area, including improvements along Zeolite Street and Bunker Lake Boulevard. A number of projects identified in the Highway 10 Access Planning Study are also included in the CIP, including extension of Riverdale Drive, construction of a BNSF railroad underpass on Ramsey Boulevard, construction of north and south frontage roads along TH 10. Other road improvement projects included in the CIP include projects for striping, lighting, and landscaping.

There are also a number of non-motorized transportation projects identified in the city's CIP. These include completion of the off-road Mississippi River Regional Trail within the city, construction of a trail connection to McKinley Street in the City of Anoka, a number of other high-priority trail connections, and a pedestrian underpass at Alpine Drive.

Proposed Projects based on Land Use and Development

Transportation needs in the city will shift as development occurs. Narrow rural roadways may no longer be suitable in certain areas. Additionally, there may be areas where development occurs and requires new connecting roadways to ensure that roadways and intersections can accommodate additional traffic volumes. Similarly, areas with new development may require non-motorized transportation facilities to provide safe access to the transportation system for pedestrians and bicyclists. Consideration of roadway modifications, intersection traffic control improvements, and non-motorized facilities will continue as individual proposals for development move forward.



Public Comments

The city held a workshop to gather public input on the transportation plan. At this workshop, members of the public identified issues and opportunities related to transportation as well as parks, trails, and recreation. A wide range of topics was raised, including roadway speeds, pedestrian safety, congestion, enforcement of speeding/stop signs, general support for trails, support for an additional river crossing, and a request for a new east/west road connection in the community. These comments were compiled and used to inform the strategies identified in **Table 45**.

Conclusion and Next Steps

The purpose of this Transportation Plan is to set a multimodal transportation vision for the City of Ramsey through the year 2040. Goals and specific strategies have been identified collaboratively by the city, Anoka County, MnDOT, and members of the public within the framework of Metropolitan Council requirements. The vision and associated strategies outlined in this Plan were established by considering existing and forecasted conditions, City of Ramsey priorities, regional travel patterns and a variety of other factors.

As the owners of the transportation network in Ramsey (i.e. City of Ramsey, Anoka County, MnDOT, Metro Transit, and the BNSF railway) advance their respective Capital Improvement Programs (CIPs), this Plan is intended to serve as an important resource and reference in establishing priorities and advancing transportation projects for implementation. Advancing these projects from a planning to implementation phase will require collaborative discussions among facility owners, adjacent communities, the Metropolitan Council, residents and others to conduct traffic studies, finalize designs, preserve rights-of-way, obtain environmental clearances and leverage necessary financial resources.





Chapter 04: Housing Plan



Housing Plan Background

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

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

Housing Goals and Strategies

The following represents goals and strategies for the housing plan which are consistent with the five key goals of the Comprehensive Plan, as set by the City Council. Subsequent chapters will include their objectives, policies and actions related to these goals. Specific policies and actions for the housing plan goals and strategies appear at the end of this chapter.

- Create low-cost solutions to improve housing stock
- Support county-wide, regional, state-wide, and national funding sources for new development projects
- Rehabilitate and improve housing stock to preserve rural character and enhance existing neighborhoods
- Provide sufficient housing options for all types of residents; provide lifecycle housing options
- Promote development that preserves the natural environment and respects residential health
- Support affordable housing development
- Increase community knowledge of affordable housing
- Ensure that discrimination does not occur against persons seeking housing in Ramsey based on age, religion, race, ethnic origin, sexual preference, gender, status with regard to public assistance, marital or familial status, or disability
- Ensure that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity, or sexual orientation
- Plan for multi-family and senior residential developments near transit, bicycle routes, trails, sidewalks, etc. in order to reduce building footprints, energy consumption, and reliance on automobiles
- Ensure new development projects support an active lifestyle
- Expand community engagement efforts to create lasting relationships and educated residents
- Employ innovative engagement strategies to keep residents informed
- Identify areas for life cycle housing and update city land use and zoning designations accordingly



2030 Housing Plan Accomplishments

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

- Exceeded the 2030 goal of renters within the City of Ramsey
- Provided an increased variety of housing options including difference lot sizes maintenance levels and affordability
- Increased the overall number of available housing units
- Developed strong, positive relationships with developers
- Increased customer service and efficiency in the development process
- Established a right-sized Rental License Program

Housing Definitions

Affordable Housing:

In general, housing for which occupants are paying no more than 30 percent of their income for gross housing costs, including utilities. This type of housing can be an apartment, single family home, townhome, duplex, etc. This type of housing does not need to be subsidized by the government, but instead is only based on monthly housing costs as related to the area median income.

Naturally Occurring Affordable Housing (NOAH):

Residential properties that are affordable, but are unsubsidized by any federal program. The housing costs associated with these properties are relatively low compared to the regional housing market.

Multifamily Housing:

Also known as multi-unit dwellings, multifamily building contain multiple housing units within one building or complex, such as an apartment building, quad-plex, or duplex.

Publicly Subsidized Housing:

Government-sponsored assistance program aimed towards alleviating housing costs and expenses. Often referred to as “affordable housing.”

Single Family Housing:

A stand-alone housing unit, such a detached home, detached townhouse, or attached townhouse.

Existing Housing Supply

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



Total Housing Units

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

Table 46: Total Housing Units

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

Source: ACS 2016 Estimates

Total Existing Affordable Housing Units

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

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



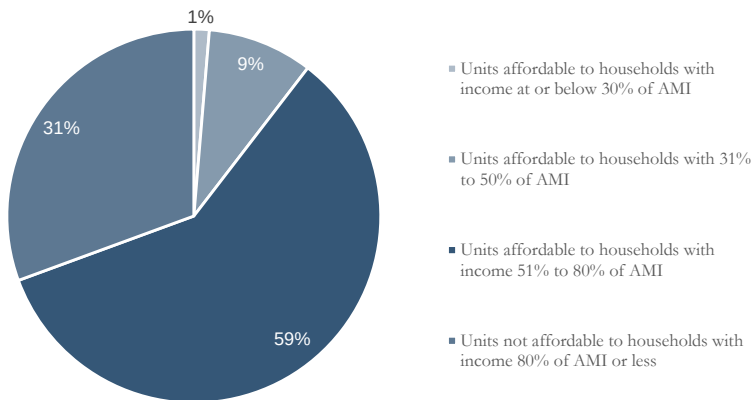
Table 47: Housing Affordability Level

Affordability Level	Number of Units	Percent of Total
Affordable at 30% AMI	122	1%
Affordable from 31 – 50% AMI	834	9%
Affordable from 51 – 80% AMI	5,400	59%
Total Affordable Units	6,356	
Units Not Affordable to Households with Income 80% of AMI or Less	2,802	31%

Source: Metropolitan Council Existing Housing Assessment

Housing Affordability in Ramsey

Source: Metropolitan Council staff estimates for 2016



Owner vs. Renter Occupied Housing Units

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

Vacancy rates are extremely low in Ramsey, which shows a demand for housing and a quick movement of people in and out of units. Although there is no agreed upon number, a vacancy rate of 5% is typically considered “a healthy vacancy rate” within the planning community. The rental vacancy rate is less than half a percent, which shows there is a need for this type of housing, because essentially all rental units are rented. The City of Ramsey should look into the opportunity to provide additional housing units, because there clearly is a demand for housing within the community.

The number of owner-occupied units (according to the US Census estimates) increased from 3,493 in 1990 to 7,593 in 2016, while the number of renter-occupied units increased from 127 to 951. The rate of increase in rental housing units was over 6% in the last 26 years, significantly higher than the rate of owner-occupied units at just over 1%.

Table 48: Housing Units by Renter, Owner, or Vacant

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

Source: ACS 2016 Estimates

Table 49: Owner vs Rental Units

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

Source: ACS 2016 Estimates

Table 50: Housing Tenure

Housing Tenure	1990	2000	2010	2016	Percent Increase 1990 - 2016
Renter-Occupied Housing Units	3,493	5,756	7,349	7,593	1.2%
Owner-Occupied Housing Units	127	150	684	951	6.5%
Vacant Housing Units	54	40	269	232	3.3%
Total Housing Units	3,674	5,946	8,302	8,776	1.4%

Source: ACS 2016 Estimates, US Census 1990, 2000, 2010



Housing Types

The vast majority of Ramsey residents, almost 75%, live in single-family detached housing, while only 9 percent of residents live within multi-family housing. Approximately 16% of residents live in townhomes, and only 1% in manufactured homes.

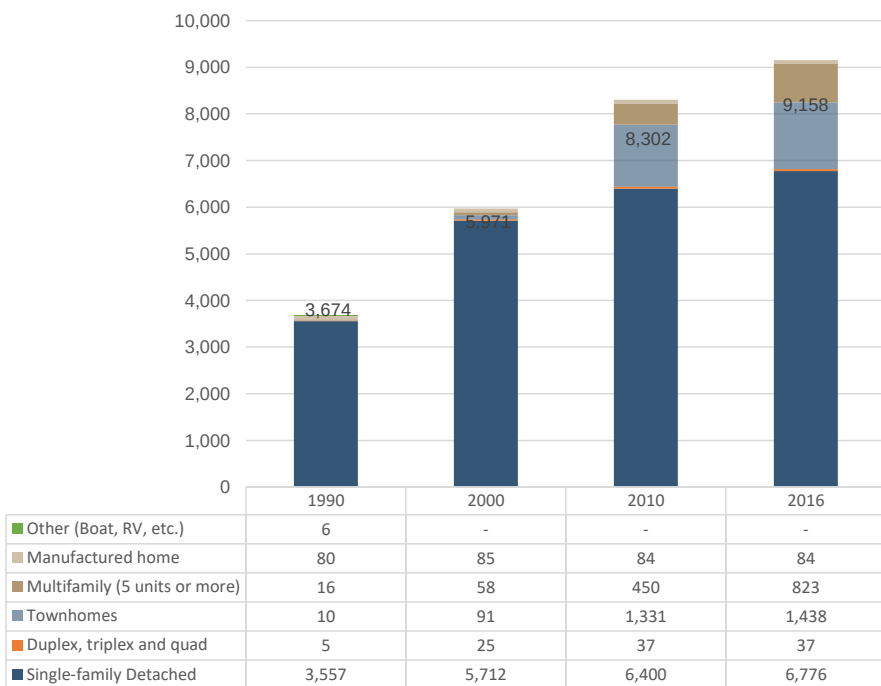
Table 51:

Housing Type	1990	2000	2010	2016
Single-family Detached	3,557	5,712	6,400	6,776
Duplex, triplex and quad	5	25	37	37
Townhomes	10	91	1,331	1,438
Multifamily (5 units or more)	16	58	450	823
Manufactured home	80	85	84	84
Other (Boat, RV, etc.)	6	-	-	-
Total	3,674	5,971	8,302	9,158

Source: Metropolitan Council, Ramsey Community Profile

Housing Type in Ramsey

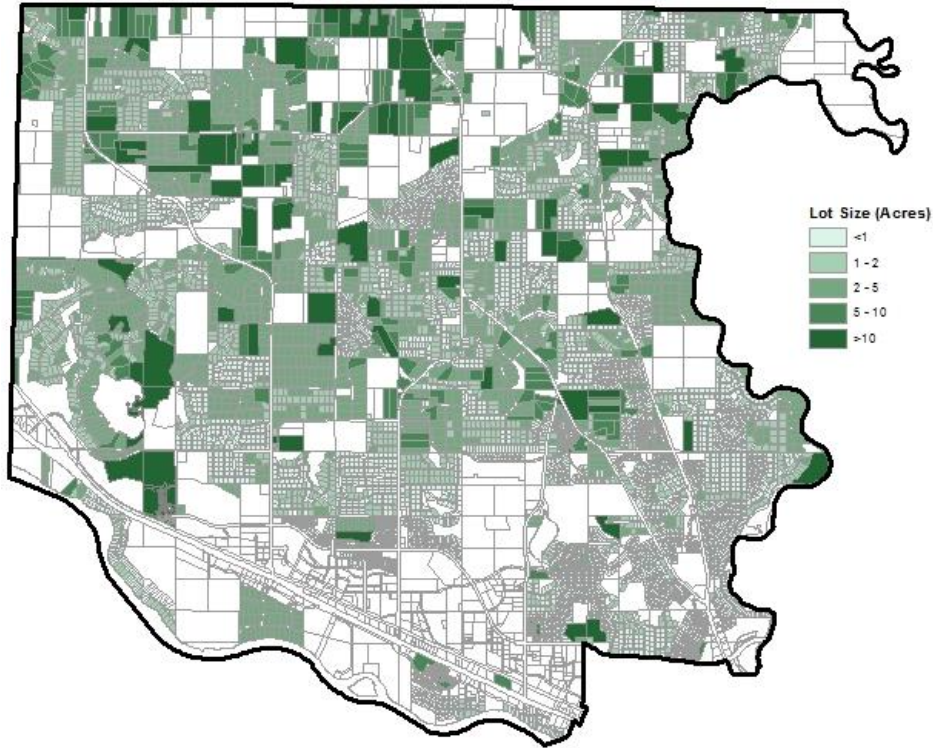
Source: U.S. Census Bureau Decennial Census and Metropolitan Council Housing Stock Estimates



Lot Sizes

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

Figure 26: Area Lot Sizes



Though it may seem like the larger lots identified on the map represent an opportunity for future subdivisions and absorption of residential growth, many of the larger lots contain wetlands, which are protected in the City.

Table 52: Lot Sizes

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

Source: Metropolitan Council GIS data, 2016



Publicly Subsidized Housing Units

Publicly subsidized housing units represent housing projects that receive funding to keep rents low. Often, this type of funding subsidizes the mortgage, allowing the building owner to keep rents low, and is not a direct subsidy to renters. These buildings have income restrictions and limits. As of 2016, the City of Ramsey only has general units, none specifically for seniors or people with disabilities. The City of Ramsey has a goal of having lifecycle housing options and housing options for all types of residents. In order to reach this goal, the City of Ramsey should support housing for differently-abled types of residents, as well as senior residents with fixed incomes, who are not currently served by public housing.

Table 53: Subsidized Housing by Type

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

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

Information on Publicly Subsidized Buildings:

The Seasons

Funding: LIHTC 9% Tax Credit		Funding Dates & Programs	
7436-7600 147 th Cir NW		First known closing:	07/01/2013
Year Built:	2013	Most recent closing:	07/01/2013
Total Units:	50	Earliest expiration:	07/01/2043
Affordable Units:	49	Last Activity:	New construction
Affordability by Bedroom		MHFA: Housing Tax Credits 9%	
2 BR:	22	Close Date:	07/01/2013
3 BR:	27	Est. Expiration:	07/01/2043
Affordability by AMI		Property Identifiers	
60%:	49	HousingLink	10893
		MHFA	D7574
		HUDLIHTC	MNA2013019



Sunwood Village

Funding: Other		Funding Dates & Programs	
7550 Sunwood Dr NW		First known closing:	09/24/2015
Year Built:	2016	Most recent closing:	12/21/2016
Total Units:	47	Earliest expiration:	01/01/2017
Affordable Units:	47	Last Activity:	New construction
Affordability by Bedroom		County: County	
1 BR:	9	Close Date:	12/21/2016
2 BR:	26	Expiration:	03/01/2047
3 BR:	12		
		MHFA: LHIA	
Affordability by AMI		Close Date:	12/21/2016
30%:	4	Expiration:	03/01/2047
50%:	43		
		MHFA: LMIR	
Property Identifiers		Expiration:	03/01/2047
HousingLink	10924	Close Date:	12/21/2016
MHFA	D7721		
		MHFA: Bonds	
		Close Date:	12/21/2016
		Expiration:	03/01/2047



Sunwood Townhomes

Funding: LIHTC 9% Tax Credit		Funding Dates & Programs	
5350 – 5444 Sunwood Dr NW*		First known closing:	07/01/2002
Year Built:	2003	Most recent closing:	07/01/2003
Total Units:	34	Earliest expiration:	05/16/2023
Affordable Units:	27	Last Activity:	New construction
Affordability by Bedroom		County: County	
1 BR:	2	Close Date:	05/16/2003
2 BR:	12	Est. Expiration:	05/16/2023
3 BR:	12		
4 BR:	1	MHFA: LHIA	
		Close Date:	05/16/2003
Affordability by AMI		Est. Expiration:	05/16/2023
60%:	49		
		MHFA: ARIF	
Property Identifiers		Close Date:	05/16/2003
HousingLink	4521	Est. Expiration:	05/16/2023
MHFA	D2743		
TC9:	D2743, MNA2002095	MHFA: Housing Tax Credits 9%	
		Close Date:	07/01/2002
		Est. Expiration:	07/01/2021
*Some addresses within City of Anoka			
Source: HousingLink – Streams Search, data through 12/31/2016			



Housing Cost Burden

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

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

Approximately 17% of all households in Ramsey are cost-burdened to some extent. Ideally, no residents in Ramsey would be cost-burdened. While this goal is not realistic or likely even achievable, the City of Ramsey should strive to support housing options at all affordability levels to decrease the burden on its residents. As the City tries to provide housing for all types of residents, at all stages of life, maintaining low costs for residents with lower incomes is extremely important. These types of residents could be seniors with fixed incomes, residents with disabilities, or firefighters, teachers, non-profit workers, etc. The City of Ramsey is proactively working on their “Could I Be Your Neighbor?” campaign to remove the stigma around low-income housing, as providing low-income housing options reduces the cost-burden for those individuals and families.

While there are only 122 housing units affordable to households with income at or below 30% of AMI, there are 272 households that are cost-burdened and have income at or below the 30% AMI threshold. The 150 units differential between available units to cost burdened households means that Ramsey simply does not have the necessary number of units at that affordability level to meet the City’s existing need. Comparatively, while there are households that have cost-burden at higher income levels, Ramsey already has a surplus of units deemed affordable at those income levels.

Table 54: Household Income Levels

Income Levels	Number of Households	Discrepancy
< 30% AMI	272	-150
31 – 50% AMI	411	423
51 – 80% AMI	674	4,726
Total	1,357	

Source: US Department of Housing and Urban Development, 2010 – 2014 Comprehensive Housing Affordability Strategy (CHAS) Data

Assessed Values of Owner-Occupied Housing Units

Values above and below \$238,500 are shown in the figure below. \$238,500 represents the affordable purchase prize for a housing unit in 2015 for those at 80% of AMI. 2015 AMI was \$86,600 for a family of four in the Minneapolis-Saint Paul-Bloomington Metropolitan Area. The median value for a home in Ramsey was approximately \$210,200 in 2016. Assessed values are typically lower than sale values, especially when homes are selling for above asking price during a busy housing market. The map below shows total market values for housing units across Ramsey,



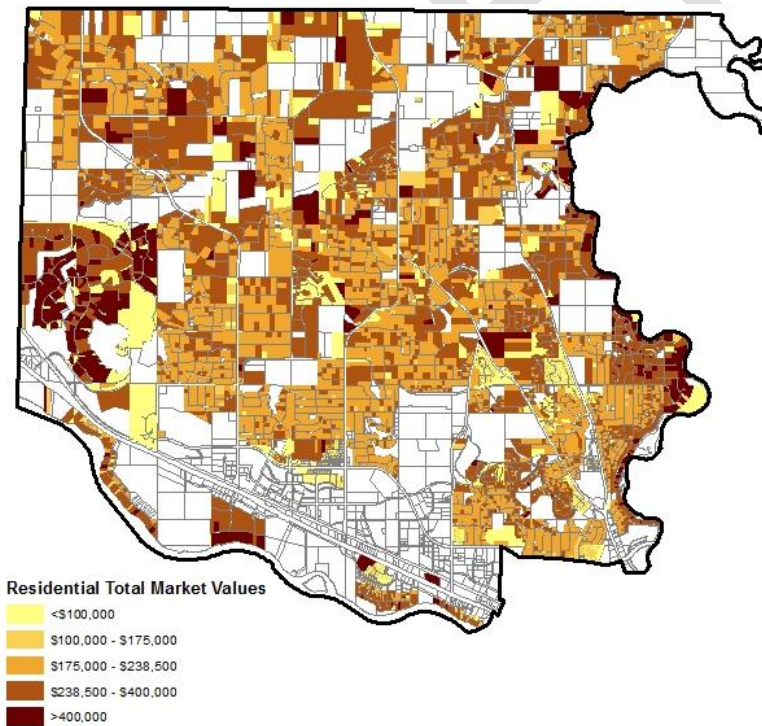
as reported by the Metropolitan Council, in order to attempt to show residential market values more accurately.

Table 55: Household Assessed Value

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

Source: ACS 2016 Estimates

Figure 27: Residential Total Market Values



Building Permit Data

Buildings permits for 2013, 2014, and 2015 show 247 permits issued for new residential dwellings. The total value for all new homes in this period was almost \$56,000,000. This data was pulled to supplement the American Community Survey data shown below, which is an estimate created by the Census every year. This estimate shows that very few homes were built after 2013, which is not realistic. In reality, the number of houses built in the 2010s will likely compete with the numbers shown during the housing booms in the 1990s and 2000s, as Ramsey continues to grow.

Housing Age (Single Family Homes)

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

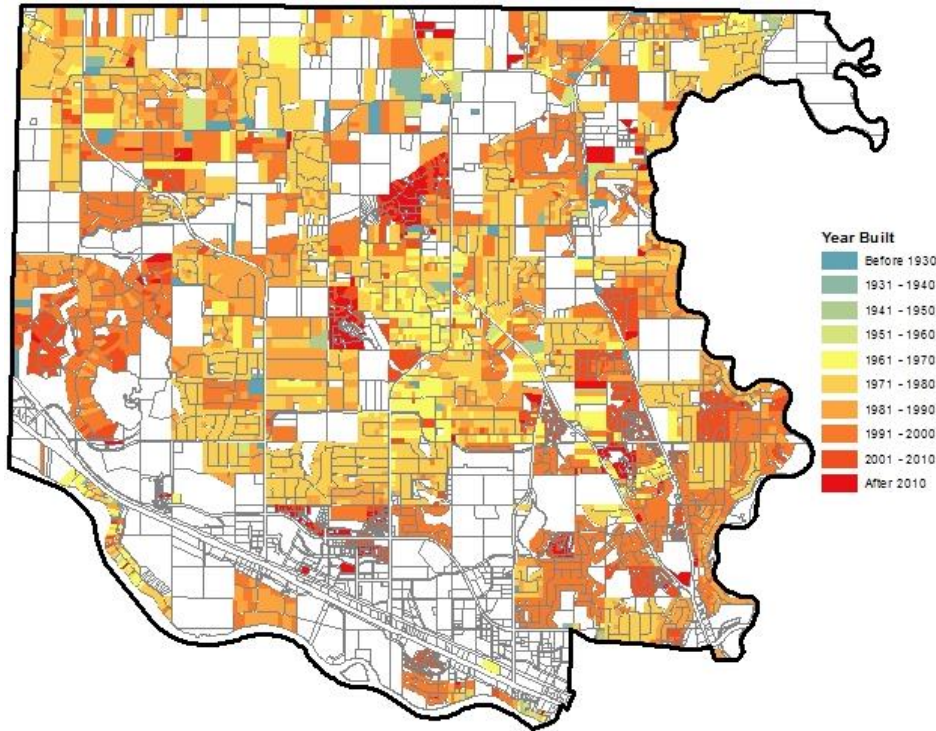
Table 56: Year Principal Structure was Built

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

Source: ACS 2016 Estimates



Figure 28: Year Principal Structure was Built



Summary of Existing Housing

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

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

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



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

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

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

Land Supply

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

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



Projected Housing Need

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

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

Table 57: Population and Households by Decade

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

Source: Metropolitan Council

Affordable Housing Allocation

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

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

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

Table 58: Housing Affordability Need

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

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

Guided Land Use

The Future Land Use Map shows the areas guided for low density, medium density, and high density residential. The areas included in The COR are estimated to be approximately



50% residential, as The COR is a fully mixed-use area. As shown in Table 7: Forecasted Growth Allocations in the Land Use Chapter, based on planned densities and associated acreages available for development, the City can expect a minimum of 528 housing units. This meets the minimum requirements.

DRAFT



Existing Housing Programs

Anoka County Programs

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

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

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

~~2-~~Anoka County – Housing & Redevelopment Authority

Anoka County Housing and Redevelopment Authority (ACHRA) was created in December 1994 and is responsible for the administration of federal, state, and Anoka County programs. They provide housing and redevelopment services to many communities in Anoka County, including Ramsey. The City of Ramsey utilizes ACHRA dollars for numerous projects that support the City's goals and visions, including those related to affordable housing. The City will continue to utilize this program for development of affordable housing, cleanup of residential sites, and other applications if deemed fitting of the City's goals. The City would also utilize these dollars to support efforts to explore the preservation of expiring low-income housing tax credit properties.

~~3-~~Anoka County – Senior Housing

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

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

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

When we would use these: The City of Ramsey cannot actively maintain or manage these programs; however, they are important to note as the City of Ramsey actively supports these programs and will lend their support to maintaining these programs in any way possible. The City would, and has in the past, utilize ACHRA dollars to support a variety of housing needs, including development of affordable housing and gap funding for projects with community benefit. The Anoka County programs listed above support a variety of local housing needs and will remain programs widely used by the City to support housing goals. The City Council makes formal requests to Anoka County on behalf of the City, and would make requests to utilize ACHRA dollars for items



such as housing studies, cleanup of residential properties (brownfields), creation of new affordable housing projects, preservation of NOAH properties, and exploring the preservation of expiring low-income housing tax credit properties.

The City would also utilize these programs and dollars for research and exploration of new tools.

-Additionally, these tools are included in this section to provide additional resources for residents, and potential residents, of the City.

Regional Programs

Livable Communities Demonstration Account – Metropolitan Council Grant Fund

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

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

Section 8 Housing

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

When we would use this: The City of Ramsey does not administer Section 8 housing. Ramsey residents apply through the Metropolitan Council. The City of Ramsey does make interested parties aware of the opportunity and would support applications to this program.

Home Energy Loan Program

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

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



Statewide Programs

1. Minnesota Housing – Coordinated Entry

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

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

Minnesota Housing – Start Up Program

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

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

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

Minnesota Housing - Step Up

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

Summary:

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

When we would use this: The City of Ramsey does not maintain this program, but does make interested parties aware of the opportunity. [The City of Ramsey would support applications to this program.](#)



Minnesota Housing - Deferred Payment Loan

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

Summary:

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

Minnesota Housing - Monthly Payment Loan

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

Summary:

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

When we would use this: [The City of Ramsey does not maintain this program, but does make interested parties aware of the opportunity. The City of Ramsey would support applications to this program.](#) ~~The City of Ramsey does not maintain this program.~~

Minnesota Housing - Mortgage Credit Certificate

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



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

When we would use this: The City of Ramsey does not maintain this program, but does make interested parties aware of the opportunity. The City of Ramsey would support applications to this program.~~The City of Ramsey does not maintain this program.~~

Minnesota Housing Finance Agency – Consolidated Request for Proposals

The Minnesota Housing Finance Agency (MHFA) currently utilizes a single application for affordable housing financing with multiple partners, including the Metropolitan Council, Minnesota Housing, Family Housing Fund, Minnesota Department of Employment and Economic Development (DEED), and the Saint Paul Public Housing Agency. The Consolidated RFP has a significant amount of financial resources and numerous partners, which allows for creative finance packages for projects.

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When we would use this: The City of Ramsey does not maintain this program; however, the City of Ramsey would support and engage in applications to this program to maintain naturally occurring affordable housing (NOAH), particularly rental units, within the City. The City would support an application to this program for any NOAH preservation within the City, and would prioritize well-maintained housing throughout the City at 80% or less of AMI. The City would consider being a partner for applications to this program for affordable housing projects at any affordability level. It is likely that the City Council would write a letter of support on behalf of an application to this program.

Greater Minnesota Housing Fund

The Greater Minnesota Housing Fund (GMHF) provides equity investments in affordable housing projects, both for new LIHTC projects and for NOAH preservation projects. Their priority projects include the preservation of affordable homes, preventing and ending homelessness, and the creation of new affordable homes. They provide gap loans, interim loans, and permanent loans to multifamily projects.

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When we would use this: The City of Ramsey actively makes potential project partners aware of GMHF programs, and would support applications to their loan funds for the creation of new affordable housing projects, and for the preservation of NOAH. The City would consider utilizing this program for NOAH preservation if the City decided to create its own housing programs. It is likely that the City Council would write a letter of support on behalf of an application to this program.

Minnesota GreenStar Certification

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



When we would use this: The City of Ramsey does not maintain this program, but does make interested parties aware of the opportunity. The City of Ramsey would support applications to this program.~~The City of Ramsey does not maintain this program.~~

Weatherization Program

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

When we would use this: The City of Ramsey does not maintain this program, but does make interested parties aware of the opportunity. The City of Ramsey would support applications to this program.~~The City of Ramsey does not maintain this program.~~

Low Income Energy Assistance Program

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

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

When we would use this: The City of Ramsey does not maintain this program, but does make interested parties aware of the opportunity. The City of Ramsey would support applications to this program.~~The City of Ramsey does not maintain this program.~~

Federal Programs

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



FHA Loans

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

FHA Down Payment Assistance

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

Other Tools

Public-Private Partnerships

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

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



Projected Housing Need

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

By 2040, the City of Ramsey will need to provide almost 4,000 additional housing units for almost 9,000 additional residents. Population and housing projections through 2040 are shown below.

Table 55: Population and Households by Decade

	2010	2020	2030	2040
Population	22,668	26,400	29,700	34,700
Households	8,033	9,400	11,300	13,000

Source: Metropolitan Council

Affordable Housing Allocation

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

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

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

Table 56: Housing Affordability Need

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

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

Guided Land Use

The Future Land Use Map shows the areas guided for low density, medium density, and high density residential. The areas included in The COR are estimated to be approximately 50% residential, as The COR is a fully mixed-use area. As shown in Table 7: Forecasted



~~Growth Allocations in the Land Use Chapter, based on planned densities and associated acreages available for development, the City can expect a minimum of 528 housing units. This meets the minimum requirements.~~

Implementation Plan

Strategy: Create low-cost solutions to improve housing stock

Policies and Actions:

1. Provide incentive-based approaches for individual improvements to private properties
2. Create a toolkit or cheat sheet of resources available to homeowners and renters to improve existing housing stock, including programs listed in the previous section
3. Engage with manufactured housing community members and management to ensure infrastructure and City service needs are being met
4. Support the creation of a cooperative community in the manufactured housing community

Strategy: Support county-wide, regional, state-wide, and national funding sources for new development projects

Policies and Actions:

1. Provide letters of support for new development projects for funding applications

Strategy: Rehabilitate and improve housing stock to preserve rural character and enhance existing neighborhoods

Policies and Actions:

1. Provide incentive-based approaches for individual improvements to private properties
2. Eliminate blighting influences such as unkempt yards, glaring lights, unscreened storage, noise, inappropriate vehicle storage, etc.
3. Identify and remove substandard housing units that are economically unfeasible to rehabilitate.
4. Create a simple webpage/portal that allows residents to voice anonymously code enforcement concerns
5. Create relationships with neighborhood leaders and Community Development Staff
6. Create and implement a strategy for targeted outreach to homeowners of aging housing
7. Monitor the City's housing supply to ensure quality, low-income options
8. Create Eliminate blighting influences such as unkempt yards, glaring lights, unscreened storage, noise, inappropriate vehicle storage, etc.

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8.9. Develop a strong relationship with manufactured housing community management to continue ongoing rehabilitation of site and provide resources for continued maintenance

Strategy: Provide sufficient housing options for all types of residents; provide lifecycle housing options

Policies and Actions:

1. Complete a housing needs assessment and analysis in the immediate future
2. Create a policy (allow, not allow, and under what conditions) accessory dwelling units (ADUs) on single family lots in order to maintain rural character while increasing lifecycle housing options and increasing affordability levels
3. Create policy allowing flexibility for senior projects to convert to affordable housing when the demand for senior housing changes
4. Encourage developers to consider all aspects of resident needs, such as one level living for seniors, shared workspaces in multifamily buildings, and wheel-chair accessible doorway widths in senior housing
5. Allow higher density housing options near The COR and the Northstar Commuter Rail Station; in neighborhoods furthest from The COR, allow new housing within existing range of housing densities
6. Support preservation of naturally occurring affordable housing (NOAH), particularly rental units, including partnering with organization that have funds dedicated to NOAH preservation
7. Consider the use of local tax increment financing (TIF) for creation of new affordable housing projects
8. Support a local notice of sale or first look provision to provide residents in manufacture housing communities time to consider cooperative ownership if the land was ever placed for sale

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Strategy: Promote development that preserves the natural environment and respects residential health

Policies and Actions:

1. Promote improvements to existing housing that meet or exceed energy efficiency standards and implement sustainable design features
2. Maintain, and update if needed, conservation subdivision ordinances.
3. Provide incentives for innovative water-saving solutions for stormwater management, water conservation, and rainwater reuse
4. Create a policy regarding sprinkler gauging for single family homes, townhomes, and homeowners associations in order to save water
5. Encourage multifamily buildings and homeowners associations to require individual tenants to pay utilities, which typically reduces the amount of water, electricity, and heat used, creating responsibility for own actions



6. Require environmentally-sensitive site planning, green building design, and indoor environmental quality best practices. Continue to require stormwater management, strict wetland setbacks, tree preservation standards, and environmental review on development projects.

Strategy: Support affordable housing development

Policies and Actions:

1. Monitor the City's housing supply to ensure quality, low-income options
2. Create relationships with affordable housing developers to determine working styles, possible grants, and quickly take advantage of opportunities
3. Ensure development fees are appropriate but do not restrict affordable housing development
4. Create an inclusionary housing policy and toolkit
5. Consider the use of Anoka County HRA and City of Ramsey EDA powers to subsidize new affordable housing projects
4. Consider the use of local tax increment financing (TIF) for creation of new affordable housing projects.
7. Consider proactive site assembly for affordable housing projects
8. Issue housing revenue bonds for new construction of workforce housing, with special focus on mixed-income housing projects in the COR and those projects that meet City goals and vision
9. Prioritize the sale of City-owned land to projects that meet, and exceed, City goals
10. Consider tax abatement for new affordable housing projects, with special consideration to mixed-income housing projects in the COR and those projects that meet City goals and vision
11. Support applications to the Minnesota Housing Consolidated RFP for mixed-income housing projects in the COR and those projects that meet City goals and vision for affordable housing

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Strategy: Increase community knowledge of affordable housing

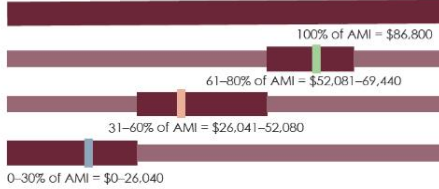
Policies and Actions:

1. Roll out the “Can I Be Your Neighbor?” initiative

Housing Affordability

When determining housing affordability, developers target **income ranges** of future residents. The most commonly targeted income ranges are 0–30%, 31–60%, and 61–80% of **average median income (AMI)**. In actual dollars, this breaks down to:

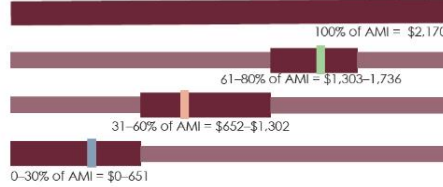
City of Ramsey (2015) Average Annual Median Income



Housing Costs

There is a general rule in finance that people should **spend no more than 30% of their income on housing costs**. Based on Ramsey's AMI, the following represents what people in different income ranges should be spending on housing (including mortgage and rent) per month:

Monthly Housing Cost Based on AMI



Now that we understand the **different income levels in Ramsey**, we will match them with **people in the community**. Your child's **teacher**, your local **firefighter**, the **senior** you see on Sundays at church... **how much can these community members truly afford to pay for housing given their incomes?**

Can I be your neighbor?	Can I be your neighbor?	Can I be your neighbor?
		
Age: 88 Occupation: Retired, Ramsey native Annual Income: \$16,320 (Social Security) 30% of Income: \$408 per month (Source: Minnesota Social Security Income Data (Social Security Administration))	Age: 28 Occupation: Firefighter Annual Income: \$34,770 30% of Income: \$869 per month (Source: Minnesota Firefighter Income Data (Bureau of Labor Statistics))	Age: 37 Occupation: Middle-School Teacher Annual Income: \$42,300 30% of Income: \$1,557 per month (Source: Ancker County Income Data (The Minnesota Department of Commerce))

An Active and Connected Community

The City will attempt to eliminate barriers in fair housing through ongoing policy development and evaluation informed by community engagement and fair housing evaluations and data. Because many fair housing barriers are regional in nature, the City will participate in regional efforts to eliminate racial disparities and fair housing barriers.

As Ramsey attempts to utilize HUD grants for future projects, we have the responsibility to take meaningful action to eliminate discrimination and remove barriers that restrict access based on protected characteristics, such as race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, gender identity, sexual orientation, and family status. The City will examine policies, regulations, programs and actions that both the City and its partners take to assess their impact on affordable housing



and the ability of people to make housing choices in an environment free from discriminatory practices, referred to as “fair housing choice.”

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

Policies and Actions:

1. Adopted a Fair Housing Policy for the City including the creation of a Fair Housing Officer.

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Strategy: Expand fair housing choice and access throughout the City

Policies and Actions:

1. Direct developers to the Affirmative Marketing Toolkit from the Fair Housing MN Resource Guide to make it easier for providers to meet federal requirements for planning fair housing
2. Direct those seeking assistance with housing programs to Minnesota Housing programs
3. Provide clear, concise, and easy to access fair housing information and resources
4. Support and collaborate on the expansion of fair housing work throughout the region, including the 7 county metropolitan area, and those outside the metropolitan area
5. Participate in regional collaboration to eliminate fair housing barriers, including completing a fair housing assessment every five years (at minimum) which is informed by resident and stakeholder engagement

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

Policies and Actions:

1. Allow flexibility in regulations for multi-family or senior housing projects near Northstar Commuter Rail Station
2. Create and maintain a policy that allows for density bonuses for new projects in The COR that provide additional public amenities, such as open space dedication or affordable housing, in exchange for densities greater than the Zoning Ordinance typically would allow

Strategy: Ensure new development projects support an active lifestyle.

Policies and Actions:

1. Continue to require internal trails and sidewalks on adjacent roads for new residential development projects
2. Continue to require sidewalks on adjacent roads for all non-residential development projects



3. Encourage new residential development projects to include items such as bike racks, bike storage, workout centers, and showers

Strategy: Support all types of active lifestyles, including children, seniors, differently-abled, disabled and families.

Policies and Actions:

1. Require strict accessibility standards on new development projects that comply with updated ADA standards
2. Ensure new housing developments have sidewalks and trails wide enough for strollers, wheelchairs, and other mobility devices

Strategy: Expand community engagement efforts to create lasting relationships and educated residents

Policies and Actions:

1. Educate residents on tools available for rehabilitation and upgrading of residences
2. Encourage multifamily buildings and homeowners associations to provide spaces for community gathering and learning, such as libraries, incubator spaces, and computer labs
3. Create informational packet of first time homebuyer programs to provide to prospective homebuyers
- 3.4. Develop a strong relationship with the manufactured home community to provide information, resources, and that City service needs are being met

Strategy: Employ innovative engagement strategies to keep residents informed

Policies and Actions:

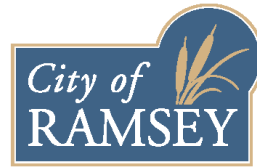
1. Invite community members on housing tours to show different types of housing first-hand
2. Host living room meetings, understanding that some community members may not be comfortable or able to attend meetings at City Hall

Strategy: Provide efficient customer service to development applications that provide housing to residents.

Policies and Actions:

1. Review expectations for timeliness of application and permit reviews





Chapter 05: Natural Resources Plan



Natural Resources Goals and Strategies

The following represents goals and strategies for Natural Resources Plan, which are consistent with the five key goals of the Comprehensive Plan, as set by the City Council. Subsequent chapters will include their objectives, policies and actions related to these goals. Specific policies and actions for the land use plan goals and strategies appear at the end of this chapter.

- Prioritize areas of preservation to identify key areas of preservation
- Utilize staff and local knowledge to reduce consulting costs
- Utilize Planned Unit Development (PUD) process where applicable to acquire high-priority natural resource areas and provide flexibility in development design
- Ensure sustainability of food supply and food web
- Maintain and enhance the public community forest (boulevard tree program)
- Reduce erosion along both the Mississippi and Rum Rivers
- Preserve significant ecological resources through conservation design.
- Improve sustainability and resilience
- Improve connections to significant ecological resources
- Improve recreation opportunities along the City's Priority Greenway Plan
- Improve water quality of Mississippi River
- Improve awareness for groundwater planning
- Improve awareness for solid waste reduction
- Maintain efficient use of public works staff to maintain community natural resources

2030 Plan Accomplishments

Before looking forward to what Ramsey will strive to accomplish within the timeframe of this Comprehensive Plan, it is always good to pause and look back to what it was able to accomplish over during the course of the 2030 Comprehensive Plan. The last plan was adopted in 2010. While a number of factors have changed since the adoption of the last plan, the City can celebrate a number of successes as it relates to natural resources. Subsequent chapters of the 2040 Comprehensive Plan will celebrate their own successes.

- Relied on the Natural Resources Inventory (NRI) to inform recommendations on subdivision design and areas of focused protection/preservation where feasible.
- Purchased two (2) Weed Wrenches to assist property owners with managing and eradicating certain invasive species, specifically Buckthorn.
- Protected Ramsey's rural character in many areas of the community, representing the largest land area category in the community.
- Mitigated City's financial risks associated by new developments by encouraging new development to focus near existing infrastructure.
- Ensured new development protected natural resources, made trail connections, and blended in with surrounding development.
- Employed conservation subdivision practices intended to protect existing neighborhoods and natural resources.



- Struck a balance between land use planning, policy development, natural resource protection, and private property rights.
- Refined the Tree Preservation Ordinance to establish a reforestation standard and proactively began working with developers to establish street trees rather than just front yard trees.
- Encouraged stormwater management systems/plans that incorporate rain harvesting techniques (reducing the demand on and use of groundwater for irrigation) and rain gardens (to promote infiltration and groundwater recharge).
- Employed new strategies to help residents recycle additional materials and divert more materials from landfills.
- Implemented an organics recycling drop-off program for residents.
- Secured grant funds to establish a 'mini-arboretum' of tree species native to Minnesota in North Commons.
- Continued to maintain the Tree City USA designation (twenty-five [25] years and counting).
- Updated the Floodplain Ordinance and adopted new Flood Insurance Rate Maps to remain compliant with the National Flood Insurance Program.
- Adopted an Emerald Ash Borer (EAB) Management Plan.

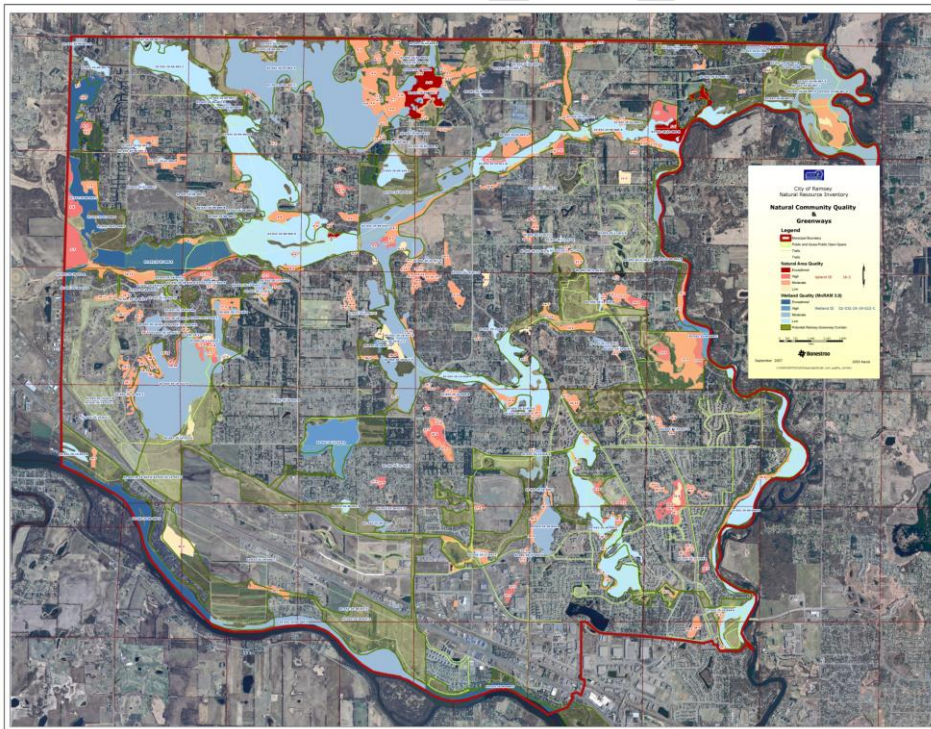


Existing Natural Resources

Ramsey undertook two (2) comprehensive inventories in the mid-2000s; a Natural Resources Inventory (NRI) and a Wetland Inventory. Both of these data sets are referenced any time a new development is proposed. These data sets help inform Ramsey if there are significant and/or high value natural resources within a development site that may warrant greater protections. While both provide valuable insight, Ramsey acknowledges that both require periodic updates to ensure that the data is accurate and relevant. There has been no specific timeframe identified for updates to either, but for this data to remain useful, they should be revisited no less than every ten (10) to fifteen (15) years.

Existing Natural Resource Quality

Figure 29: Natural Resource Inventory



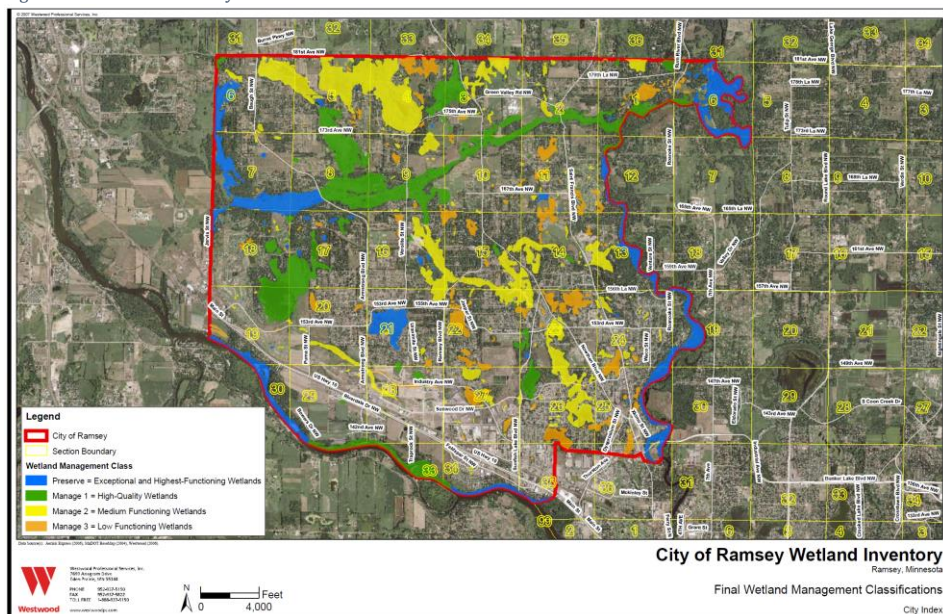
As part of the NRI, potential greenway corridors were identified. Thus, in addition to providing insight to the potential presence of higher value natural areas, the NRI can also be utilized as a reference and guide for critical corridor connections. As Ramsey continues to experience



development pressures, the NRI will eventually need to be 'recalibrated' to ensure that it is still a meaningful and reliable data source.

Existing Wetland Quality

Figure 30: Wetland Inventory



In 2006, Ramsey completed a Wetland Inventory utilizing the Minnesota Routine Assessment Method (MnRAM) to accompany a now repealed wetland buffer ordinance. While the wetland buffer standards are no longer codified, the Wetland Inventory is still relied upon to understand what, if any, impacts proposed development may have, especially regarding wetlands classified as high and exceptional.

Natural Resource Initiatives and Pilot Projects

Ramsey has completed a number of natural resource initiatives and pilot projects in recent years. Key programs include, but are not limited to the following.

- Buildable Area Standards
- Pollinator Friendly Habitat
- Shoreline Protection

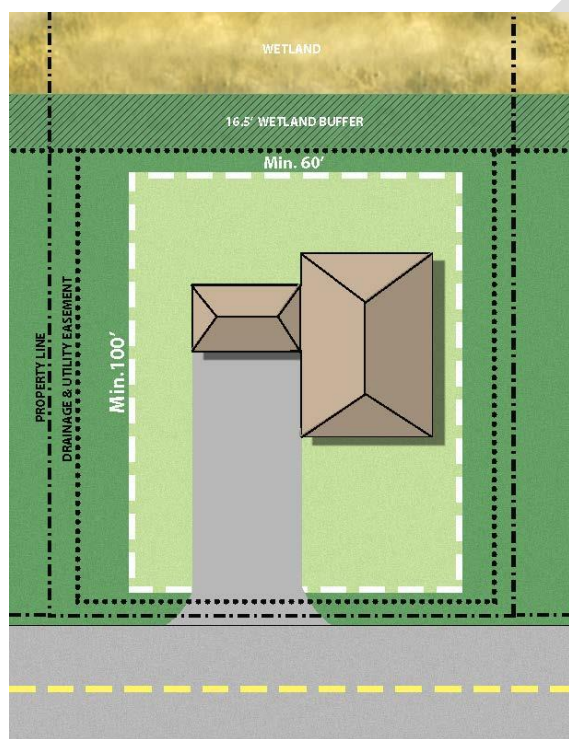
Buildable Area Standards

In 2016, the City adopted new standards related to lot depth as well as instituted a wetland setback. The purpose of both of these standards was to ensure that newly created lots would actually have



sufficient buildable and usable area to accommodate typical homeowner additions, such as a deck, small shed, a yard to play in, etc. Too often, homeowners attempting to make improvements to their property were discovering that there was not sufficient space to accommodate a new deck, a detached accessory building, or even to establish what they viewed as a usable backyard. This was creating a lot of frustration on their part and was also resulting in code violations as well. By implementing these new standards, it not only assured that each newly created lot would have buildable and/or usable space beyond the footprint of their home, but also helped to protect wetlands both from being filled in as well as from a water quality stand point (more filtration of runoff before entering the wetland).

Buildable Area and Wetland Setback Example



Pollinator Friendly Habitat

The City desires to encourage more pollinator friendly habitat for a multitude of reasons. First and foremost, Ramsey desires to ensure the sustainability of food supply and the food web, which relies heavily on pollinators. By promoting pollinator friendly practices and initiatives, the City not only helps foster the concept of local food through opportunities such as a local farmer's market, but also encourages the protection, restoration, and/or establishment of pollinator habitat.



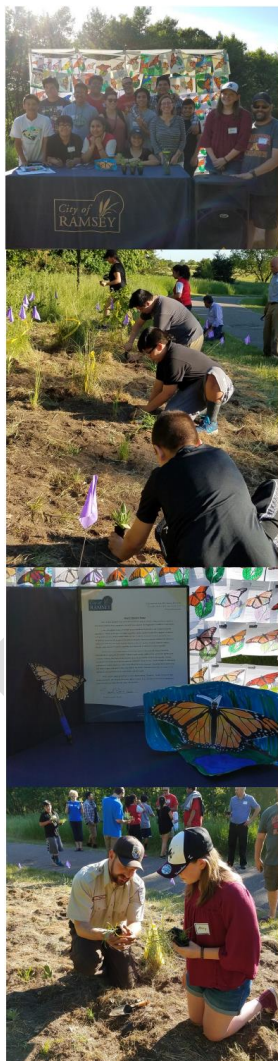
Broadly speaking, pollinator habitat generally consists of native plants, shrubs and trees. Native species are generally more drought tolerant and require fewer inputs, such as water (irrigation) and chemicals (fertilizers and herbicides). Thus, by establishing more pollinator friendly habitat, the demand on groundwater for irrigation purposes should decrease. Furthermore, the reduced need for chemical applications should lower the potential of groundwater and/or surface water contamination from inappropriate application of these products on the landscape.

Protecting, restoring, and/or establishing pollinator habitat also creates habitat for a variety of wildlife. Where feasible, conglomerations of pollinator friendly landscapes can become the basis for wildlife corridors and potentially even a greenway corridor. Even small patches, such as a backyard butterfly garden, of pollinator friendly habitat can be beneficial for many pollinators whose populations are declining as habitat loss continues to increase.



Mayors for Monarchs

The City has taken the Mayors for Monarchs Pledge to affirm its support not only for the iconic monarch butterfly, but also for pollinators in general, whose habitat continues to be fragmented and/or destroyed.



Mayors for Monarchs

Many people may not realize that Monarch butterflies play an important role in pollinating various plants, including many of our food crops. But their population has declined by more than 90% in the last two decades. That is why it is important to create special habitats for these pollinators in our yards and gardens. Recently, the City of Ramsey adopted a resolution to support pollinator initiatives throughout our community.



Ramsey Mayor, Sarah Strommen, launched the initiative by signing the Mayors for Monarchs Pledge to support Monarch butterflies in our community by implementing efforts to create, restore, and protect pollinator habitat and encouraging our citizens to do the same in their own backyards. The Mayors for Monarchs Pledge Signing event took place on June 6, 2017 at the Lake Itasca Trailhead in Ramsey.

At the pledge signing event Mayor Strommen designated a new "Monarch Trail" along the Lake Itasca Trail corridor. Together with the U.S. Fish and Wildlife Service, the City of Ramsey will be restoring six and a half acres of land along this trail to a natural habitat designed to support Monarch butterflies and other important pollinators.



Students from Youth First Community of Promise were there to jump-start the project by planting a small section of native plant plugs at this event, which was representative of the larger-scale planting that will happen this fall.

Fourth grade students from Ramsey Elementary also contributed to the event by creating 150 colorful butterflies, which served as the backdrop for this event and will also be on display in the Ramsey City Hall in honor of National Pollinator Week, June 19 - 25, 2017.

If you are interested in learning more about the Monarch butterfly, be sure to check out Ramsey Parks & Recreation's Monarch Lab on July 25. Visit www.cityoframsey.com/ParkEvents for more information on how to register.

City of **RAMSEY**



Lake Itasca Monarch Trail

In the summer of 2017, the City designated a portion of the Lake Itasca Trail as a Monarch Trail. This was in conjunction with the Mayor's Monarch Pledge proclamation. The Monarch Trail includes roughly seven (7) acres of land on both sides of an existing, well used trail segment along Lake Itasca. A ceremonial planting of a mixture of plugs was completed in the summer of 2017. Site preparations occurred over the following fall, winter and spring seasons. This included a prescribed burn to eliminate non-native and undesirable vegetation (forbs/grasses) and removal of red cedar and Siberian elms within approximately 100 feet of the trail. The site was then seeded with species favored by monarch butterflies and other pollinators. This project converted fallow land into a native, pollinator friendly landscape that abuts a heavily used walking/biking trail in the community. Thus, it not only created new habitat but also did so in a location that would be highly visible to the community.



Brookfield Trail Connection

In 2016, Ramsey identified an opportunity to create a new trail connection to the Trott Brook Trail, a very popular walking/biking trail that parallels Trott Brook. There were multiple facets to this project that, in concert, would improve mobility, create pollinator friendly habitat, promote infiltration and improve water quality. The new trail segment provided a 'mid-block' connection to the existing Trott Brook Trail. Since the existing pedestrian ramp was at the low spot in the road, an opportunity existed to incorporate a rain garden into this project to promote infiltration and groundwater recharge while also improving the water quality of a large stormwater pond that serves as a 'water feature amenity' for this neighborhood also. Finally, rather than installing a typically turf grass landscape that would require irrigation and regular, routine maintenance (mowing), a native, pollinator friendly landscape was established on both sides of the trail. This creates not only additional habitat for pollinators, but also will result in year round interest and variability in the view shed.

Figure 31: Brookfield Trail Connection



Shoreline Protection

The Mississippi River and Rum River experience significant erosion that poses a threat to individual properties and water quality as well. The Anoka Conservation District completed an inventory of the Mississippi River shoreline in December of 2015 to assess the severity of erosion. While a



formal shoreline erosion inventory has not been completed on the Rum River, the Lower Rum River Watershed Management Organization (LRRWMO), along with City Staff, do conduct annual inspections to identify potential erosion concerns (as well as potential violations of the Wild and Scenic River Overlay District).

One of the primary impetuses for the formal inventory of the Mississippi River shoreline was to identify the most problematic properties and to use that data to solicit funding assistance.

Acceptable Shoreline Stabilization Techniques

There are a number of potential acceptable stabilization techniques that can be employed. While Ramsey would look for guidance from other, more technically specialized agencies, such as the Anoka Conservation District and the Department of Natural Resources, some potentially acceptable techniques may include:

- Vegetation
- Natural Barriers
- Rip Rap
- Wing Dams
- Other

Oftentimes, a combination of techniques may be necessary. However, each site likely will have specific conditions or circumstances that will, at least in part, determine which method(s) will be most effective.

New Preservation Efforts

Moving forward, Ramsey desires to enhance efforts in two (2) main categories.

1. Groundwater Supply Preservation
2. Solid Waste Reduction
3. Access to Solar
4. Alternative Energy
5. Greenway Planning
6. Water Quality
7. Public Realm Landscaping

Groundwater Supply Preservation

Ramsey desires to protect the quantity and quality of our groundwater supply and aquifers. The City will accomplish this goal with two (2) broad strategies.

1. Programs, Incentives, and Rebates
2. Educational Initiatives

In the summer months, Ramsey's water usage typically doubles or almost triples that of winter months. This is not due to a lack of concern by Ramsey residents regarding water supply, but rather it is the result of the predominantly sandy nature of sandy soils. This previously prompted Ramsey to adopt a topsoil requirement applicable to any property with a Building Permit for a new



principal building. However, this is not necessarily addressing the water usage as many property owners have not altered the programming of their irrigation system to account for the higher organic content of the topsoil.

The Environmental Policy Board (EPB) recommended a change to City Code that required any new in-ground irrigation system to be equipped with some form of water efficient technology (e.g. smart controller, soil moisture sensors, evapotranspiration sensors, etc.). But, beyond that, the EPB also expressed an interest in incentives and/or rebates to encourage existing property owners with in-ground irrigation systems to consider retrofitting their irrigation system with water efficient technologies. Due to the greater financial impact of retrofitting, the EPB felt that a carrot, rather than a stick, approach would be better.

There continues to be a need for public education on the current status of groundwater availability and conservation techniques and measures that could be implemented by individual property owners to help reduce the demand on aquifers. Ramsey has a keen interest in this subject as it had previously explored utilizing surface water from the Mississippi River as a source of drinking water. However, this is truly a regional issue and one that Ramsey believes needs a regional solution. Thus, instituting an education and awareness campaign around groundwater has the distinct ability to help delay and defer any significant capital expenses that Ramsey may incur.

Solid Waste Reduction

Ramsey contracts with a single hauler for curbside service for single-family residential. This not only helps with participation rates and education, but also helps reduce the number of trucks traversing local streets (less wear and tear and likely reduces air pollutants as well). The curbside program provides collection of recyclables on an every other week (EOW) schedule. Ramsey is divided into an east side and west side for collection purposes, generally along Sunfish Lake Blvd and Nowthen Blvd (with all residential properties south of Highway 10 being considered west).

In 2014, State Statute 115A.551 (Recycling) was amended to specify that by December 31, 2030, each metropolitan county will have a goal to recycle seventy-five percent (75%), by weight, of the total solid waste generated. Furthermore, it states that counties will develop or require political subdivisions within the county to develop and implement programs, practices, and/or methods designed to achieve this goal.

In recognition of this aggressive goal, Ramsey has created new and/or additional opportunities for residents to properly dispose of recyclable materials. This includes expanding the list of acceptable materials collected during Ramsey's Recycling Day events, which now accepts carpet, carpet padding, textiles, motor oil, oil filters, and antifreeze. Additionally, Ramsey has added a third Recycling Day (summer) event to provide an additional opportunity for residents to properly dispose of materials generally not accepted through the curbside program.

After review of a recent metropolitan waste sort (completed for Hennepin County in 2016), it is clear that organic materials represent the largest component remaining in trash. This represents a potential opportunity to boost Ramsey's recycling tonnage, which led the city to implement an organics recycling drop-off program.



Ramsey is providing 'starter kits' at no cost to encourage residents to participate in this program. There are carts located at the Public Works Campus for participants to drop off their organics. Ramsey is continuing to explore various options to expand and improve the organics program. This could include a larger scale drop-off site and/or a curbside program is yet another attempt to increase the amount of material diverted from the trash to the recycling stream.



The greatest opportunity to realize significant gains in recycling, however, will likely come from the commercial sector. While Ramsey's recycling program is focused on the residential sector, primarily based on how the program is funded (Select Committee on Recycling and the Environment, aka SCORE), Anoka County does work with the commercial sector. They have partnered with Minnesota Waste Wise to conduct waste audits for interested commercial entities and guidance on how to increase recycling and reduce waste (and possibly costs too). Ramsey supports this work and will continue to explore opportunities to educate and assist the commercial sector with waste reduction measures where feasible.



Access to Solar

In the mid-2010s, Ramsey amended its Zoning Code to permit both ground mounted and building mounted solar arrays as an accessory use in any zoning district. This created the possibility for both the residential and commercial/industrial sectors to lawfully install solar energy systems if they so desired. In 2017, Ramsey amended its Zoning Code again to identify solar energy systems as a principal use with the issuance of a Conditional Use Permit within the Public/Quasi-Public zoning district.

Figure 32: Gross Solar Potential

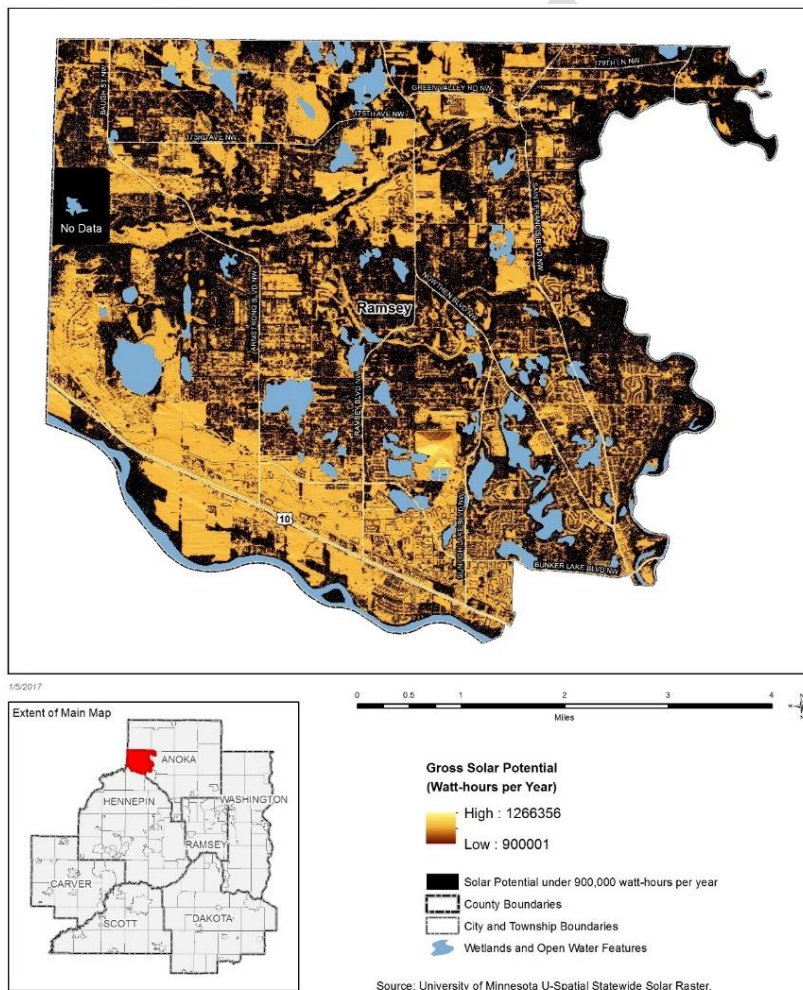


Table 59: Solar Resource Calculation

Gross Potential (Mwh/year)	Rooftop Potential (Mwh/year)	Gross Generation Potential (Mwh/year)	Rooftop Generation Potential (Mwh/year)
42,494,174	1,503,708	4,249,417	150,370

Alternative Energy

Ramsey recognizes the growing field of renewable energy sources and has taken steps over the past decade to include provisions in the Zoning Code that govern their installation. In addition to solar energy systems (as addressed above), Ramsey also permits, under certain conditions, Wind Energy Conversion Systems (WECS) and Ground Source Heat Pumps. Ramsey will continue to monitor the evolution of alternative energies and, where appropriate and supported by the community, will contemplate zoning amendments to avoid unintentionally prohibiting their installation.

Greenway Planning

Ramsey has developed a robust system of parks and trails. Trail connectivity is a key metric of success for our community. Ramsey desires to continue our tradition of prudent trail planning, connecting important recreational and ecological resources. In order to prioritize limited resources to accomplish this goal, Ramsey has prioritized important trail connections around the 'Circle of Ramsey' connecting our system of Community Parks. More information on this topic is found in the parks section of this plan.

Water Quality

Chlorides (de-icing salts) are a growing concern, not only in Ramsey but across the state, due to their likely impact on water quality. Ramsey is committed to exploring opportunities to reduce the quantities of de-icing salts used on roadways as long as it does not negatively impact safety. Options that could be considered or further investigated include an outright reduction in salt applied to roadways and parking lots, installation of pervious pavement and/or pervious concrete roads, alternative road surfaces (e.g. 'solar' roads that aid in melting snow), etc.

Public Realm Landscaping

Ramsey is committed to growing its boulevard/street tree program. A well designed urban forest addresses several of the key imperatives that were identified throughout the public engagement process. Boulevard trees aid with reducing stormwater runoff (improved water quality and increased infiltration). As Ramsey continues to develop, it will inevitably result in a greater number of vehicles on the roads. Boulevard trees will help filter out pollutants and other particulates from the air while also having a traffic calming effect. Boulevard trees also add economic and aesthetic value to neighborhoods and commercial districts.



University of Minnesota Resilient Communities Project

During the 2017-2018 Academic School Year, Ramsey partnered with the University of Minnesota's Resilient Communities Project (RCP) to advance resilience planning and goals. A summary of the projects evaluated during the academic year is found below. Project reports are available upon requests. Many of the recommendations from the RCP partnership are integrated into this document's goals and implementation strategies.



RESILIENT COMMUNITIES PROJECT

What is the Resilient Communities Project?

The Resilient Communities Project (RCP) is a cross disciplinary program at the University of Minnesota whose mission is to connect communities in Minnesota with University faculty and students to advance local sustainability and resilience through collaborative, course-based projects. Ultimately, RCP strives to:

- build local capacity to address community sustainability and resilience issues
- train students to be future sustainability practitioners in their fields
- produce new studies, reports, and other resources that advance sustainability and resilience practices at the community scale

How does RCP work?

Each academic year, RCP selects a partner community (typically a city, county, or tribal government) through a competitive process. RCP collaborates with the selected community to identify between 5 and 10 projects—based on community identified environmental, social, and economic issues and needs—that will advance local sustainability and resilience. Then, RCP serves as a matchmaker, strategically connecting the community's projects with existing U of MN courses that can provide appropriate research or technical assistance.

Staff and stakeholders from our partner communities work closely with faculty and students to provide local knowledge and deeper insight into the issues, ensuring the work students undertake is relevant to the community context. Outcomes from each University course are documented in a final report and presentation at the conclusion of the semester. Project results are shared with the community, and disseminated through RCP's website for use by other communities.

What are the benefits to students of collaborating with RCP?

- Efficient access to high quality and well organized community projects
- Experience applying your knowledge and skills to real-world issues
- Opportunities to build your resume or portfolio for future job interviews
- Potential to meaningfully advance local sustainability and resilience
- Local and regional visibility and recognition for your work
- Opportunities to network with local government and industry professionals



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Resilient Communities Project
UNIVERSITY OF MINNESOTA
Drives to Discover™



RCP-RAMSEY PROJECTS, 2017-2018



For the 2017-2018 academic year, RCP is collaborating with the City of Ramsey on 20 projects that will engage dozens of U of MN courses and hundreds of students to provide information, ideas, and new perspectives on locally identified sustainability and resilience issues.

Community Identity and Engagement

Every Voice Matters

Resident Engagement and Volunteerism Plan

A Gathering Place for Community

Community Center Plan

Sustaining Our Legacy

Historic Year End Plan

Creating Community Identity

Branding and Marketing Plan

Land Use and Transportation

Highway 10: A Community and Regional Focal Point

U.S. Highway 10 Corridor Plan

Connecting Ramsey

City Wide Greenway Plan

A Gathering Within: An Attraction Beyond

The CDF Development Plan Update

Paying for Future Infrastructure Needs

Development Fee Study

Environmental Stewardship

Integrating Resources into Our Future

Natural Resources Management and Outreach Plan

Preventing Flood Damage and Disaster

Floodplain Communication Plan

Reduce Waste, Reuse Resources

Organic Recycling Plan

Clean Water, Clean Soil

Septic System Communication Plan

Will the Faucet Turn On?

Water Conservation Toolkit

Restoring Our Edge

Massacre Shoreline Plan

Housing and Economic Development

Encouraging Small Business Growth and Expansion

Business Incubator Plan

Creating Housing Opportunities for All Generations

Housing Plan

Creating Destination

Artistic Market Analysis

Administration

Protecting Our Investments

Asset Management Plan

Sustaining Our Team

Employee Development Plan

Employee Benefits for the Next Generation

Employee Benefits Plan

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Revised by Mike Oros, Don Herrera, and Rachel L. Smith.

RCP is a program of the University of Minnesota's Center for Urban and Regional Research (CURR).

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Printed on recycled and recycled paper with at least 30 percent postconsumer waste material.



Natural Resources Implementation Plan

Strategy: Ensure sustainability of food supply and food web

Policies and Actions:

1. Promote pollinator-friendly landscape practices

Strategy: Maintain and enhance the community forest

Policies and Actions:

1. Develop a boulevard tree program

Strategy: Reduce erosion along shorelines

Policies and Actions:

1. Create a Shoreline Protection Plan for the Mississippi River
2. Create a Shoreline Protection Plan for the Rum River

Strategy: Preserve significant ecological resources during development

Policies and Actions

1. Create a Conservation Subdivision Design policy
2. Create and overlay district for Trott Brook
3. Implement the Mississippi River Corridor Critical Area Plan

Strategy: Improve Sustainability and Resilience

Policies and Actions

1. Create a Community Resilience Plan

Strategy: Improve recreation opportunities along the City's Priority Greenway Plan

Policies and Actions

1. Complete the priority greenway plan

Strategy: Improve connections to significant ecological resources

Policies and Actions

1. Inventory potential access points to significant ecological resources

Strategy: Improve awareness for groundwater planning

Policies and Actions

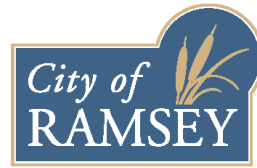
1. Create an outreach plan for groundwater planning

Strategy: Improve awareness for solid waste reduction

Policies and Actions

1. Create an outreach plan for organics recycling





Chapter 06: Mississippi River Corridor Critical Area Plan (MRCCA)



Introduction

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

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

Ramsey has ensured that plan preparation has included extensive public engagement. In 2013, Ramsey hosted a series of public workshops on the topic, and maintains a contact database. With the 2040 Comprehensive Plan update that included the updating of the MRCCA plan, the City has conducted the most extensive public engagement process to date for any of its Comprehensive Plan updates. Community engagement included both online and in person activities resulting in feedback from a wide variety of stakeholders, many of which had likely not previously participated in community planning efforts.

In 1988, the U.S. Congress established the Mississippi River and Recreation Area (MNRRA), a unit of the National Park System. The MNRRA shares the same boundary as the MRCCA, and the park's Comprehensive Management Plan (CMP), signed by the Governor and Secretary of the Interior, incorporates by reference the MRCCA program for land use management. Rather than institute a separate layer of federal regulations, the MNRRA largely relies on the MRCCA to manage land use within the park. This reliance establishes a unique partnership and framework for land use management amongst the local, state, and federal governments to protect the intrinsic resources of the Mississippi River Corridor.

Comprehensive Plan Strategic Imperatives

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

Initiatives for the Critical Area

- Protect and Restore Significant Ecological Resources
- Improve Water Quality
- Maintain and Improve Recreation Opportunities along and adjacent to the Mississippi River
- Improve Access to the Mississippi River
- Communicate the Benefits of Protection of Ecological Resources



Progress on MRCCA goals

The City of Ramsey has accomplished many goals described in previously approved plans including the Critical Area Plan.

1. Pearson Place Residential Development – a 12 unit large lot subdivision which is serviced by an extension of Bowers Drive was recently approved by the City. The City maintained large lot standards to improve pretreatment of runoff prior to flowing down to the Mississippi River.
2. Connexus Solar Garden – Connexus Energy recently developed a solar garden near the intersection of Riverdale Dr NW and Llama St NW. The solar garden had native pollinator plants established as ground cover providing additional water treatment benefits as well as increased habitat for area wildlife.
3. Riverwalk Village – a 14 unit single family residential development on the southeastern edge of the City will result in the removal of a former landfill and will have stormwater ponds constructed for additional pretreatment of runoff. The project received Tax Base Revitalization Account (TBRA) funds from the Metropolitan Council to assist with the clean up costs.

Mississippi River Corridor Critical Area Districts

The City is not currently aware of any conflicts with future land use designations and the established purpose of the MRCCA districts.

River Neighborhood (CA-RN)

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

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

Rural Open Space (CA-ROS)

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

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



Separated From River (CA-SR)

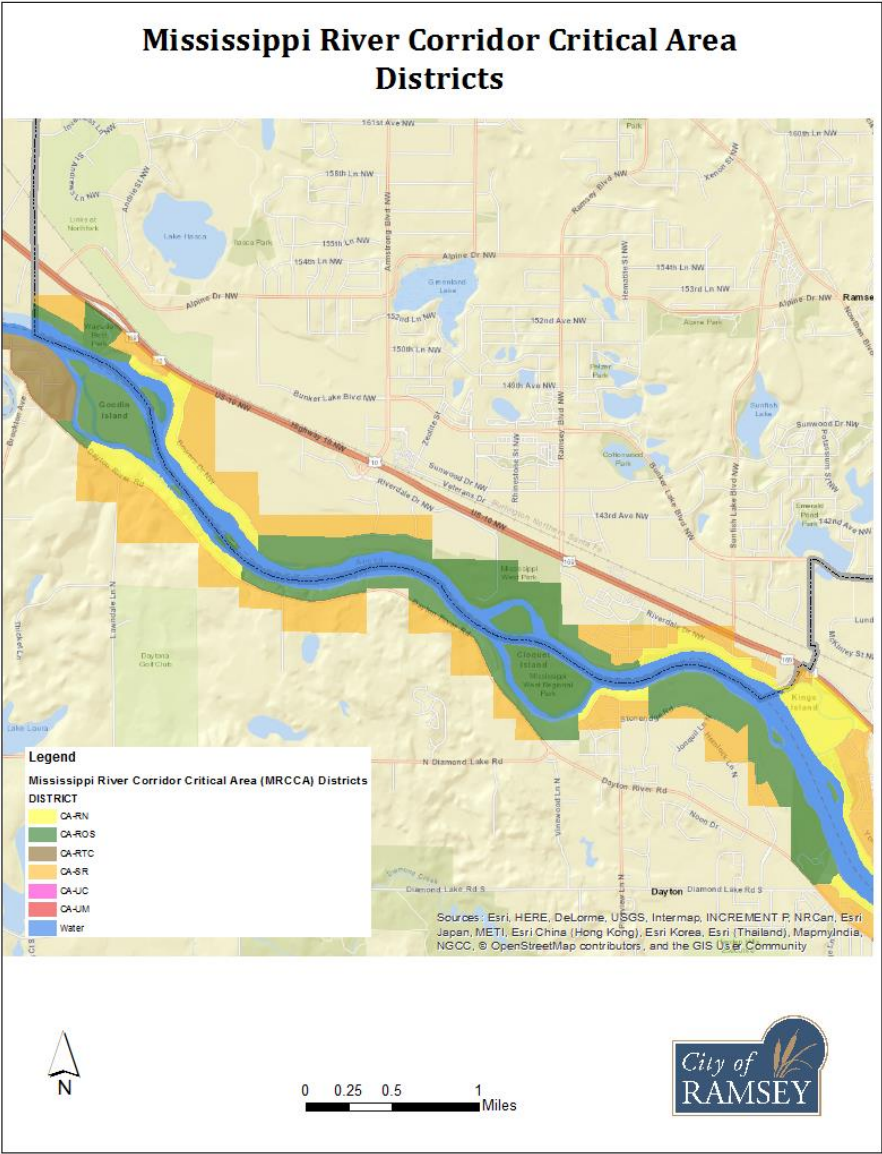
The separated from river district is characterized by its physical and visual distance from the Mississippi River. The district includes land separated from the river by distance, topography, development, or a transportation corridor. The land in this district is not readily visible from the Mississippi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

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

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Figure 33: Mississippi River Corridor Critical Area Districts



Primary Conservation Areas

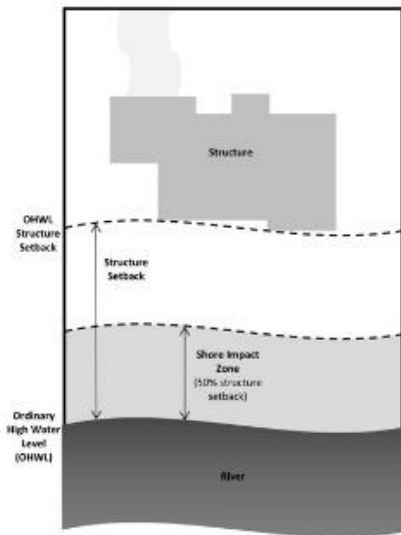
"Primary conservation areas" means key resources and features, including shore impact zones, bluff impact zones, floodplains, wetlands, gorges, areas of confluence with tributaries, natural drainage routes, unstable soils and bedrock, native plant communities, cultural and historic properties, significant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

General Overview and Description

The City recognizes bluffs, wetlands, and DNR identified native plant communities as primary conservation areas (PCAs) within the MRCCA boundary in the City. These areas are shown on Figures 35, 38, and 39. The City will strive to protect these areas from public and private development and land use activities. Generalized maps of the Primary Conservation Areas below are included in the text below. Larger, more detailed maps are included as an appendix. Detailed maps will be available upon request.

Shore Impact Zones

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



Floodplains and Wetlands

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

Confluence with Key Tributaries

There are no confluences with key tributaries within Ramsey.

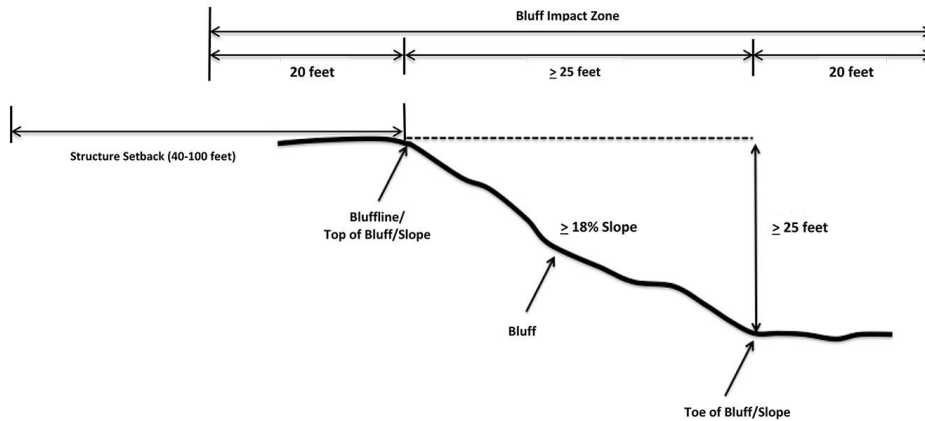


Natural Drainage Areas

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

Bluff Impact Zone

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



Native Plant Communities and Significant Existing Vegetative Stands

"Native plant community" means a plant community that has been identified as part of the Minnesota biological survey or biological survey issued or adopted by a local, state, or federal agency. Significant existing vegetation stands refers to vegetation considered 'significant'. The plant communities are significant based on their state of being largely intact and connected and contain a sufficient representation of the original native plant community. This vegetation provides high ecological value in addition to the water quality and scenic values of "natural vegetation".

Cultural & Historic Properties

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

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

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



Gorges

There are no gorges located in Ramsey.

Unstable Soils and Bedrock

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

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Figure 34: Shore Impact Zone Map

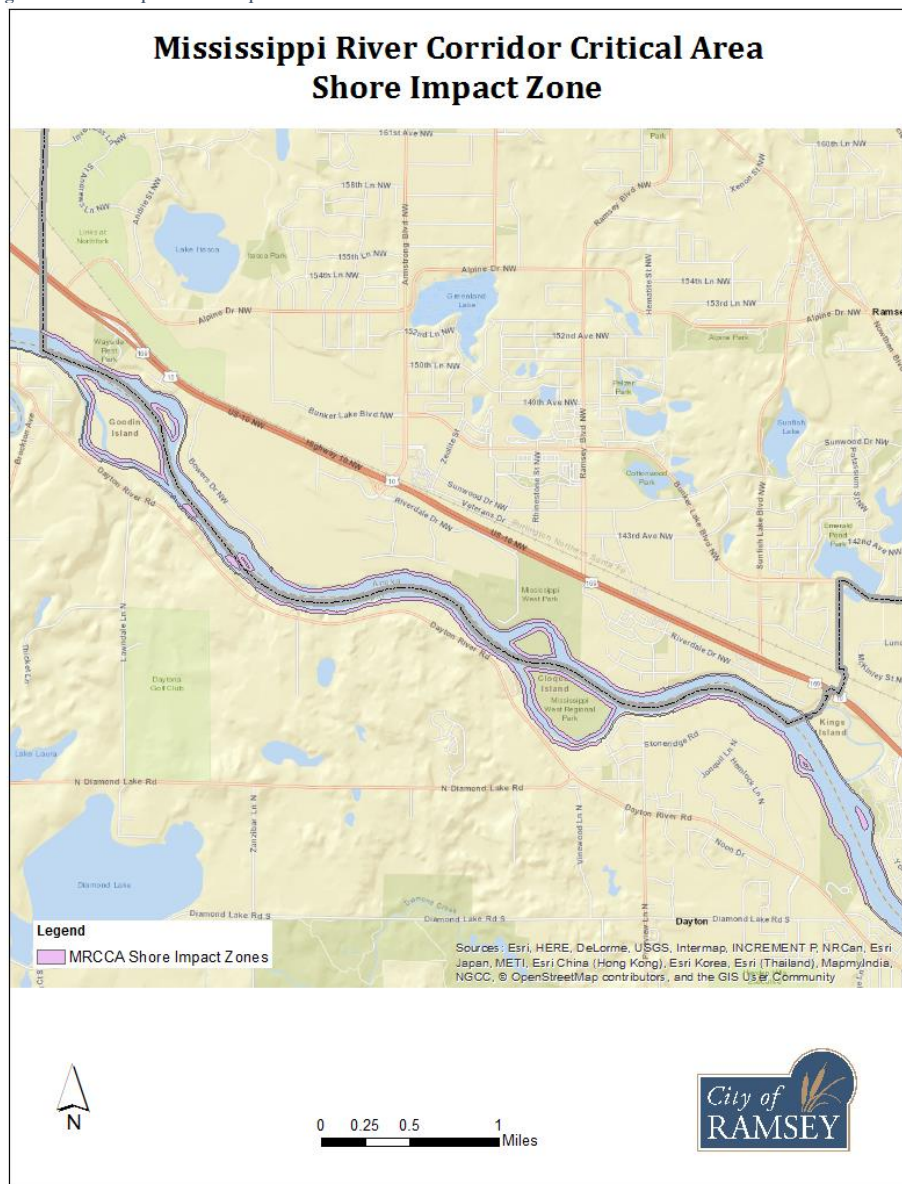


Figure 35: Floodplains and Wetlands

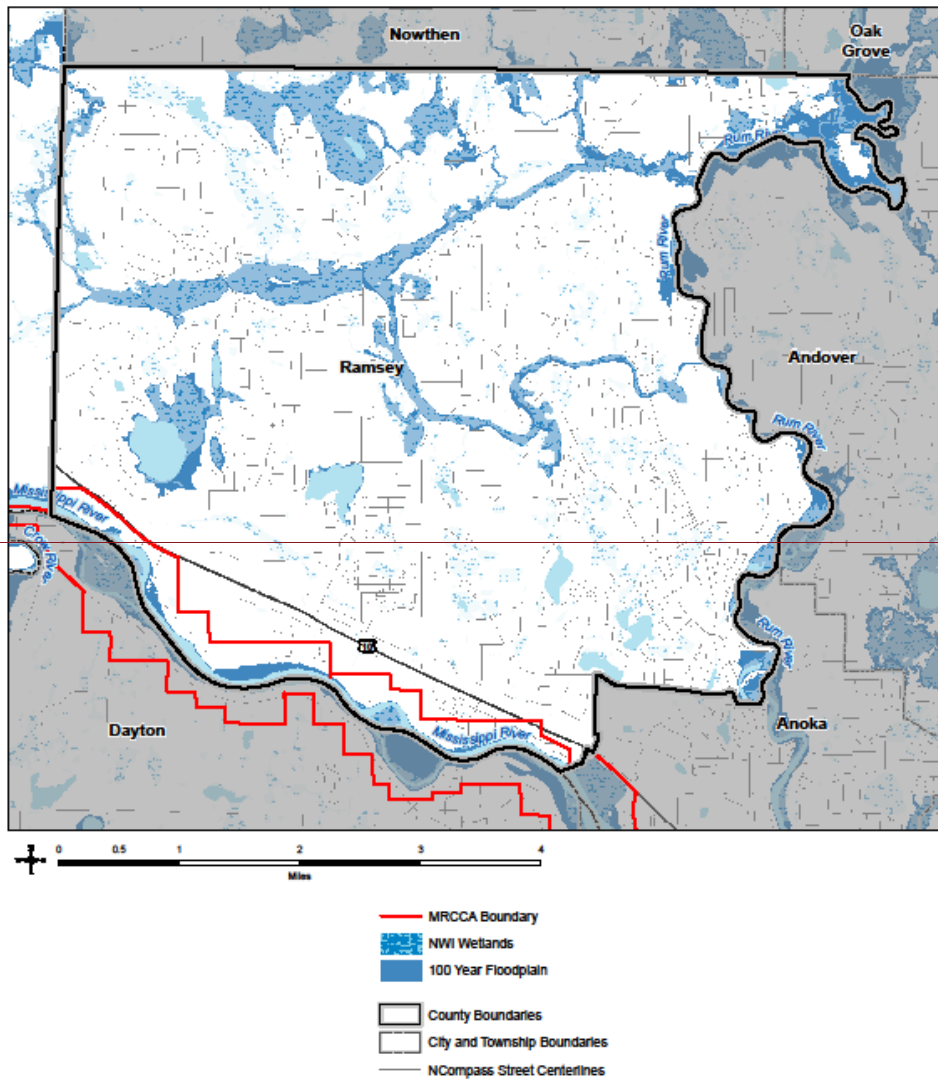
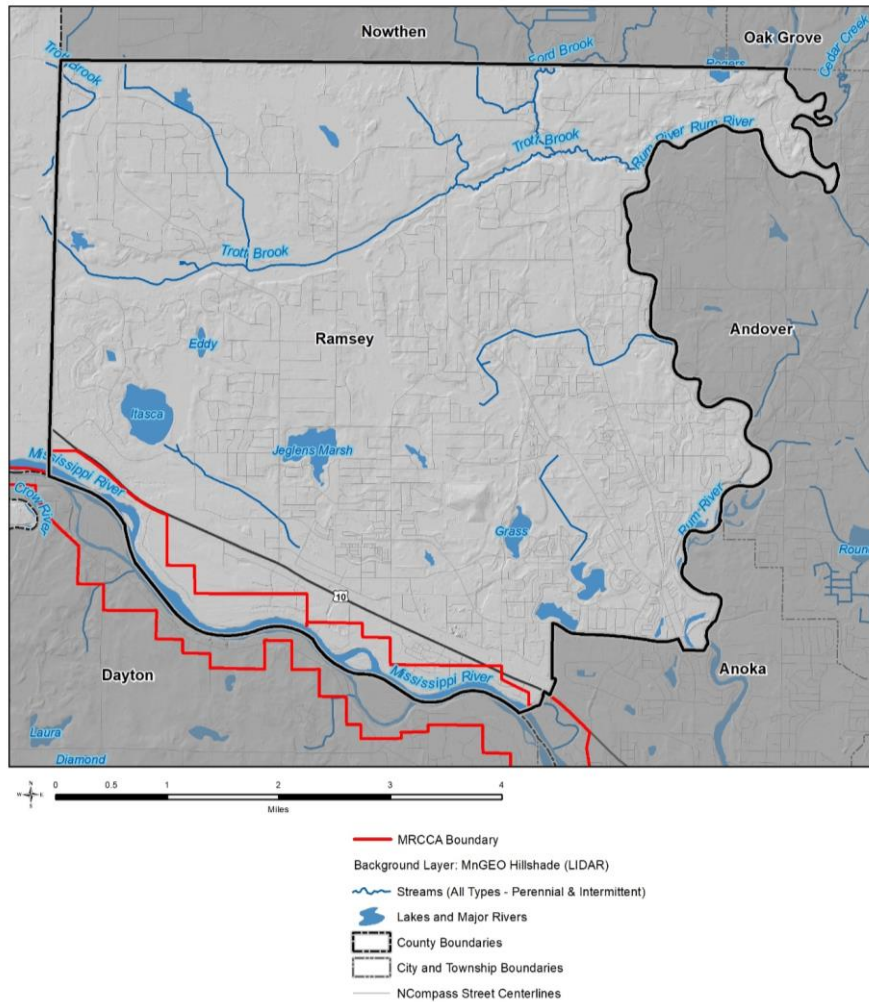


Figure 36: Natural Drainage Areas

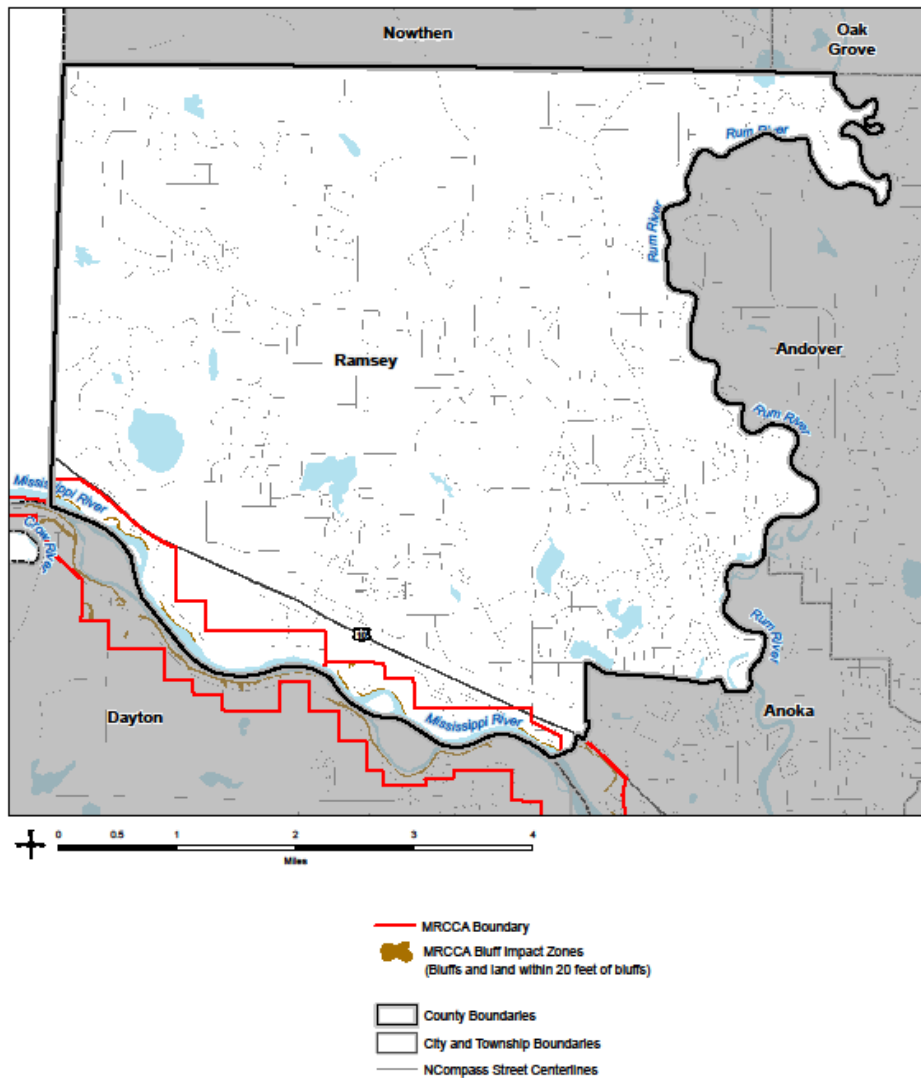
Mississippi River Corridor Critical Area - Major Natural Drainage Routes City of Ramsey, Anoka County



There are currently no natural drainage routes within the MRCCA.



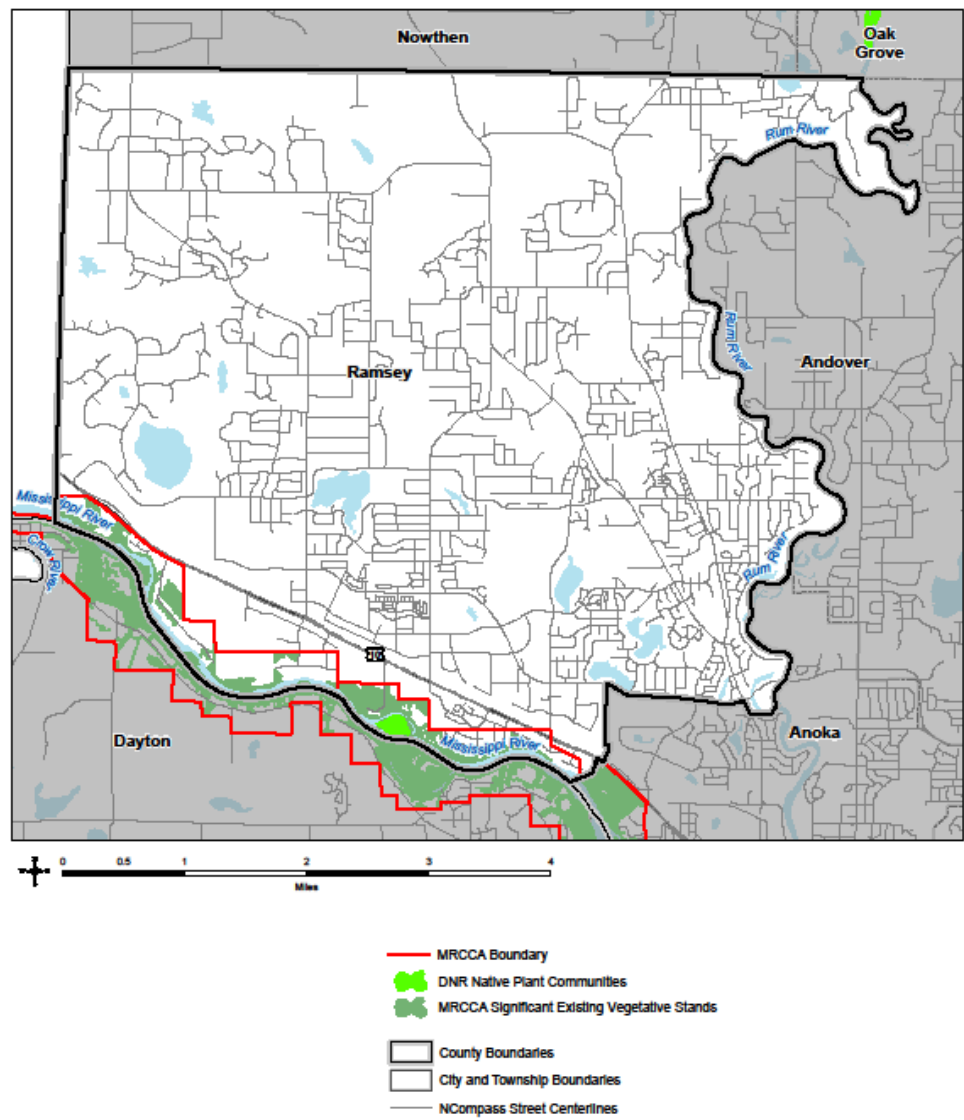
Figure 38: Bluffs and Bluff Impact Zones



Bluffs are located on both the City of Ramsey as well as City of Dayton sides of the river. These bluffs are visible from the adjacent communities and provide valuable scenic views due to the bluffs themselves as well as the vegetation which exists along the bluffs. These views are of scenic value to those on land as well as river users.



Figure 39: Native Plant Communities & Significant Existing Vegetative Stands



Public River Corridor Views

General Overview

The City of Ramsey is fortunate to have ~~a series of public locations~~ the Mississippi West Regional Park from which residents and visitors can view the Mississippi River. ~~Those locations~~ The location of this park is ~~are~~ shown on Map 40. A key component of the Critical Area Plan is to when possible to improve access to public river corridor views and protect the views of bluffs from the river.

Views Toward River from Public Places (PRCV)

Two views were identified by Staff as being key public river corridor views (PRCVs) which are showing below as well as the location of the PRCV mapped with the direction of the view included.



PRCV View 1

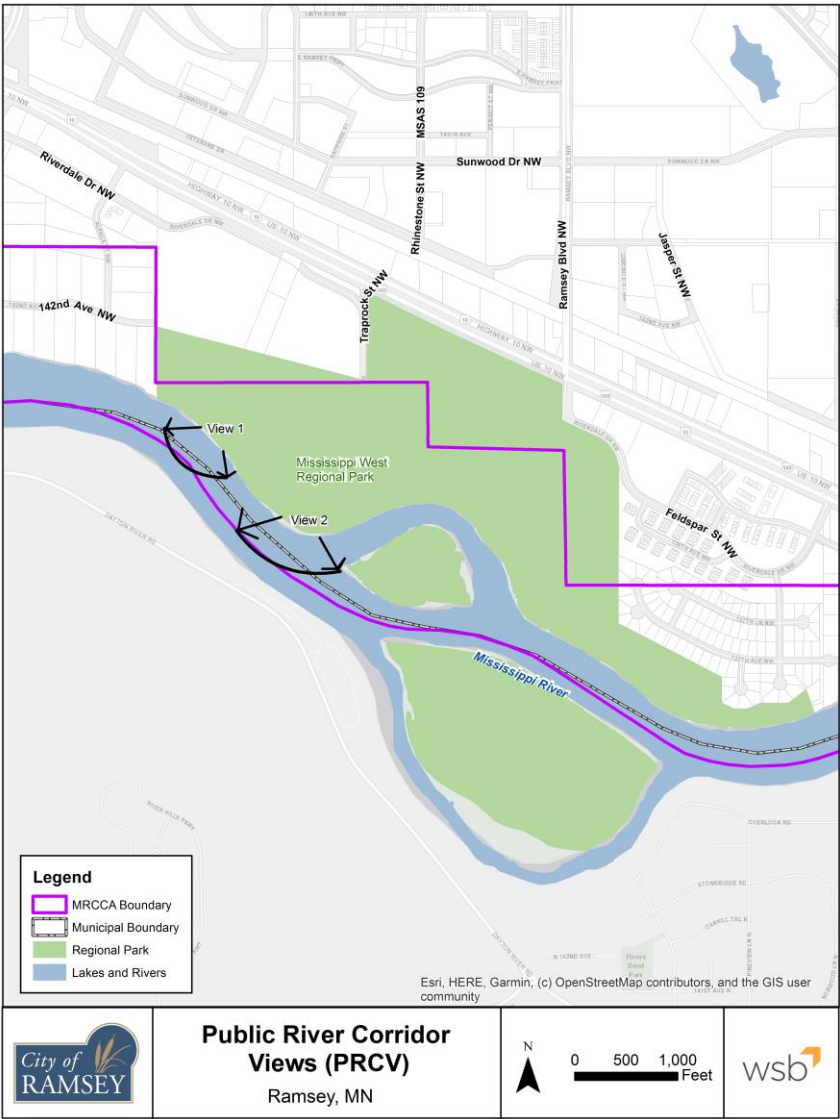


PRCV View 2

View 1 and 2 are deemed important PRCV's due to their direct pedestrian (view 1) and vehicular (view 2) access to the waterfront as well as existing dense vegetation at both sites. Loss of vegetation at either site may result in erosion that could reduce water quality in the area and thus degrade the overall aesthetic of the area.



Figure 40: Public River Corridor View Location



Priorities for Restoration

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

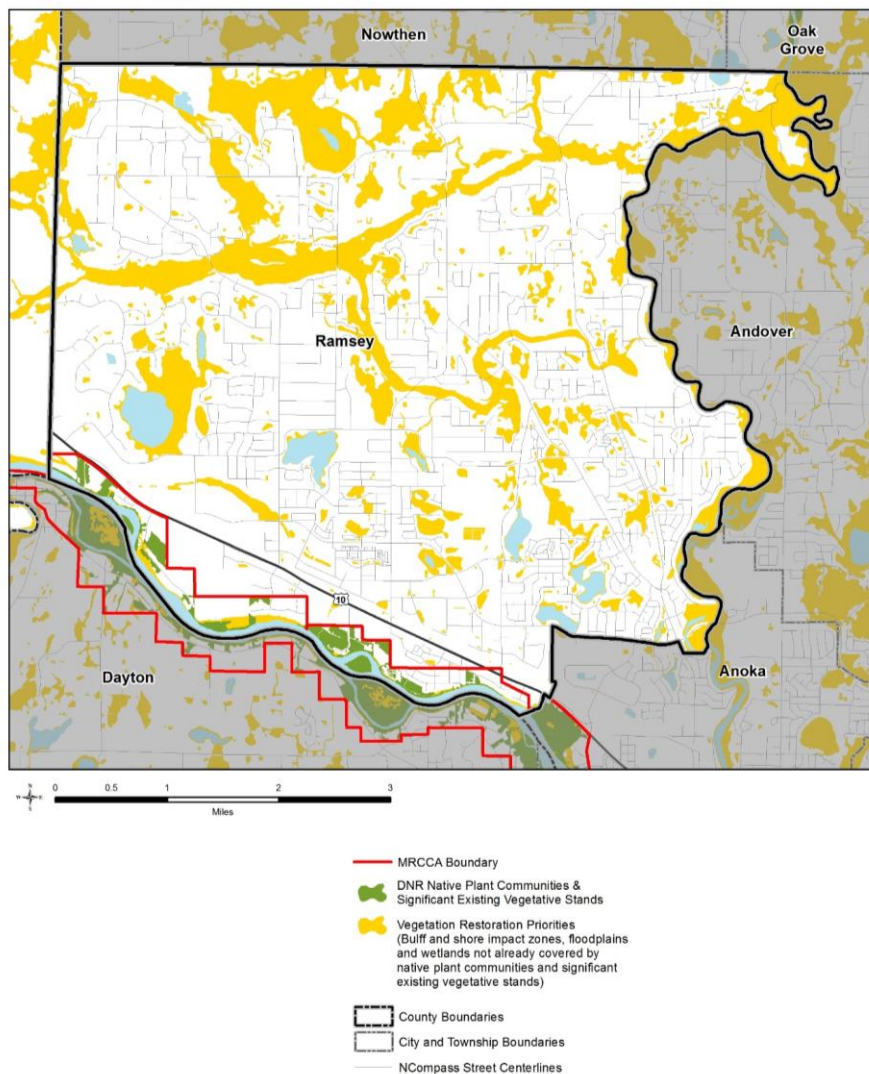
The City will work to make available the location of natural vegetation restoration priorities and the relevant ordinance requirements that apply to their property for project planning and permitting.

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Figure 41: Vegetation Restoration Priorities

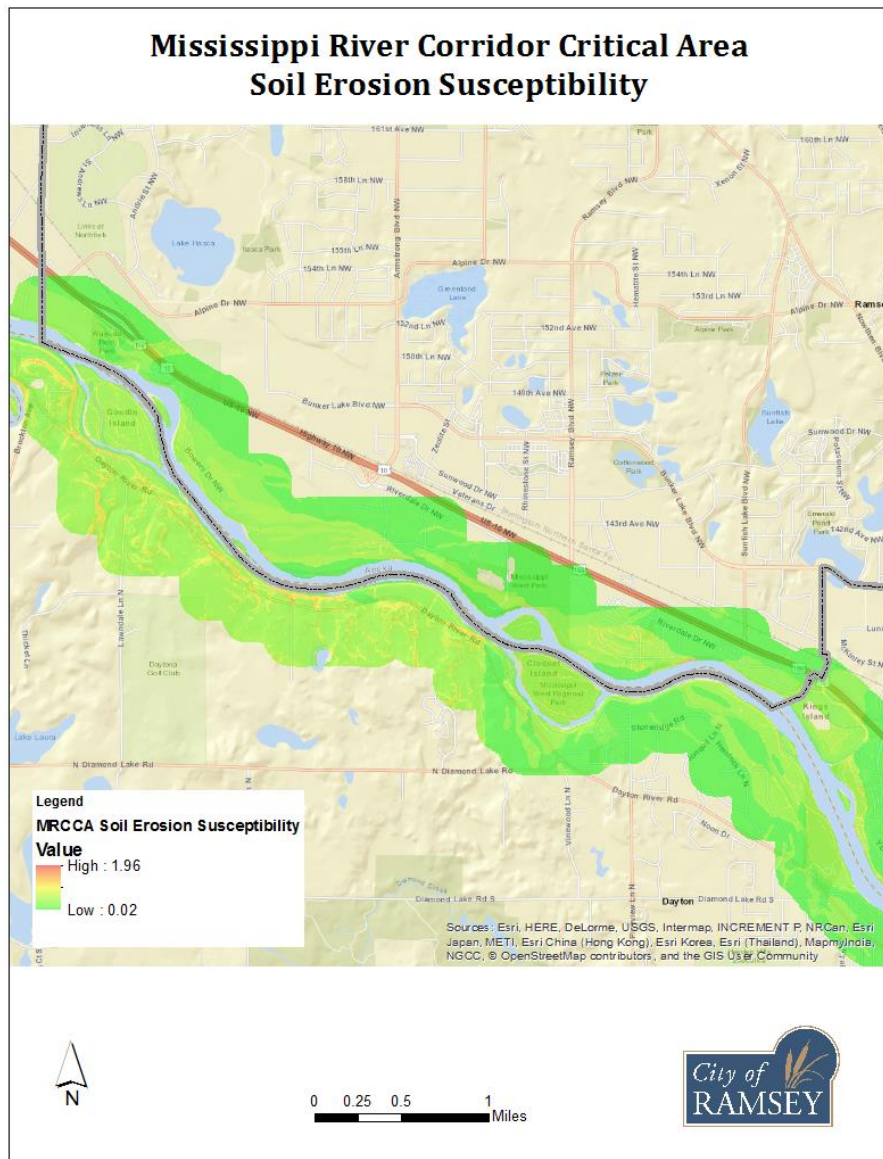
Mississippi River Corridor Critical Area - Vegetation Restoration Priorities
City of Ramsey, Anoka County



Vegetation restoration priorities are shore and bluff impact zones, floodplains and wetland that do not have native or natural vegetation cover and are susceptible to erosion or degradation because they are not stabilized with high quality vegetation. Restoration priorities are composed of both vegetation establishment as well as erosion and bank stabilization.



Figure 42: Soil Erosion Susceptibility



Those areas with higher erosion susceptibility are of increased importance for vegetation restoration and bank and slope stabilization as the likelihood of damage is higher due to the increase susceptibility of soil erosion in these areas.



~~Surface Water~~Water-Oriented Uses

Water-Oriented Uses can have negative impacts on riverbank erosion. The City is aware that recreational boat uses have known impacts on the Coon Rapids Dam Pool. Currently there is a boat launch at the site of the planned Mississippi River West Regional Park. This is an important community asset for the purposes of public river access.

Open Space & Recreational Facilities

Existing Recreation Facilities

The Mississippi River Trail, Mississippi West Regional Park, and Riverdale Park are currently located within the Corridor.

Future Recreation Facilities

The future Mississippi West Regional Park is located within the Corridor. In addition, the future alignment of Central Anoka County Regional Trail connects to the Corridor. A future component of the Central Anoka County Regional Trail is a grade-separated pedestrian crossing over the BNSF/Northstar Commuter Rail Corridor and U.S. Highway 10, known as the Mississippi Skyway.

~~Water-Oriented~~Surface Water Land Uses

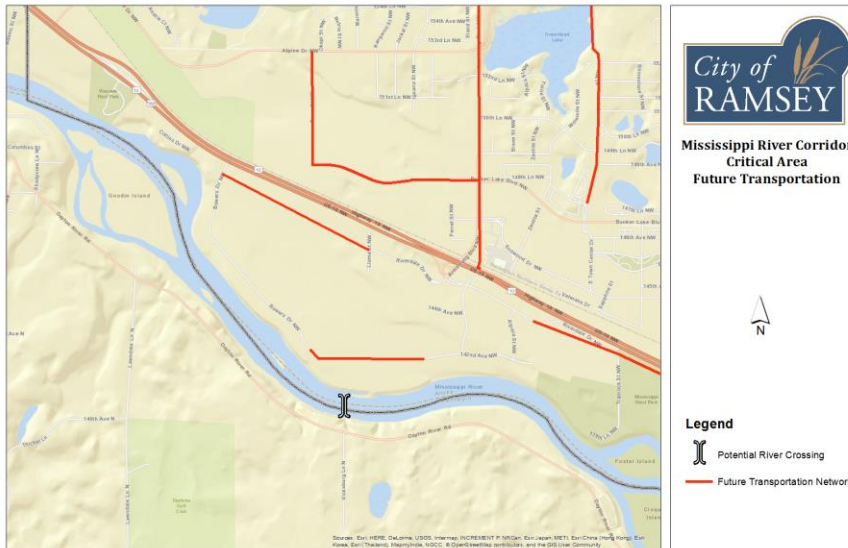
The City does not currently regulate any surface water use under Chapter 86B (MR 6110.3000 – 6110.3800).

Transportation & Public Utilities

An existing Connexus Energy Electric Transmission Line current crosses the Mississippi River connecting Ramsey and Dayton. Ramsey continues to plan for a future River Crossing between Ramsey and Dayton which is shown in Figure 23 in the Transportation chapter.

Figure 43: Mississippi River Bridge/Crossing





There are currently no electric power generating facilities installed within the MRCCA boundary. There is however a solar garden owned and operated by Connexus Energy just outside of the boundary. The City and will work with Connexus Energy to minimize the visual impact future transmission lines to the system would have on PCAs and PRCVs in the area. Solar power generating facilities are allowed as an accessory use in all city zoning districts. Ground mounted solar energy systems are required to comply with all building setbacks in the applicable zoning district. The height of ground mounted solar energy systems at maximum designed tilt shall not exceed the distance from the nearest property boundary or the maximum allowable building height for the applicable zoning district, whichever is more restrictive. Building mounted solar energy systems shall comply with the maximum allowable building height for the applicable zoning district. The limitations on height to be in conformance with height of other structures in the zoning district will limit the amount of impact a solar energy system could have on area PRCV's.

MRCCA Policies

Districts/Land Use

Policy 1: The City will implement the policies of the Critical Area by adopting the new MRCCA districts within our Zoning Code and amend the City's Zoning Map accordingly.

Policy 2: The City will protect native and existing vegetation during the development process and require restoration if any is removed by development. Priorities for restoration shall include stabilization of erodible soils, riparian buffers and bluffs or steep slopes visible from the river.

Policy 3: Identify and encourage connection of CA-SR district land to existing and planned parks and trails for Local Governing Units (LGUs) with developable land in CA-SR districts.



Policy 4: Encourage that land dedication requirements be used to acquire land suitable for public river access.

Policy 5: Guide land use and development consistent with management purpose of each district.

Policy 6: Amending existing or adopting new MRCCA ordinance overlay district compliant with the goals of the MRCCA Plan and Minnesota Rules, part 6106.0070, Subp. 5 – Content of Ordinances

Primary Conservation Areas

Policy 1: The City will encourage conservation subdivision design to protect Primary Conservation Areas.

Policy 2: Conservation Subdivision Design will be utilized to allow the clustering of lots in exchange for permanent protection of Primary Conservation Areas.

Policy 3: The City will continue its proactive approach to subdivision design by encouraging setbacks and adequate lot depth to preserve Primary Conservation Areas.

Policy 4: The City will support mitigation of impacts to PCAs through subdivisions/PUDs, variances, CUPs, and other permits.

Policy 5: The City will where possible and feasible restore previously removed native plant communities and natural vegetation in riparian areas a high priority during development.

Policy 6: The City will seek to establish permanent protection of PCAs through either public acquisition, conservation easement, or deed restrictions.

Policy 7: The City will seek to minimize impacts to PCAs from solar and wind generation facilities, public transportation facilities and public utilities.

Public River Corridor Views

Policy 1: The City will strive to work with applicable partners, especially Anoka County Parks, to improve access to Public River Corridor Views.

Policy 2: When feasible, the City will protect and minimize impacts to PRCVs from public and private development activities.

Policy 3: The City will protect and minimize impacts to PRCVs from public and private vegetation management activities.

Policy 4: The City will protect PRCVs located within the community and identified by other communities adjacent or across the river.

Policy 5: The City will seek to minimize impacts on PRCVs from solar and wind generation facilities, public transportation facilities and public utilities.

Restoration Priorities

Policy 1: The City will continue to implement pilot demonstration projects and incentives to encourage restoration of priority areas.

Policy 2: The City will seek opportunities to restore vegetation to protect and enhance PRCVs identified in this plan.



Policy 3: The City will seek opportunities to restore vegetation in restoration priority areas identified in this plan through the CUP, variance, vegetation permit and subdivision/PUD processes.

Policy 4: The City will work to sustain and enhance ecological functions (habitat value) during vegetation restorations.

Policy 5: The City will require that proposed development sites be evaluated for erosion prevention and bank and slope stabilization issues and require restoration as part of the development process.

Surface Water Uses

Policy 1: The City will continue to support Anoka County's operation of a Boat Launch along Traprock Street.

Policy 2: The City recognizes the Mississippi River as a "working river" that is important to the economy of the Twin Cities metropolitan area and the Midwest.

Policy 3: The City does not currently regulate surface water use under Minn. Statute, Chapter 86B and does not intend to assume that responsibility.

Policy 4: Where applicable, the City will seek to balance commercial and recreational surface water uses.

Water Oriented Uses

Policy 1: The City will work to minimize potential conflicts of water-oriented uses with other land uses.

Policy 2: While there are currently no existing water-oriented uses, the City will coordinate with any future water-oriented uses within the MRCCA boundary.

Water-Oriented Use

There are no private Water-Oriented Uses planned along the shoreline of the Mississippi River. However, the Mississippi West Regional Park will be a primary access to encourage interaction with the Mississippi River. There is also a future local park planned west of Mississippi West Regional park. The location of this water-oriented use is identified as "view 2" on the Public River Corridor View figure.

Open Space & Recreation Facilities

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

Transportation & Public Utilities

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

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

Natural Resources Planning

Ramsey undertook two (2) comprehensive inventories in the mid-2000s; a Natural Resources Inventory (NRI) and a Wetland Inventory. Both of these data sets are referenced any time a new



development is proposed. These data sets help inform Ramsey if there are significant and/or high value natural resources within a development site that may warrant greater protections. While both provide valuable insight, Ramsey acknowledges that both require periodic updates to ensure that the data is accurate and relevant. There has been no specific timeframe identified for updates to either, but for this data to remain useful, they should be revisited no less than every ten (10) to fifteen (15) years. This may be useful as Ramsey continues to consider partnering with other agencies, especially as it relates to shoreline stabilization efforts.

City Code Amendments

In order to properly administer this amended plan, the City will need to make certain amendments to City Code. These amendments include but are not necessarily limited to the following.

- Establish General Land Use Review Procedures.
- Develop administrative procedures for shoreline stabilization.
- Establish a vegetation permitting process that includes permit review procedures to ensure consideration of restoration priorities identified in this plan in permit issuance, as well as standard conditions requiring vegetation restoration for those priority areas.
- Establish process for evaluating priorities for natural vegetation restoration, erosion prevention and bank and slope stabilization, or other restoration priorities identified in this plan in CUP, variances and subdivision/PUD processes.
- Develop visual analysis approach for CUPs for additional height in the RTC and UM districts (if applicable), as well as for proposed PUDs and variances.
- Develop a system for reviewing, tracking, and monitoring open space required as part of the subdivision process.



Critical Area Implementation Plan

Strategy: Protect and Restore Significant Ecological Resources

- Update Zoning Code to reflect Amended Plan
- Establish a plan to reduce erosion, protect canopy coverage, protect significant vegetative areas, and encourage pollinator-friendly landscapes
- Ensure that information on the location of PRCVs is readily available to property owners to understand how PRCV-relevant ordinance requirements, such as vegetation management and land alteration permits, apply to their property for project planning and permitting.
- Actively communicate with other communities to protect views they have identified in your community that are valuable, and vice versa
- Establish procedures for processing applications with potential impacts to PRCVs including
 - Identifying the information that must be submitted and how it will be evaluated
 - Determining appropriate mitigation procedures/methods for variances and CUPs

Strategy: Improve Water Quality

- Establish a plan to reduce the amount of sediment and phosphorus entering the river.

Strategy: Maintain and Improve Recreation Opportunities along and adjacent to the Mississippi River

- Prioritize areas for acquisition to increase opportunities to access the river
- Coordinate jurisdictional planning efforts

Strategy: Improve Access to the Mississippi River

- Encourage creation, connection, and maintenance of open space, recreational facilities, including public access to the river
- Create and maintain access facilities for public access
- Complete the Central Anoka County Regional Trail Connection
- Update the Capital Improvement Program (CIP) to reflect the amended Plan
- Update Surface Water Use Regulations
- Provide Guidance to Private Property Owners for Private Accesses

Strategy: Communicate the Benefits of Protection of Ecological Resources

- Create Informational Packets that provide the location of PCAs and information for property owners to understand how PCA-relevant ordinance requirements, such as vegetation management and land alteration permits apply to their property for project planning and permitting
- Establish procedures and criteria for processing applications with potential impacts to PCA's including:
 - Identify what information must be submitted for projects within the MRCCA boundary and the way in which it will be evaluated
 - Determine appropriate mitigation procedures/methods for variances and CUPs
 - Establish evaluation criteria for protecting PCAs when a development site contains multiple types of PCAs and the total area of PCAs exceed the required set aside percentages

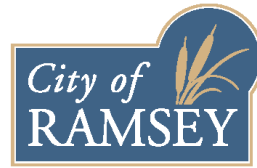


- Develop administrative procedures for integrating DNR and local permitting of riprap, walls and other hard armoring.
- Develop a Communications Plan
- Create a new Critical Area Webpage
- Create a Signage Package for Public Spaces
- Provide information on the location of natural vegetation restoration priorities to property owners to help them understand how relevant ordinance requirements apply to their property for project planning and permitting.

Strategy: Prioritize Areas of Preservation

- Focus efforts on stabilizing erosion at Mississippi West Regional Park
- Work collaboratively with owners of undeveloped land with shoreline to partner of preservation and flexibility in subdivision design





Chapter 07: Parks and Recreation Plan



Parks and Recreation Goals and Strategies

- Prioritize desired recreation amenities with goal for financial stability in complete the Master Park and Recreation Plan.
- Preserve and enhance continuous open space corridors.
- Balance a variety of smaller neighborhood parks and larger community parks.
- Expand opportunities for community recreation programming.
- Expand recreation opportunities for aging population.
- Ensure equitable access to recreation programs and facilities.
- Ensure connected regional and local parks and open spaces.
- Coordinated planning efforts across multiple jurisdictions.
- Maximize joint use facilities and recreation opportunities.
- Strengthen relationships with local youth organizations.
- Prioritize desired recreation amenities with goal for financial stability in complete the Master Park and Recreation Plan.

Parks and Recreation Introduction

Ramsey recognizes parks, trails, and natural open spaces as vital to the quality of life and in many ways define the community. In some ways, Ramsey's park system emerged from the conversion of agricultural land to suburban in the 1970's with small park areas—often just open space, dedicated with these subdivisions. Ramsey created its first prominent park in the early 1980's, largely to meet the demand for youth athletics' play fields. Originally envisioned as a community park, Central Park serves as our flagship park. In the 1990's trails were added to Ramsey's landscape—and these were embraced every bit as much as parks. Citywide, the *value* of parks, trails and open space continues to grow, mirroring the increasing population, and corresponding with the conversion of open space to residential uses.

Taking advantage of its unique geography, cherished natural resources, and a diversity of recreational venues, while responding to its history and recognized rural character, are both determinants and opportunities for future public realm investments in the community. The Public Realm is what gives cities and neighborhoods their identity—typically including streets, parks, plazas, trails and other amenities. This network of connected spaces supports a host of broader city goals, sets the stage for ongoing quality development, and at the same time; promotes Community Parks and Trails, Regional Parks and The COR, to become a vibrant, dynamic, must-experience destinations.

Remaking infrastructure (including public space), as Ramsey develops a stewardship plan for a three decade-old 'built' park system, invites an opportunity to promote innovative design strategies that embrace the challenges of a growing city. Ramsey also has a bounty of natural resources to build upon, as in the instance of one of the most renowned rivers in the world. Indeed, both the Mississippi River and Rum River are significant water resources, and both part of the State's Wild and Scenic Rivers system that literally define the borders of the community. These two rivers are also state designated canoe routes, or recreational water trails—reconnecting residents through parks and trails, connects us to our past—as well as our future.



Another relevant stream is Trott Brook with its associated wetlands and uplands, representing a natural greenway spanning the northern 1/3rd of the city. Ramsey by area is also more than 17% wetlands of varying types and classes. Of the many wetland complexes, some have valuable oak and other forested areas in association, providing people opportunities to both live and recreate in these natural settings. These layers of habitat are valuable vestiges for the wildlife that residents embrace and enjoy. The greenway system referred to as the Circle of Ramsey. Trott Brook is the primary element and will inspire people to move within their community and will help restore ecological connectivity at the same time.

Exploring opportunities to reconnect all these valuable resources, to re-establish the continuity, functionality and beauty of these systems through a citywide greenway will serve as an expression of Ramsey's history, physical character and community identity.

People also want safe and enjoyable places that meet a range of recreational needs, providing both indoor/outdoor venues, supporting programmed or spontaneous activities. However, Ramsey will not be 'locked in' to an auto-centric environment as the only means to access parks and destinations, but rather, view the opportunity when thinking about parks and the public realm to creating a community that invites bicycling and pedestrians, to experience the city via greenways that connect neighborhoods, amenities and destinations.

Healthy, thriving cities invariably contain significant civic components that celebrate the "publicness" of place—yielding measurable returns; economic, environmental, and social—this Comprehensive Plan highlights the investments in the Park, Trail, and Recreation and Open Space system that will pay dividends for generations to come.

2030 Plan Accomplishments

The Comprehensive Plan is an important document that establishes a vision for the community that stakeholders can rely upon. The Comprehensive Plan is the result of commitment policy makers as well as engagement and participation by the community. Only true priorities make it into the Plan. The goals and strategies identified become the City's work plan and focus for the coming years. The following are a sampling of completed goals and strategies from the Parks, Recreation, Trails and Open Space Chapter of the 2030 Plan.

'Establish a regional trail along the Mississippi River'

Status: The City of Ramsey has completed construction of the Mississippi River Trail from King's Island in the City of Anoka to city limits at the border with Elk River.

'Improve coordination of park and trail planning within City and adjacent communities'

Status: Ramsey's Council meets with neighboring Councils regularly, which has resulted in collaboration on the above trail project with the City of Anoka.

'Design for connectivity with local and regional parks'

Status: The concept for the Circle of Ramsey emerged to address this goal with much of the greenway that encircles the community, now in place today.



‘Develop a Trott Brook Trail Corridor’

Status: A quarter mile long boardwalk that will be constructed in the Spring of 2018, will complete the Trott Brook Trail between Variolite Street and Nowthen Boulevard.

‘Explore providing pedestrian access from the Mississippi River to the north side of Highway 10’

Status: The skyway over Veteran’s Drive was completed with the 2012 construction of the Northstar Rail Station. More recently a private landowner granted the ‘touchdown’ location (valued at \$100,000) for the proposed pedestrian bridge referred to as the Mississippi Skyway. In 2014, the City secured \$490,000 from the National Park Service, and completed the Final Plans and Specifications—for a project that is shovel ready.

‘Minimize at-grade crossings of trails and roads and other interactions between trail users and automobiles, with underpasses or overpasses’

Status: See above. In addition to the underpass constructed below T.H #47 with the second phase of Elmcrest Park’s development—a realignment of the Central Anoka County Regional Trail is underway to be routed from Ramsey Boulevard, through The COR and over both the railroad tracks and Hwy #10.

‘Seek out alliances and partnerships with non-profit and governmental agencies to assist in securing funding and other resources that will assist in implementing the park and trail plan’

Status: Ramsey has secured well in excess of \$2 million dollars from governmental agencies for park and trail construction in recent years. In 2017, an alliance with the Mississippi River Park Connection (a non-profit) and Recreational Equipment Incorporated (REI) funded a new recreational opportunity for Ramsey, canoe campsites on the Mississippi River. A partnership with Anoka County and Ramsey Parks, MN DNR and Conservation Corps Minnesota implemented this unique amenity.

‘Work with the schools and community organizations to plan for athletic fields and facilities that will accommodate the growing community’

Status: The City is working closely with the School District #11 on the new elementary school (2018-19 construction) which will have several outdoor facilities, as well as trail connections to the adjoining neighborhoods. Additionally, the City and the Anoka Ramsey Athletic Association have a strong partnership in both planning for and renovating and developing fields and facilities to meet increasing demands.

‘Study the need for a Community Center that offers a variety of recreational uses for all age groups’

Status: Through the Resilient Communities Program partnership with the University of Minnesota, the City is organizing a number of different evaluations on how a Community Center may be structured to meet the future needs of residents. These studies will inform City Council on the way forward, with this discussion expected to occur later in 2018.



Public Engagement

Since the early 1990s, Ramsey has engaged residents purposely and consciously in their neighborhood park planning with good success. This approach creates ownership in their public spaces. More recently, the City of Ramsey has undertaken a variety of engagement efforts, citywide that directly and indirectly affect decision making about the park system. The responses to all those efforts have highlighted the importance of parks, recreation, trails, and open space on the quality of life in Ramsey. Access to parks and trails, coupled with high-quality open space—even if only visually, evokes a sense of rural character and is a significant reason that people choose to live and invest in the community and thus, parks, trails greenways should remain a priority for on-going municipal investment.

As part of the specific engagement effort for this Comprehensive Plan Update, the City of Ramsey has held several meetings and workshops, along with other engagement tools. Specifically, we have heard Ramsey should:

- Prioritize preservation along Trott Brook.
- Begin addressing reconstruction of aging/existing parks.
- Develop a plan for filling in trail gaps in the community—especially in the northern tier of the community, and along arterial roadways.
- Find a balance in investment between larger Community Parks and Neighborhood Parks.
 - A few of our newer subdivisions are asking for parks to be included within their new neighborhood.
 - Many existing neighborhoods desire updating of play structures—some less than 15 years old, some exceedingly beyond their useful life.
- Preserve open space along the Mississippi River as a priority.
- Focus new park efforts on
 - Future Community Park #6 (north central portions of the city)
 - The COR (at the top of the list is a splash pad/water recreation)
 - Lake Itasca Park (natural resource-based development, lake access and the proposed Lake Itasca Greenway—connecting The COR)

There were related comments with more of a focus on Ramsey’s ecological resources, such as “Protect Mississippi River and Rum River from shoreline erosion,” and those comments are included in Ramsey’s Natural Resources Plan.

Existing Parks System

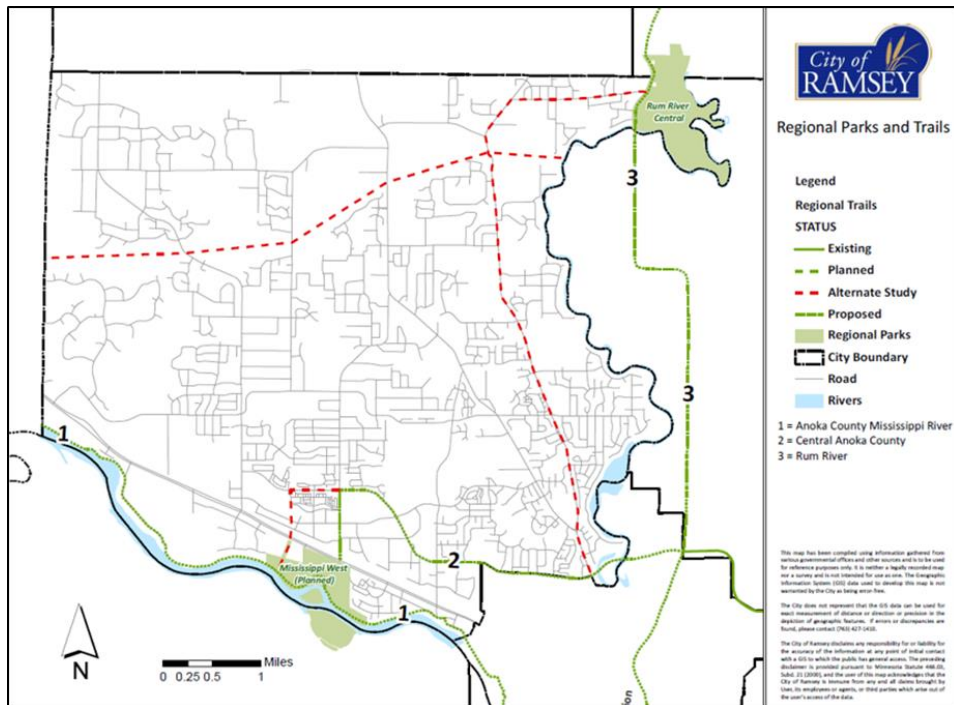
Regional Parks

There are two (2) Regional Parks and two (2) Regional Trails in Ramsey.

- Central Anoka County Regional Trail
- Mississippi River Regional Trail
- Mississippi West Regional Park
- Rum River Central Regional Park

Figure 44: Regional Parks and trails





The City of Ramsey is unique and fortunate in that it has two county parks within its boundaries that are a part of the Metropolitan Council's regional system. Rum River Central Park is 434 acres, 304 acres of which are in the City of Ramsey (the remaining is in the City of Oak Grove) and occupies the northeast corner of the city.

Mississippi West Regional Park

Mississippi West Park includes bluffs, wooded areas and two islands on the Mississippi River. The 273-acre park includes a small boat landing and shore fishing, and, in the Fall of 2017, canoe campsites were established on the islands—an amenity that is rare in the Metropolitan area—and one that provides additional recreational access to the most renowned river in the nation. The campsites required close coordination between the City, County and the MN DNR, and are an example of the success of inter-jurisdictional cooperation and planning.

Mississippi River Regional Trail

Coursing along America's most renowned river, the Mississippi River Trail winds its way from the headwaters within Lake Itasca State Park in Minnesota to the Gulf of Mexico. A 3,000-mile system of bicycle-friendly roads and multi-use pathways, the Mississippi River Trail is referred to as a "string of pearls" connecting ten states, the cities of Ramsey, Minneapolis, St. Louis, Memphis, New Orleans, and myriad towns between.



In addition to being a Regional Trail within the Twin Cities metro, this trail is also United States Bikeway #45 within the entirety of Minnesota—connecting 700 miles of existing shouldered highways, low-use roads and off-road paths for bicyclists. While in place in Minnesota, southern states are actively constructing and identifying additional routes. Once complete, USBR 45 will continue south along the Mississippi River to Louisiana—then the U.S. Bicycle Route System will encompass more than 50,000 miles of riding connected to Ramsey.

A key improvement benefitting the utility and safe access to the Mississippi River Regional Trail in Ramsey, will be the completion of the pedestrian bridge over Hwy #10 discussed below.

Wayside Rest

In addition, the aforementioned county facilities, Ramsey also benefits from the Mn/DOT Wayside Rest between Highway 10 and the Mississippi River in western Ramsey that has visitor contact building with restrooms, canoe access and picnic facilities. This site serves as a trailhead for the Mississippi River Trail that traverses from the Headwaters in Minnesota, through 10 states to New Orleans.

Local Parks

The City of Ramsey is approximately 29 square miles in area, has a population of approximately 23,500, and is fortunate to be known for its natural resources. More than half of the City borders the Rum and Mississippi Rivers, and over 15% of its area is protected wetlands.

Establishing parks and creating quality recreational and open space opportunities remains a high priority for the City. There are approximately 500 acres of existing municipal parkland and two regional parks with varying amenities, creating a comprehensive system with many diverse opportunities to recreate and enjoy the natural environment.

Other Recreation Opportunities

Ramsey is also home to a variety of other unique recreation amenities.

- Game Fair
- Rum River Hills Golf Course
- Rum River Scout Camp (Boy Scouts of America)
- The Links at Northfork Golf Course
- Wayside Rest (State of Minnesota)

Planned Park System

Recreation Districts

Most residents cherish their park system. Given the choice, most would like more parks, especially near their homes. However, financial priorities continue to challenge city leadership to build and manage a park system that meets those desires yet meet the financial obligations to build and maintain these improvements. Currently, the overall amount of acreage devoted to Ramsey's park and open space system is over 1,800 acres, or approximately 10% of the of the City's 28 square miles. Given this large available area, the focus is on using these spaces wisely and connecting them effectively.



The gap between the desire for more parks and the stark reality of limited annual maintenance funding calls for a strategy to plan a system of interconnected parks and trails distributed reasonably and equitably throughout the community. Ramsey can achieve this goal by viewing Ramsey's park system as divided into ten 'Recreation Districts.' These districts are delineated by major roadways or other barriers and provide a means for more effective planning in determining future park needs at the scale of larger groups of neighborhoods (see map below).

A broad overview of the existing park system in Ramsey reveals a number of small, underutilized park spaces scattered throughout rural areas of the community. These low-density (or large lot) developments do not support high use of a neighborhood park system and thus can lead to inefficiencies. Larger scale community parks, which would provide park and recreation opportunities not available within private yards or large lots, would prove a more effective and efficient use of a park and recreation system for these areas, and at the same time serve both rural and urban areas of Ramsey—especially if well connected by trails or greenways.

It should be clarified that these Recreation Districts are not only a planning tool, but are an organizing structure of aggregating neighborhoods in order to interconnect them with the 'Circle of Ramsey' greenway. This greenway encircles the community, while connecting each Recreation District to each other, as well as to destinations like retail areas, schools, and workplaces.

Using the structure of the Recreation Districts, it is evident that there are relatively few developed neighborhood parks in the northern third of the city. This, coupled with the need for additional spaces for a growing youth athletic program, suggests the need for a sixth community park in the north central part of the city. The remaining major emphases in the rural area of Ramsey should be, first, to provide trail connections to connect people to larger park facilities and destinations such as Central Park, Elmcrest, and Rum River Central Regional Park and, second, to preserve open space corridors consistent with a more rural land use. This approach is also consistent with the refrain heard throughout the public engagement process of the Comprehensive Plan: strive to find the "balance of rural and urban character."

In urban districts, this same approach is not effective. Higher density development demands more parks that are within walking distance of homes and provide a greater variety of activities. It would be prudent to start more detailed planning for the provision of neighborhood parks in future urban areas as well as looking to fill gaps in existing urban developed areas. As traffic patterns become denser within the urban areas, more neighborhood barriers may occur and further accentuate the need for more neighborhood park facilities. Trail, sidewalk, and greenway development is a significant element of future park planning to connect residents to the places they work, shop, and recreate. Therefore, the City must continue installing paved trails or sidewalks along all collector streets concurrent with their construction and enhance intersections with pedestrian-friendly treatments in the more urban areas.

In terms of significant outdoor recreation available from the private sector, Ramsey has two 18-hole golf courses open to the public; the Links at Northfork located in northwest of Lake Itasca and Rum River Hills Golf Course to the east, adjacent to the river at the 167th Avenue alignment. An additional privately-owned outdoor recreation facility is the 160-acre Boy Scouts of America site along the Rum River. Upon request, this site is open to the public. Recreational camping and



LEGEND

- Existing Park
- Existing Regional Park
- Water
- Circle of Runway Gravelway
- Existing Trail
- Existing Regional Trail
- Trailhead
- Canoe Campsite
- Existing Sidewalk
- Planned Line
- Road

Park Types and Classifications

Community Park

A Community Park is generally defined as a larger park (usually more than 40 acres) serving multiple neighborhoods, enhanced amenities, and with trail connections to the large area. Examples include Alpine Park, Central Park, Rivers' Bend, and Elmcrest Park.

Neighborhood Park

A Neighborhood Park is generally defined as a smaller park serving mainly an individual neighborhood, or a group of neighborhoods. Neighborhood Parks generally have less amenities.

Future Improvements

Existing Park Replacement Plan

Ramsey heard throughout the Comprehensive Plan public engagement process a desire to reinvest in existing park spaces. Through the Parks System Plan, and the associated Capital Improvements Plan, Ramsey will identify and prioritize park, trails, and open spaces in need of reinvestment.

New Park Improvements

A number of areas are planned for future expansion and improvements. The key improvements in the current plan include.

- Circle of Ramsey
- Community Center
- Community Park #6
- Lake Itasca Park
- The COR



Potential Regional Trail and Regional Trail Search Corridor Realignments.

Ramsey requests an analysis of multiple regional trail corridors for alternate alignment as part of the next regional planning cycle. These corridors include the following.

- Central Anoka County Regional Trail
- Rum River Regional Trail
- Regional Trail Search Corridor (Trott Brook Greenway)

Rum River Regional Trail

Rum River Regional Trail - Existing Planned Alignment

The exhibit below identifies the proposed Rum River Regional Trail as number 3 between the Central Anoka County Trail (at Bunker Lake Boulevard) and Rum River Central Park. None of the trail is currently in place. Ramsey assumes that construction of the trail would occur in existing right-of-way.



Figure 46: Destinations along a Potential Realigned Rum River Regional Trail

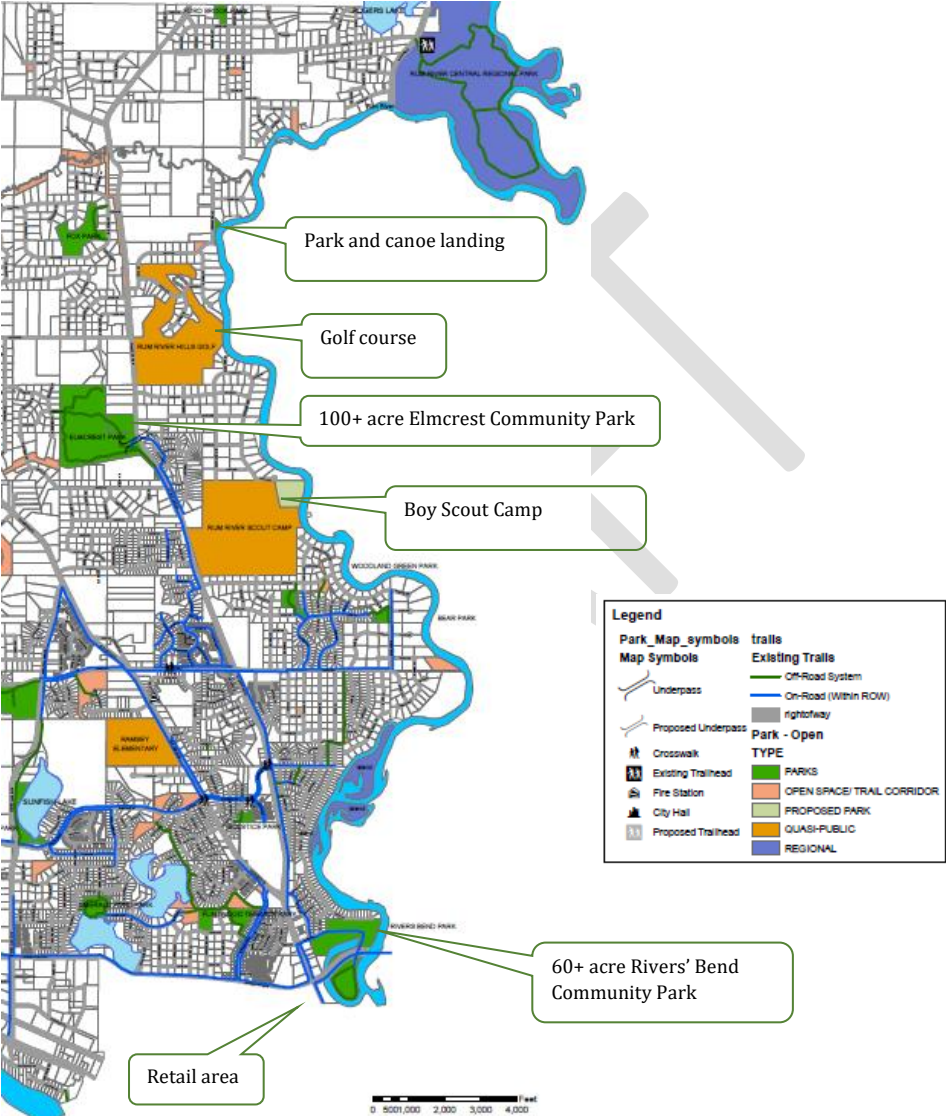




Figure 2: Illustration of the newly completed one million-dollar Elmcrest Park Community Building with public restrooms

In addition to many more parks and recreation facilities on the west side of the Rum River than the east, there is an area of retail services (restaurants etc.) that are presently accessed by trails on both sides of T. H. #47 north of the Central Anoka County Regional Trail at Bunker Lake Boulevard.



Within the **Linking Regional Trails** definitions in the 2040 Policy Plan, indicates that: "Visitor origin data from the [Metropolitan] Council's **2008 Regional Parks and Trails Survey** indicate that regional trails in the metropolitan area are used most by people who live nearby or can reach the trail in a short bicycle trip or drive. Therefore, a priority is to develop more trail corridors in the Metropolitan Urban Service Area, where more than 90% of the population lives".

Ramsey has many thousands of residents in the Metropolitan Urban Service Area within 1.5 miles of the proposed, realigned Rum River Regional Trail.

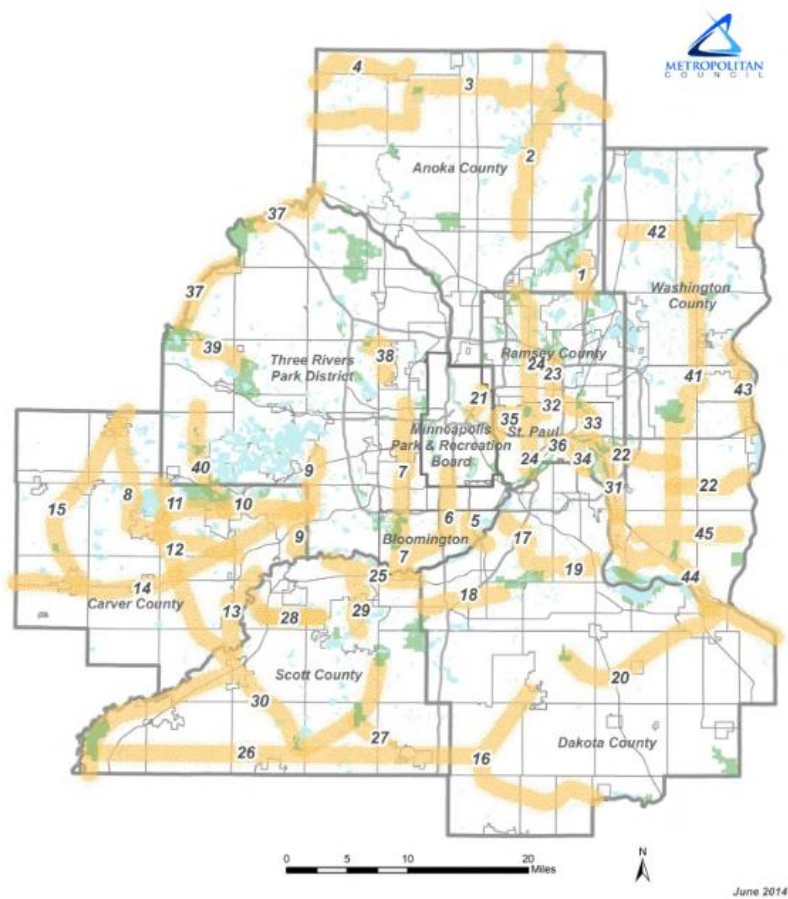
In concluding, the Alternate Alignment Study would explore moving this proposed regional trail from the east side of the river to the west, (#3 from green to the red dashed line west of the Rum River above).



North Anoka County Regional Trail Search Corridor – Trott Brook Greenway Alternative

The 2040 Regional Parks Policy Plan, Chapter Three identifies 'Regional Search Corridors', including one entitled 'North Anoka County' generally designated as number three on Figure 3-9 below.

Figure 47: Regional Trail Search Corridors

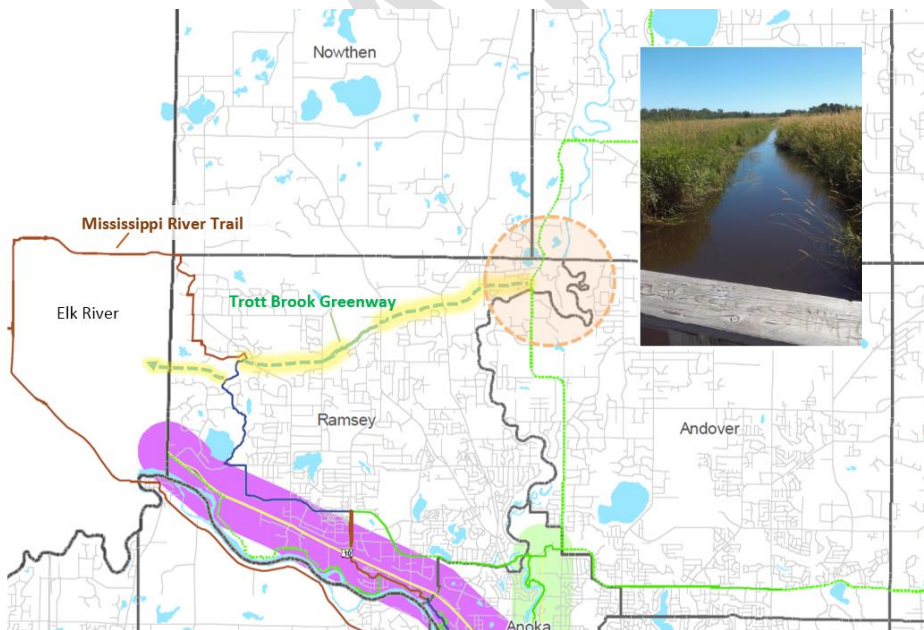


Regional Trail Search Corridor - Better Connectivity to Regional Parks System

The introduction of Regional Trails within Chapter 3 states: “[...] regional trails are selected to pass through or provide connections between components in the Regional Parks System. The regional parks and park reserves perform the important function of providing places for parking, comfort facilities and safe water supplies.

Trails also are selected for their ability to intersect with local trail networks, with the regional trails functioning much like regional highways that interconnect with more local arterials and local streets”.

In keeping with the above statement and intent, Anoka County Parks and the Metropolitan Council should investigate the west portion of Search Corridor 3 to connect to the only regional park in this area. By aligning the proposed, search area trail south to Rum River Central Regional Park, it also then intersects with the east/west Trott Brook Greenway. Additionally, this connects the Four-corner sub-regional center (depicted by the circle below) of Nowthen, Oak Grove, Andover and Ramsey, thus connecting four communities to; the Mississippi River Trail, a Regional Park, Wild and Scenic Rum River, and proposed Rum River Regional Trail—(without regard to whether the trail is east or west of the Rum).

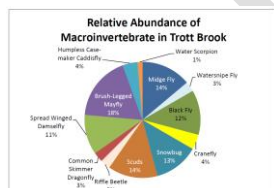


Ramsey has already acquired significant tracts of land along Trott Brook for the greenway and trail, including a \$500,000 investment by the Legislative Commission on Minnesota Resources for conservation and trail easements. Trott Brook runs west to east within the area below.



Regional Trail Search Corridor - Fish and Wildlife Benefits

A proposal exists for habitat improvements and the stocking of trout within the brook. If feasible, this would provide a rare opportunity in the Metropolitan area, and a unique recreational opportunity with significant tourism and favorable economic impacts. The MN DNR has placed data loggers in Trott Brook to collect the thermo profile of the stream to better understand the streams suitability as a fishery – and a report has identified the brook as potential as a trout fishing stream for the Metro. Trails and public lands along the brook are synergistic with fishing and the deliberate multi-use nature of the greenway.



*DNR electro-fishing at
Trott Brook to survey
existing fish populations*



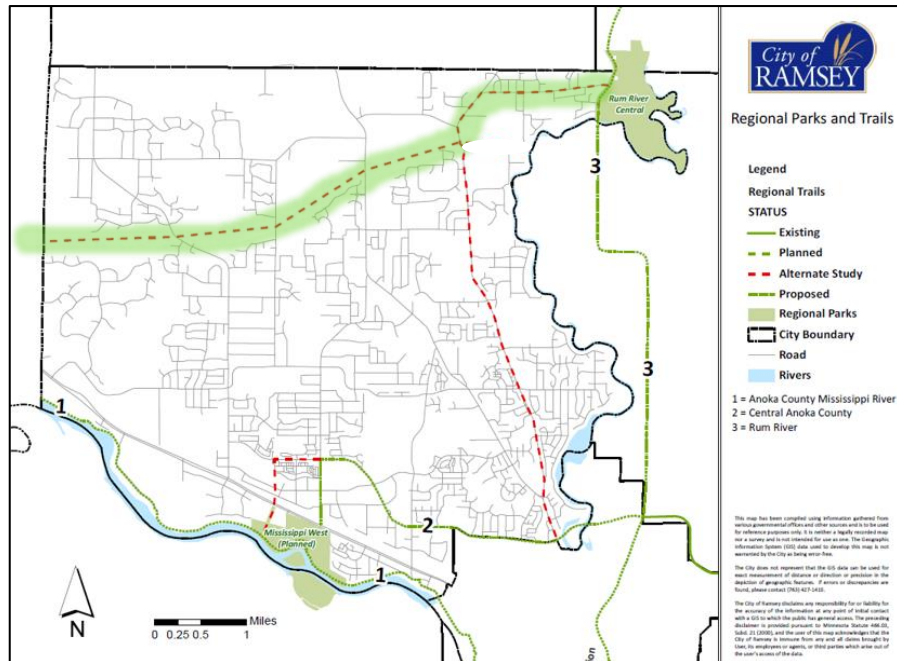
Fish sampling in 2012

*Excerpt from the 22-page report: **Assessing the Ability to Bring Trout Fishing to the North Metro Area through Stream Quality Assessments and the Summarization of the Economic Impact of***



In concluding, this proposal would recommend that the Trott Brook Greenway be considered as a Regional Trail, fulfilling the east/west Regional Search Corridor goals, as aligned generally and depicted below.

Figure 48: Trail Search Corridors and planned/existing trails within Ramsey



The 2040 Regional Parks Policy Plan, Chapter 4: Siting and Acquisition – Strategy 3, cites, “New regional trails must serve a regional audience and provide connection between regional parks, park preserves, and regional trails without duplicating an existing trail.” The proposal above meets this objective, by connecting Rum River Central Regional Park to the proposed Rum River Regional Trail (potentially west of the river, as described above) and does not duplicate an existing trail. Moreover, by designating the Trott Brook Greenway as a regional trail, it will function as described by the Council “...two major types of trails to serve the region: 1) destination or greenway trails and 2) linking trails”. The trail would be a destination, and one significant linkage would be the Mississippi River Trail in Ramsey, with its connection to the west in Elk River and subsequent link to the Great Northern Trail.



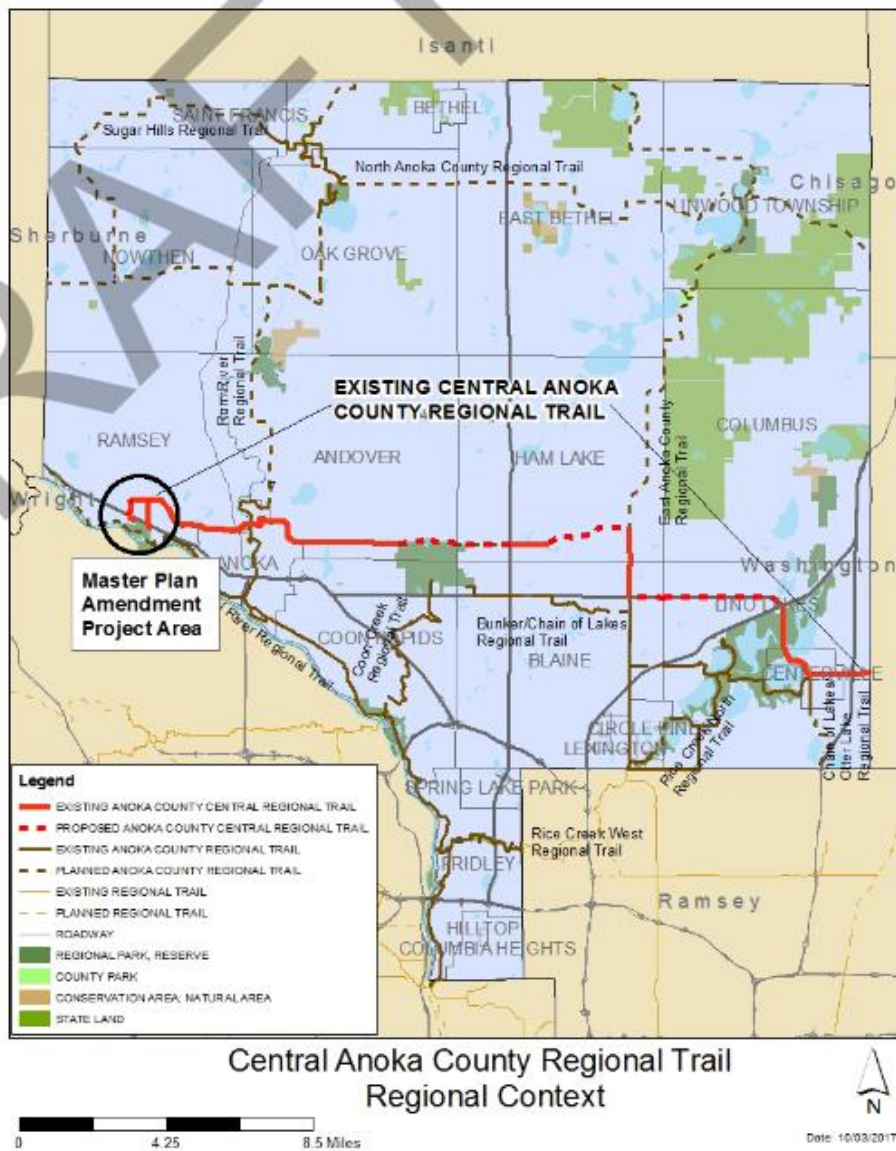


Central Anoka County Regional Trail

The Central Anoka County Regional Trail is an outstanding recreational (and transportation) amenity for Ramsey residents, and connects them via trail to broad swaths of the county. This includes Bunker Hills Regional Park to the east, with planned connections that will link the Rice Creek Chain of Lakes near Lino Lakes and Centerville, and on to Washington County. Approximately 19 miles of this 26-mile trail are in place today.



Figure 49: Central Anoka County Regional Existing Alignment



Central Anoka County Regional Trail - Pending Alternative Alignment

Anoka County Parks & Recreation has submitted to Metropolitan Council, a Master Plan Amendment for the realignment of the Central Anoka County Regional Trail. This amendment is located between Ramsey Boulevard and Center Street and connects to the Northstar Commuter Rail station and future grade separated pedestrian crossing of Highway 10, for a safe, direct, and multi-modal connection to the Mississippi River Regional Trail, and Mississippi West Regional Park.

The realignment in Ramsey is needed as, presently the City of Ramsey has limited access to the Mississippi River and Mississippi West Regional Park because Highway 10 is a significant barrier for bicycle and pedestrian access. The amendment will change the alignment of the Central Anoka County Regional Trail within the City of Ramsey to better connect with local parks, trails, restaurants, businesses and transit, while still providing a safe connection to the river and Mississippi West Regional Park.

Figure 50: Potential Anoka County Regional Trail Alignments

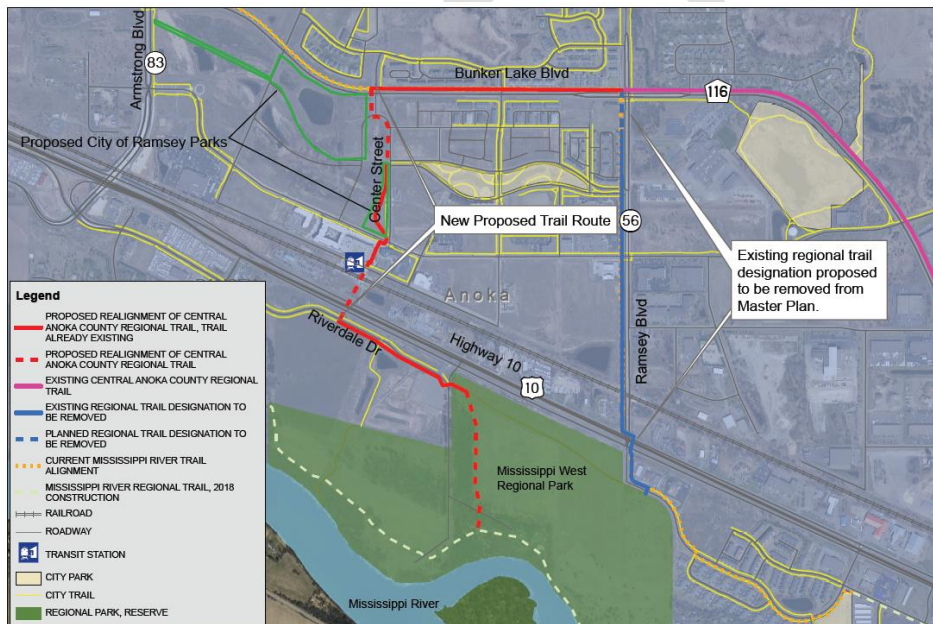


Figure 51: Mississippi Skyway (Central Anoka County Regional Trail) Layout



Parks and Recreation Implementation

Relationship to Local Park System Plan Process

Concurrently with this Comprehensive Plan Update process, the City of Ramsey is conducting our first-ever Park System Plan (PSP) process. The foundation of that plan is an analysis of the needs and desires of the community, a review of existing features, and an exploration of the context for the system. It will then provide a vision for the overall system and planning and policy direction for parks, trails, recreation, and open space. It is meant to guide the system as it evolves over the next several decades, including how new investments and ongoing maintenance and operations will be conducted.

Ramsey anticipates completing the Local Parks System Plan by the end of 2019. Because that plan is underway and will be a formally adopted City policy document, this Chapter refers to the PSP for much of its findings about local planning direction and implementation for the system. This current Comprehensive Plan will cover topics such as relationship to other citywide planning decisions and regional coordination. Ramsey will ensure consistency between this Comprehensive Plan and the future Local Parks System Plan.

Parks and Recreation Action Items

Strategy: Balance desire for additional amenities with goal for financial stability.

- Actions
 - Establish a policy for Neighborhood Park selection
 - Consider a Long-Term Park and Trail Replacement Plan

Strategy: Preserve and enhance continuous open space corridors.

- Actions
 - Continue to acquire land along Trott Brook for the Trott Brook Greenway Segment of the Circle of Ramsey

Strategy: Balance a variety of smaller neighborhood parks and larger community parks.

- Actions
 - Complete the Local Parks System Plan

Strategy: Ensure equitable access to recreation programs and facilities.

- Actions
 - Each of these strategies is achieved by maintaining the existing Recreation Program.

Strategy: Ensure connected regional and local parks and open spaces.

- Actions
 - Complete the Parks System Plan
 - Create a Master Trail Plan

Strategy: Coordinated planning efforts across multiple jurisdictions.

- Actions
 - Amend Mississippi West Regional Park Master Plan



- Create a plan to connect the Mississippi River Regional Trail to the Oliver Kelly Farm

Strategy: Maximize joint use facilities and recreation opportunities.

- Actions
 - Consider a plan for a future Community Center

Strategy: Strengthen relationships with local youth organizations.

- Actions
 - Formalize a process to include youth athletic associations in CIP Updates

Strategy: Improve the accessibility and user experience of the City's Trail System

- Actions
 - Create a sustainable maintenance plan for routine maintenance of trails.

Strategy: Provide staffing levels which are efficient will providing for the appropriate support for recreational activities in the community.

- Actions
 - Assess the impacts of the recreational coordinator position

Table 60: Capital Improvement Plan

Capital Improvement	Construction Date	Cost	Responsible Agency
Central Anoka County Trail	TBD	TBD	Anoka County Parks
Circle of Ramsey	TBD	TBD	Ramsey
Community Center	TBD	TBD	Ramsey
Community Park #6	TBD	TBD	Ramsey
Lake Itasca Park	TBD	TBD	Ramsey
Local Trail Gaps	TBD	TBD	Ramsey
Nathe Park	TBD	TBD	Ramsey
Mississippi River Trail	TBD	TBD	Anoka County Parks
Mississippi West Regional Park	TBD	TBD	Anoka County Parks
Rum River Trail	TBD	TBD	Anoka County Parks
The COR Parks	TBD	TBD	Ramsey



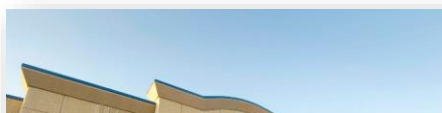
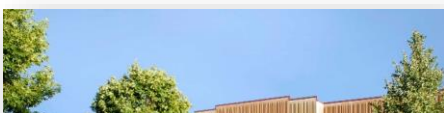


Chapter 08: Economic Development Plan



Economic Development Strategies

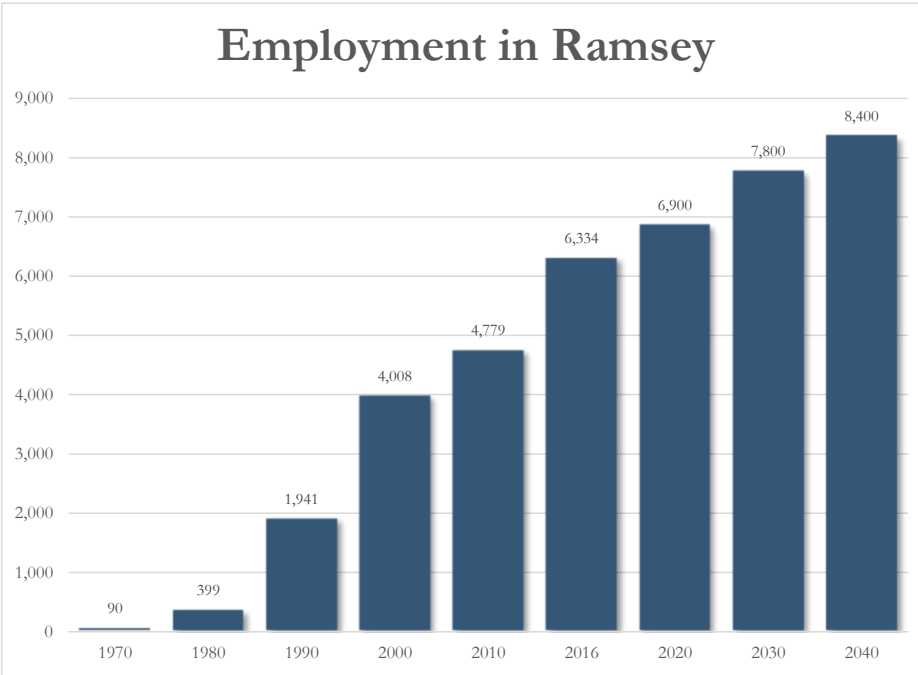
- Complete Built-Out of The COR according to the approved Development Plan.
- Create a Robust Offering of Recreational Opportunities that benefit Businesses.
- Improve Highway 10
- Increase and Construct Retail Options for Residents and Businesses
- Improve the Image of Ramsey and its Neighborhoods, Business Districts, and Key Corridors
- Maintain and Expand our Employment Base



Economic Development Outlook

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

Figure 38: Employment Forecasts



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



Industrial Development

Existing Industrial Conditions

Ramsey/Anoka Industrial Park

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

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

Future Industrial Opportunities

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

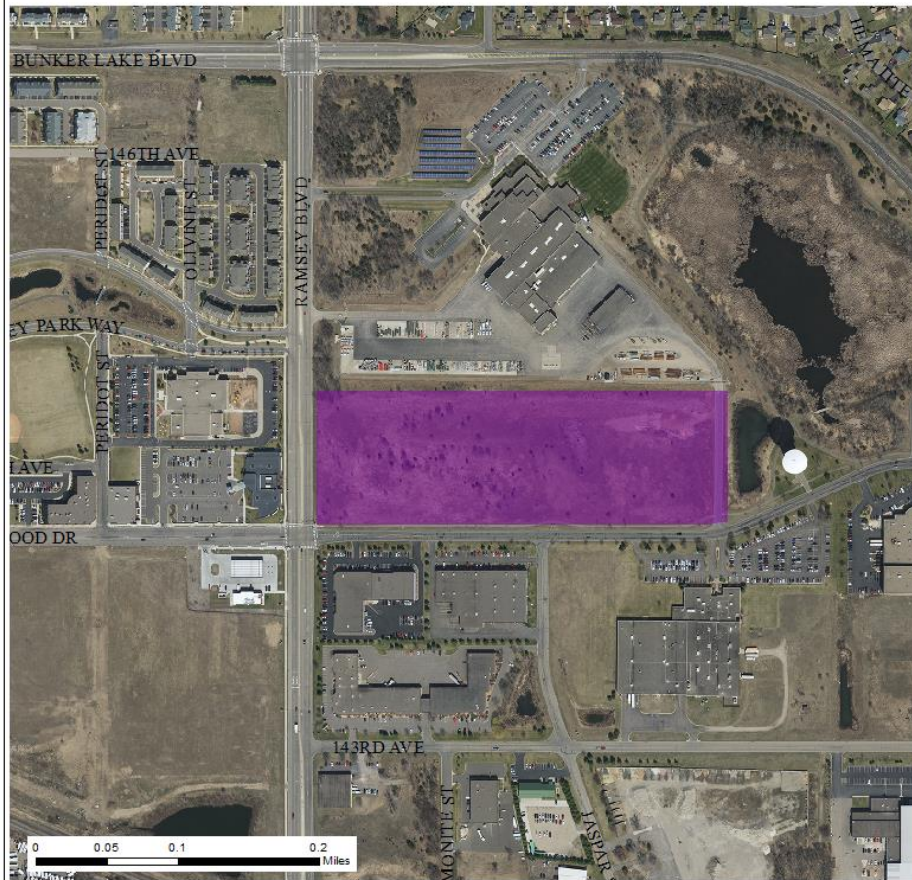
Ramsey has been fortunate to be extremely successful in both greenfield development and redevelopment. Ramsey's supply of industrial land guided by the 2030 Comprehensive Plan is extremely low. In response, Ramsey amended its 2030 Comprehensive Plan to guide an additional 115 acres for future employment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

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

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

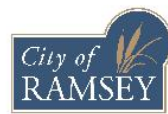


Future Industrial Opportunities

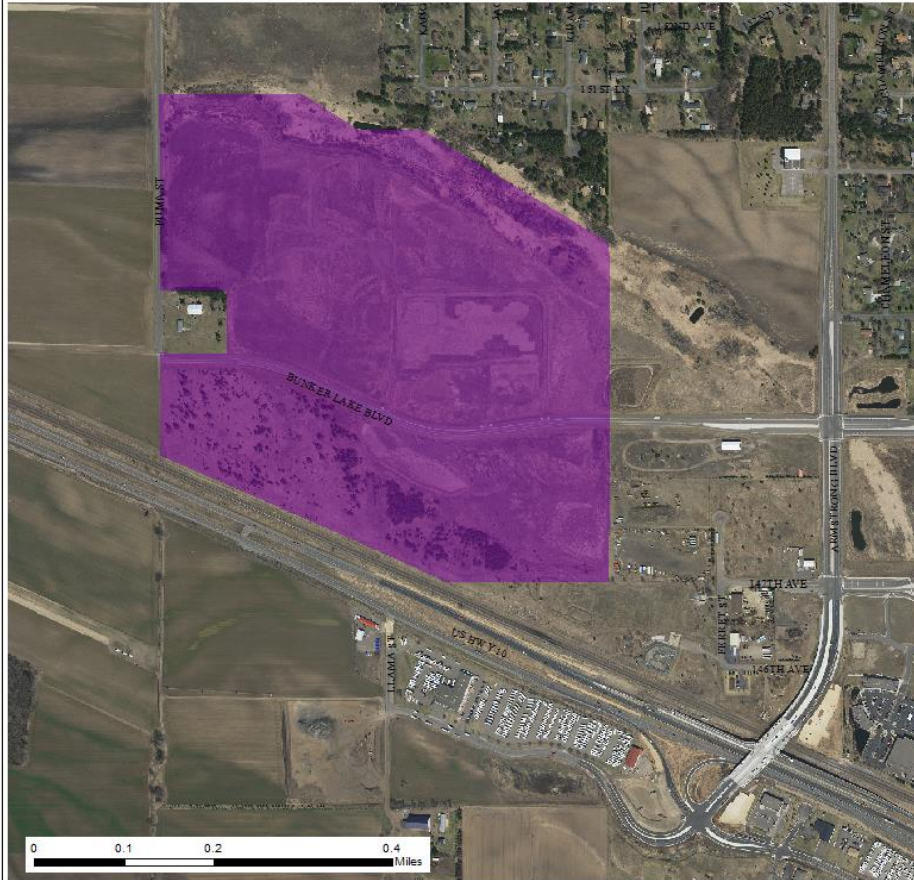


Opportunity

AEC Energy Park

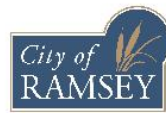


Future Industrial Opportunities



Opportunity

Bunker Lake Industrial Park



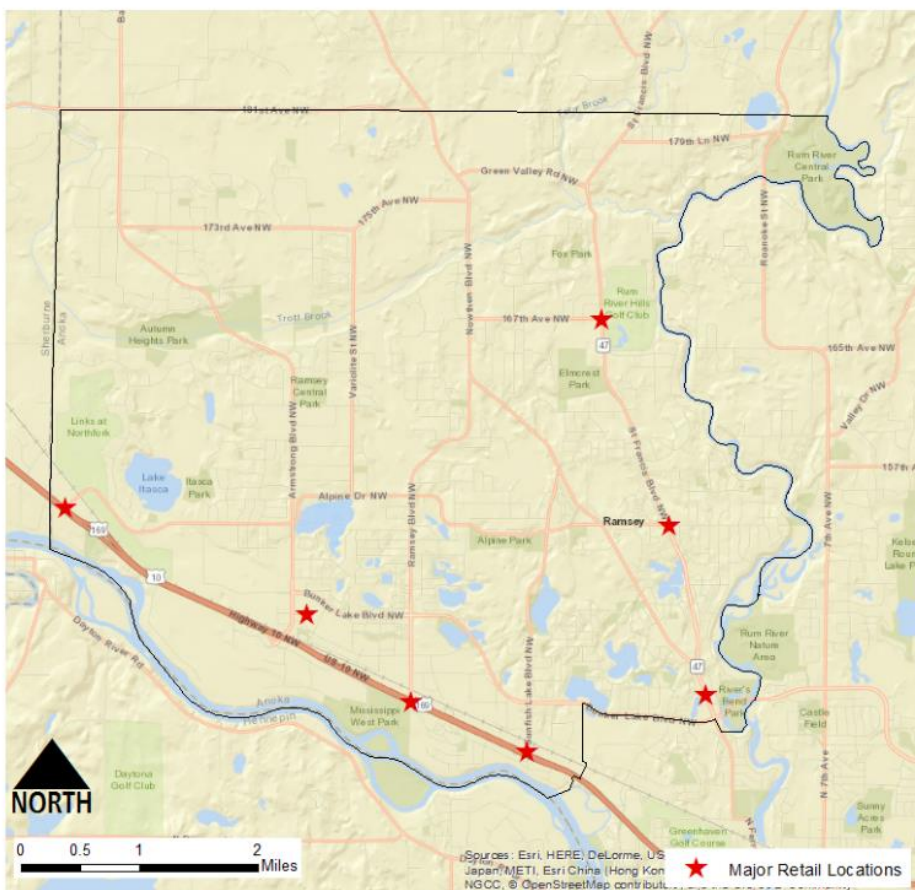
Retail Development

Existing Retail

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

Figure 524: Retail Opportunities

Retail Opportunities



Market Conditions in Ramsey

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



Future Retail Opportunities

The COR

The COR is commonly known as Ramsey's Downtown Area. This development has a planned mix of uses, including a variety of retail areas. Within The COR and surrounding area, there are approximately 100 acres of area guided for retail growth. Ramsey has employed an aggressive economic development strategy to attract retailers to the area. This includes, but is not limited to a dedicated economic development staff, partnering with a commercial real estate broker, and offering a variety of financial incentives to locate to Ramsey.

Figure 53: The COR Development Plan

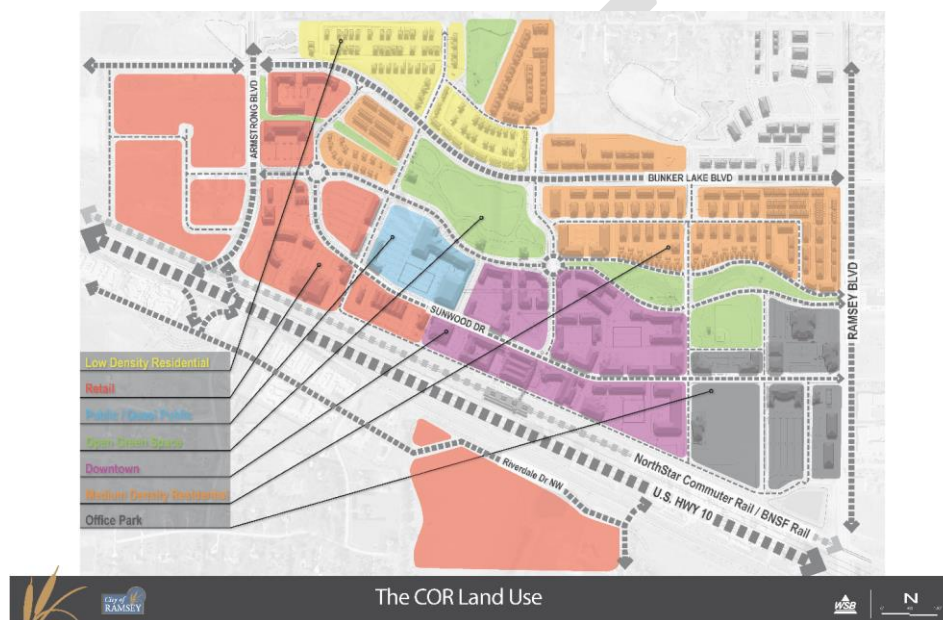
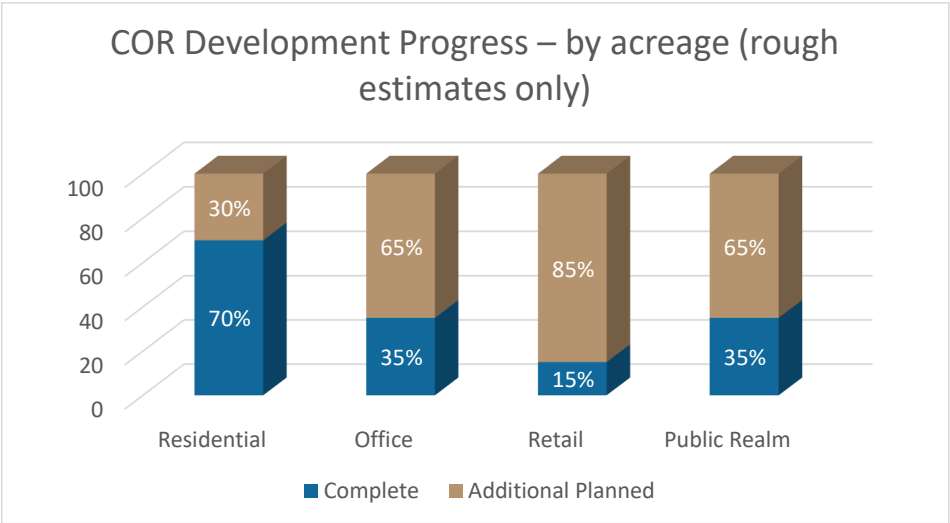


Table 61: Planned Growth in The COR



Elmcrest District

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

The goal of this district is to improve and/or remove blight from the retail node and encourage sustainable market-driven redevelopment that will benefit the entire City of Ramsey.

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



Economic Development Tools

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

Gap Financing:

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

Deed Job Creation Fund:

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

Property Tax Programs:

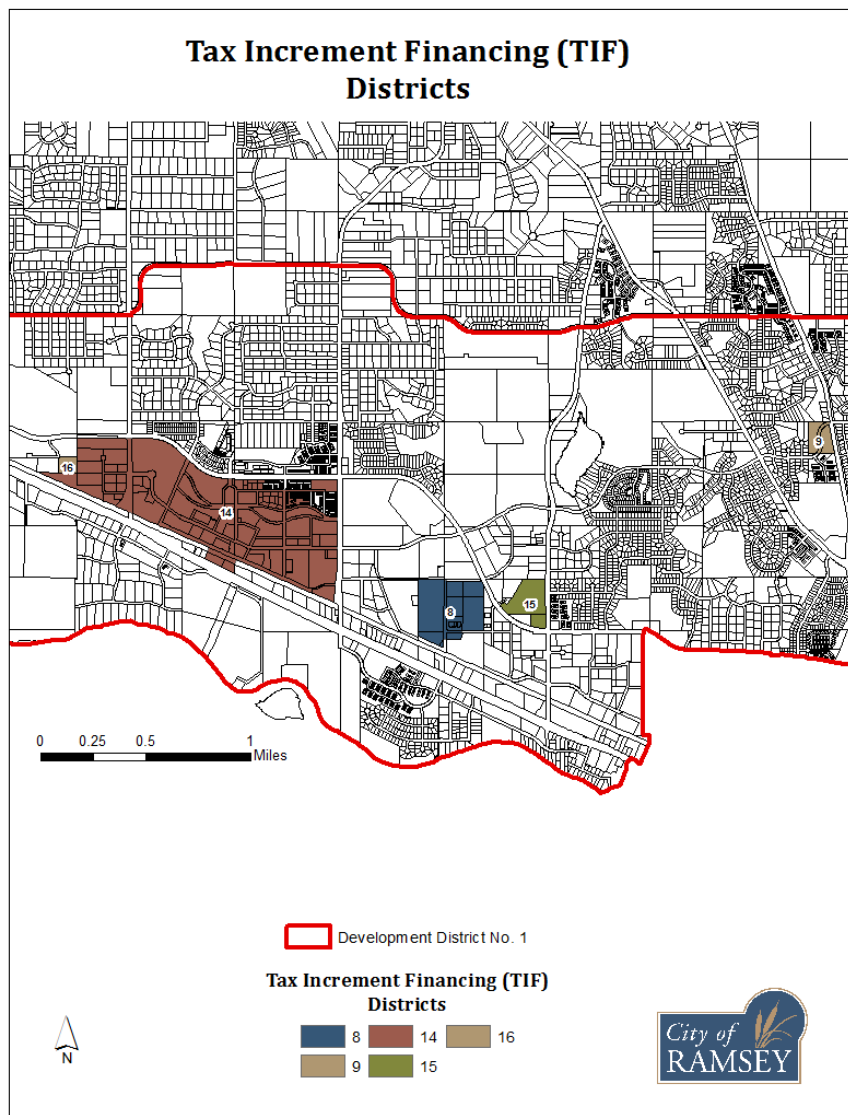
Tax abatement and TIF are local tax programs typically used for public infrastructure or land acquisition costs. In general, both programs work by capturing property taxes generated by a particular parcel then dedicating said tax revenue for a specific project cost.

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



Tax Increment Financing

Figure 53: Tax Increment Financing District



Economic Development Strategies and Actions

Ramsey will strive to achieve its economic development goals through the following actions and policies.

Strategy: Maintain and Expand our Employment Base

- Continue our Business Retention and Expansion Efforts.
- Build Out the Bunker Lake Industrial Base.
- Plan for the Highway 10 Business Park (next Business Park after Bunker Lake Industrial Park).
- Make sites shovel ready.
- Provide incentives to achieve our economic development goals.
- Be flexible with zoning.

Strategy: Complete Built-Out of The COR according to the approved Development Plan.

- Complete the Development Plan Update.
- Continue Current Recruitment Efforts.

Strategy: Improve Highway 10

- Establish a Stakeholder Group for Highway 10.
- Improve Traffic Conditions (Complete Highway 10 Traffic Plan).
- Create a sustainable funding plan for right-of-way acquisition and construction.
- Remove Blight and Public Nuisances (Complete Highway 10 Land Use Plan).

Strategy: Improve the Image of Ramsey and its Neighborhoods, Business Districts, and Key Corridors

- Improve signage.
- Grade separate rail crossings to eliminate physical barriers.
- Remove Blight and Public Nuisances at the Rum River Hills Node.
- Remove Blight and Public Nuisances at the Highway 47 Corridor.
- Improve Relationships Communitywide to Remove Blight and Public Nuisances.

Strategy: Create a Robust Offering of Recreational Opportunities that benefit Businesses.

- Support the completion of the Master Park and Recreation Plan

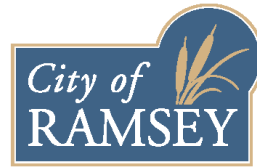
Strategy: Increase Retail Options for Residents and Businesses

- Continue and Expand Current Marketing and Recruitment Efforts for New Retailers.
- Improve Access and Visibility for Retailers from Key Corridors.
- Consider free land and incentives.
- Directly recruit businesses.
- Execute a marketing campaign to draw businesses.
- Coordinate with existing efforts (Anoka County, DEED, Chambers of Commerce, etc.)

Strategy: Provide quality customer service to development contacts and residents

- Improve access and visibility of economic development staff.





Chapter 09: Water Resources Plan

Prepared with assistance from Bolton and Menk



Water Supply Plan

In 2004 the City of Ramsey completed a Water Supply and Distribution plan as required by State Legislation adopted in 1993, which required public water suppliers to adopt plans to promote the efficient use of water. This plan, prepared by consulting engineers Bolton & Menk, Inc. documented the water supply, demand and use characteristics of the existing municipal water system and projected future municipal water system needs. The plan also established a conservation plan and an emergency preparedness plan.

Continued growth and changes in development plans of the future community prompted a need to update this study in 2012 as part of the 2030 Comprehensive Plan.

The 2012 Comprehensive Water Plan included a plan for meeting the City's needs based on development projected within the City's 2030 Comprehensive Plan. The 2012 Comprehensive Water Plan outlined infrastructure needs and included an implementation schedule based on the anticipated development.

In 2017, the 2012 Comprehensive Water Plan was updated based on current (2017) population and land use projections and included the following revisions:

- Development projections from 2012 indicated a new water supply capacity would be required by 2019. With the updated development data, new water supply is now projected to be required by 2022.
- In the 2012 report, a water treatment facility was identified as a means of water supply. This was intended to be a surface water treatment facility that drew raw water from the Mississippi River. Based on current discussions with regulatory agencies, there is the potential to provide more water to the system through the addition of wells. In the 2017 report, the treatment facility was removed.
- A new treatment facility was added to the 2017 report to provide greater water quality than exists from the untreated well water current used in the City. The construction of the facility will depend on several factors, including: needs of business and industrial users, and acceptability of the water by residents of the community. The water treatment facility is depicted as being constructed in 2027 and 2028. The actual timing of the construction of the facility is undetermined at this time.
- Construction of new wells in 2023 and 2028 will provide adequate capacity to the year 2040 based upon projected growth rates. In order to determine a viable location for a new well, and potential for additional water supply options utilizing groundwater sources, a well location study should be undertaken.

The Proposed Water System Improvements map from the 2017 update is attached as Figure 1 in Appendix A. The 2017 Comprehensive Water System Study Update completed by Bolton & Menk, Inc is incorporated in this Plan as Appendix B.

In August 2009, the City of Ramsey adopted a Wellhead Protection Plan as required by the Minnesota Department of Health. The purpose of this study was to protect the city's water supply system from pollution by updating information regarding private wells, storage tanks, hazardous waste generators, etc. within close proximity to public wells. The Wellhead Protection Plan is



included in Appendix B. An update to the Wellhead Protection Plan is scheduled to be completed in 2019.

In 2017, the City of Ramsey completed a Water Supply Plan and submitted it to the Department of Natural Resources and the Metropolitan Council for approval. The submitted Water Supply Plan is included in Appendix B.

The City of Ramsey will continue to explore opportunities for water conservation, including the recently adopted topsoil ordinance for new primary structures.

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Wastewater Plan

Overview and Background

Growth of population and jobs in a community can present challenges to ensuring the needs of residents and businesses are adequately met. One of the key elements in addressing this challenge is the planning, construction, and maintenance of adequate wastewater collection systems. A Wastewater and Comprehensive Sewer Plan is a useful tool for defining the strategies the City will use to accomplish planning, construction, and maintenance of the wastewater system.

Under the state Metropolitan Planning Act, local governments are required to submit a wastewater and comprehensive sewer plan element as part of their overall comprehensive plan. This includes describing service needs from the regional system in support of planned growth. Prior to any expansion of sanitary sewer service, this plan must be found consistent with the regional 2040 Water Resources Policy Plan produced by the Metropolitan Council.

In 2005 the City of Ramsey completed a Comprehensive Sanitary Sewer Study which was prepared by consulting engineers Bolton & Menk, Inc. The 2005 Plan presented a guide plan for the extension of the sanitary sewer trunk system to the entire City. In 2012 the City updated the 2005 Comprehensive Sanitary Sewer Study. This update focused on the proposed sanitary sewer trunk extensions and improvements which are required to provide service to all areas within the 2030 MUSA boundaries. In September, 2017, the City completed an update to the 2012 Comprehensive Sanitary Sewer Study. The 2012 study and 2017 update identified the ultimate sanitary sewer flows for the City. The City of Ramsey is considered by Metropolitan Council to be a “Developing Community” and as such is presently allowed to extend sanitary sewer service anywhere within MWCC Sanitary Sewer District 3 boundary (south of Trott Brook). The current extent of the sewered area is now adjacent to Trott Brook and revised land use plans require its extension to the remaining portion of the City. The City’s current wastewater flow allocation is 3.8 million gallons per day (mgd).

The 2017 update to the Comprehensive Sanitary Sewer Study completed by Bolton & Menk Inc. is incorporated in this Plan in Appendix B. Revised sanitary sewer flow projections based on the revised Future Land Use Map are included as Exhibit 8:1 of this Chapter. The flow assumptions for calculating sanitary sewer flow are as follows:

Description	Factor
Gallons per Person per Day	75.0
Flow Variation Factor	2.5 to 4.0
People per Unit	3.0
Flow per unit	225
Employees per Acre	20
Commercial/Industrial Flow per Acre	1,500



Existing System

The existing wastewater treatment system, shown in Figure 1 in Appendix A, includes 8 Lift Stations, forcemain and gravity sanitary sewer. This figure also shows the location of the two connection points to the MCES system. The City does not have a separate sanitary sewer treatment facility from the MCES, however, approximately 4,100 Individual Sewage Treatment Systems are active in the City limits. A map of the ISTS is included in Appendix A as Figure 3.

Population, Household, and Employment Forecasts

The municipally owned sanitary sewer system provides service to all residents and businesses in the City. The City has requested the following revisions to the Met Council projections of population, household, and employment forecasts, the City of Ramsey anticipates the following sewer demands, as detailed in Table 62.

Table 62 – Population, Housing, & Employment Sewer Allocation Forecasts					
	Forecast Component	2010	2020	2030	2040
Population	Sewered	10,615	<u>14,210</u>	<u>19,865</u>	<u>25,520</u>
	Unsewered	13,053	<u>13,340</u>	<u>13,485</u>	<u>13,630</u>
Households	Sewered	3,615	<u>5,000</u>	<u>6,850</u>	<u>8,800</u>
	Unsewered	4,418	<u>4,600</u>	<u>4,650</u>	<u>4,700</u>
Employment	Sewered	4,304	6,280	7,100	7,640
	Unsewered	475	620	700	760

Actual and Projected Wastewater Flow

Table 63 shows actual and projected average flows for the City's wastewater system, in millions of gallons per day (MGD). The current system has sufficient capacity to meet the demands of population forecasts.

According to the Metropolitan Council, regional capacity for North Trott Brook Sewer District can be provided through the existing Regional Disposal System by system capacity improvements. Therefore, a future Regional waste water treatment plant (WWTP) is not being planned at this time.

Table 63 – Actual and Projected Wastewater Flows			
2010	2020	2030	2040
.78	.98	1.51	1.74



Table 64: Sewer Flow Forecasts for North Trott Brook Sewer District

North Trott Brook Sewer District	Year	Households (Sewer)	Peak Flow Projection-MGD	Employment (Sewer)	Peak Flow Projection-MGD	Total Flow
	2020	672	0.2	42	0.0	0.2
	2030	1089	0.2	48	0.0	0.2
	2040	1288	0.3	52	0.0	0.3
Mississippi River Sewer District	2020	2084	0.5	5825	1.3	1.8
	2030	3379	0.8	6584	1.5	2.3
	2040	3998	0.9	7087	1.6	2.5
Rum River Sewer District	2164	0.5	413	0.1	0.6	2164
	3512	0.8	467	0.1	0.9	3512
	4154	0.9	502	0.1	1.0	4154

Inflow and Infiltration

Groundwater infiltration and surface water inflows, often called infiltration/inflow (I/I), may contribute a substantial amount of municipal wastewater volume. Reducing I/I through proper design, construction, maintenance, and other interventions can reduce the strain this puts on municipal wastewater systems.

The Inflow and Infiltration (I/I) goal established for the City of Ramsey varies based on annual average flow for each connection point to the Metropolitan Disposal System (MDS). The Metropolitan Council's metering program shows that the City's 2017 annual average flow at meter M302 was 0.567 mgd. The current I/I goal for the City of Ramsey at this point is an allowable peak hourly flow of 2.54 mgd. The 2017 annual flow at meter M304 was 0.279 mgd. The current I/I goal for Ramsey at this point is an allowable peak hourly flow of 1.29 mgd.

The City continues to monitor the integrity of its Sanitary Sewer infrastructure. The City has had a Sewer Vac truck since 2009 and have a program in place to clean one third of the Sanitary Sewer system each year. In addition to cleaning the existing sewer system, the City has a program in place to televise one tenth of the system each year to monitor for I/I issues. The City has historically spent approximately \$10,000 per year televising and mitigating I/I issues that are discovered during the televising process. Items that are repaired through this process include: private utility hits, leaking joints, collapsed pipes and leaking manholes. The City does not have an ordinance that prohibits the connection of sump pump, rain leaders, or passive drain tile from the sanitary sewer system. The City of Ramsey has adopted the Minnesota State Building Code, which states that drainage systems shall discharge into an approved sewer system or to daylight (§R405.2.3) and storm sewer systems shall not drain into sewers intended for sanitary sewage only (§4715.2700). The City of Ramsey interprets that these systems must drain to daylight only unless storm sewer is available on-site. The City of Ramsey will explore the need for such ordinances if it is determined the City is not meeting the established I/I goal.

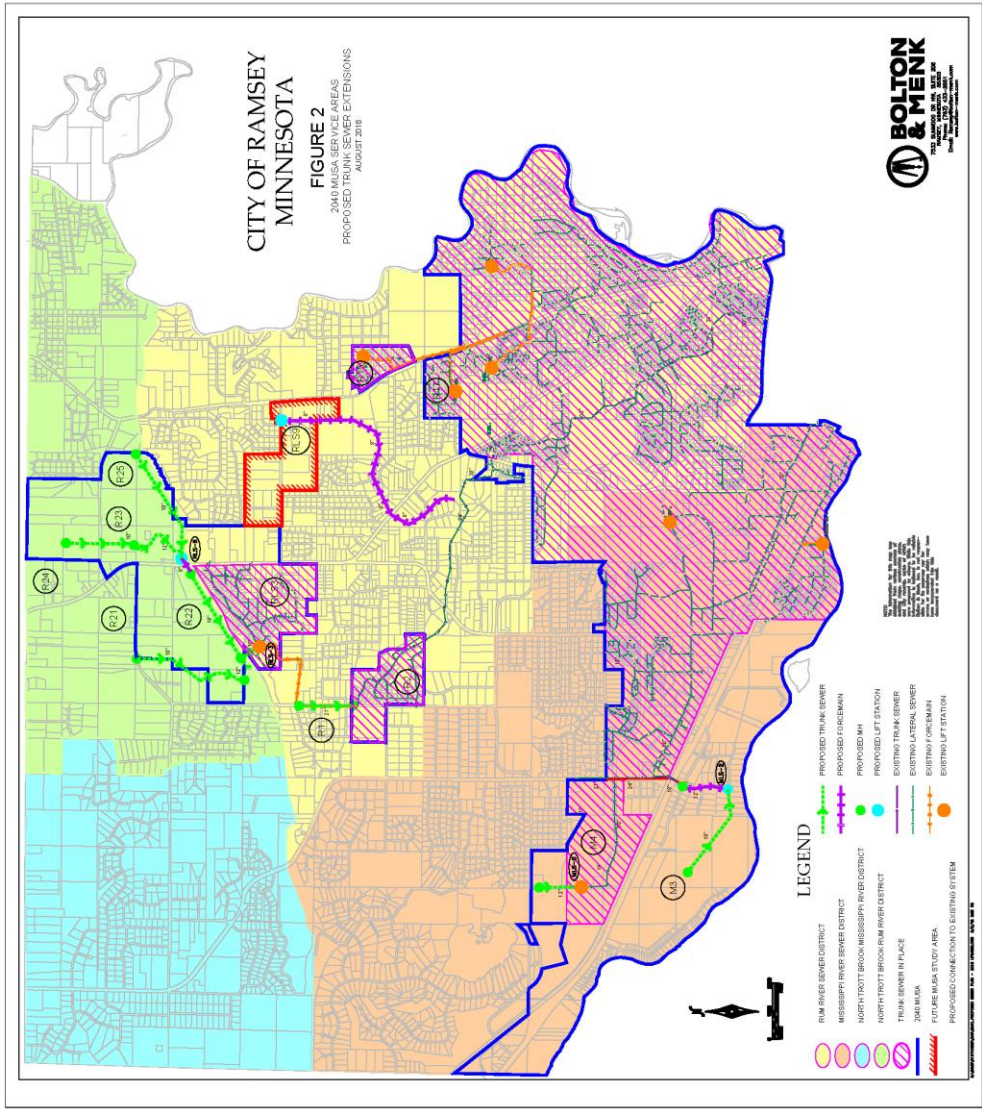


The City applied for \$25,250 in matching grant funds from the 2014 State Bond Fund Municipal Inflow & Infiltration Grant program through the Met Council Environmental Services to perform needed I&I improvements. The grant was awarded, and this project was completed in 2016 where multiple castings were adjusted and chimney seals were installed to prevent I&I at those structures. A lift station and a manhole were also rehabilitated to seal the structure by coating the insides of the structures.

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Figure 565: Future Sanitary Sewer Trunk Map

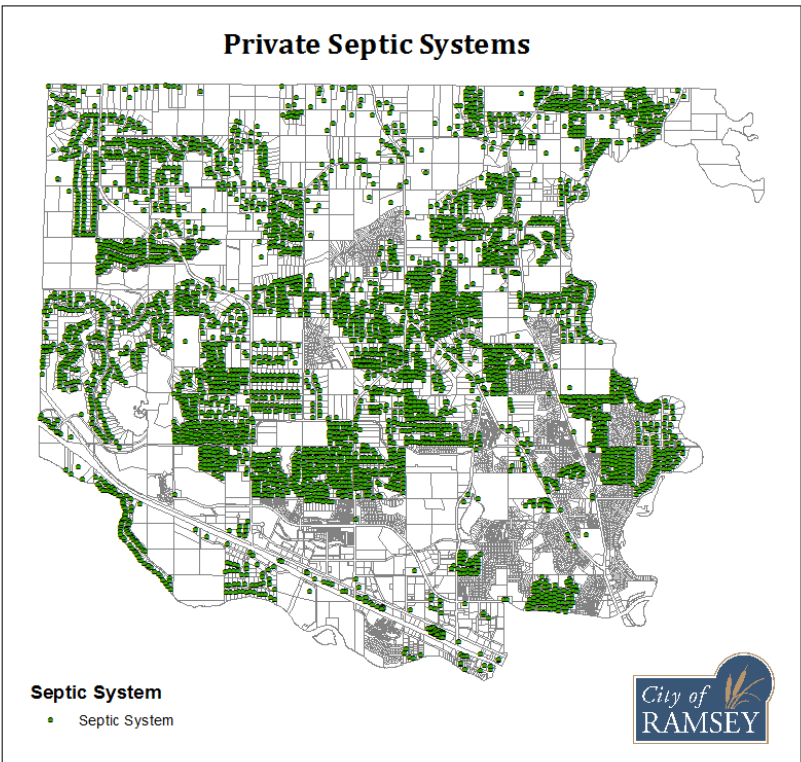


Community and Subsurface Treatment Systems

Community and Subsurface Treatment System Management Program

Ramsey maintains a database of approximately 4,100 private subsurface septic systems. A majority of these are for single-family homes. There is one group septic system for a six (6) unit townhome development owned and operated by a private Home Owners Association (HOA). In 2016, the Minnesota Pollution Control Agency (MPCA) reported a total of approximately 541,000 septic systems in Minnesota. Anoka County has an estimated 28,000 systems, the second highest number of septic systems per County in the State and the highest number of systems of any County in Metropolitan Area. When properly maintained, these systems are an adequate means of treating wastewater. However, given the number of private septic systems in the community, Ramsey must dedicate resources to ensure that these systems are being properly maintained in order to protect groundwater quality, prevent public health threats, and avoid public nuisances.

Figure 57: Private Septic Systems



Ramsey is a Home Rule Charter City. Ramsey City Charter states the following.

Connection Policy. The city may not compel any property owner with a functional private sewer and water system to connect to city sewer and/or water.

Assessment policy. The city may not levy an assessment for any component of any project which includes sewer and/or water improvements against a property whose owner elects to remain on a functional private sewer and/or water system.

Request for urban services. Property owners who remain on private sewer and water systems after urban services become available may request connection to urban services at any time. Upon connection to urban services an assessment may be levied provided it is consistent with the original assessment.

Ramsey tracks septic systems with a permit management system known as Permit Information Management System (PIMS). PIMS is a product of the Local Government Information System (LOGIS) consortium of local communities.

Public Treatment Systems

Ramsey has no public treatments in our community. Ramsey does have three (3) cluster systems serving four (4) units each, resulting in twelve (12) units being served by a clustered (shared) system.

Subsurface Treatment Systems

Ramsey has an estimated 4,170 subsurface treatment systems.

Public Education

Ramsey has set a goal to improve public education on proper maintenance of septic systems. Ramsey's primary clearinghouse for education materials is www.cityoframsey.com/septic. The website serves as a clearinghouse leveraging a number of existing resources including, but not limited to the Minnesota Pollution Control Agency (MPCA) and Know the Flow (Anoka County).

Ramsey actively participates in Septic Smart Week each September.

Additionally, during the 2017-2018 Academic Year, Ramsey collaborated with the University of Minnesota through its Resilient Communities Project (RCP). One of the projects this partnership worked on was septic education. The partnership developed printed materials and website content. Ramsey is working on incorporating these resources within our new website rolling out in 2018.

Required Pumping and/or Maintenance Reminders

Each year Ramsey sends reminders to septic system owners that are due for septic pumping and/or maintenance at an interval not to exceed once every three (3) years as required by the State of Minnesota.

Financial Assistance for Public Health or Safety Concerns

In instances where a septic system has failed to the point it poses a threat to public health or safety, Property Owners may request the City replace a private septic system and assess the costs of the replacement to the benefitted property. The Property Owner must enter into an Assessment



Agreement and the costs of replacement will be levied against the Property as a Special Assessment. The Property Owner must submit proof that they have exhausted all other financial options to replace the system.

Anoka County also has potential dollars and/or loans available for septic replacement needs.

Administrative Enforcement of Septic Rule Violations

Ramsey has established an administrative process to enforce violations of various sections of our City Code, including our Septic Code. When the City becomes aware of a septic system in violation of the Septic Code, we track the violation through our code enforcement management system. Property Owners are provided two (2) notices of violation with instruction on how to comply with Septic Code. The City is able to issue Administrative Fines in addition to the Notices of Violation.

Civil Prosecution

In the rare occasion where Ramsey's Administrative Enforcement is unsuccessful in achieving compliance, the City will file civil prosecution charges in order to obtain an injunction from District Court to remedy the situation.

Criminal Prosecution

In extremely rare occasions, especially in events of threats to public health or safety, Ramsey may choose to seek criminal charges to remedy the situation.

Future Community Treatment Systems

In certain instances, Ramsey may consider allowing private, community septic systems.

Land Uses and Physical Conditions

Ramsey will generally only allow a private, community system outside of the Metropolitan Urban Service Area (MUSA). In certain circumstances where an agreement for future connection is reached, Ramsey may allow private, community septic systems within the MUSA boundary.

Rural Residential

Private septic systems are generally reserved for rural residential lots of at least one (1) acre in size. Properties shall ensure adequate space for a primary and secondary drainfield area.

Shoreland Areas

Ramsey is supportive of private, community septic systems in areas located within our Shoreland Overlay District, Rum River Wild and Scenic Overlay District, and Mississippi River Corridor Critical Area (MRCCA). These are environmentally sensitive areas, and the public benefits from limiting the number of potential individual source points of pollution that could pose a threat to water quality.

Urban Residential

For areas in the future urban service area but future municipal utilities are not expected within the current planning period (20 years), Owners may cluster lots and serve through a private, community septic system. The Owners must enter into a Future Connection Agreement providing for future connections when municipal services are available.



Administrative Procedures

Ramsey will require that a legal entity be established prior to the construction of any private, community septic systems. Although Ramsey will have no enforcement responsibilities of the entity, Ramsey will require a review of the articles of incorporation by the City Attorney. The participating properties shall enter into a Maintenance Agreement with the City and shall agree to allow the City to assess the costs of future repair in the event of failure to repair a non-compliant system.

Compliance with Applicable Regulations

Owners and Installers of private, community septic systems shall design and construct consistent with Minnesota Rules, Anoka County Ordinances, and Ramsey City Code.

Ramsey Administration

Ramsey shall administer applicable Minnesota Rules consistent with other private septic systems. Ramsey shall require the issuance of a permit prior to installation and shall ensure ongoing compliance.

Surface Water Management Plan

Ramsey originally updated its Surface Water Management Plan in 2015. Changes to Minnesota Rules required updates to this plan sooner than originally planned as part of the Comprehensive Plan Update. A revised Surface Water Management Plan is incorporated by reference into the Comprehensive Plan Update.

Ramsey supports additional discussion to coordinate the efforts of local municipalities, watershed organizations, the Minnesota Board of Water and Soil Resources (BWSR), and the Metropolitan Council to provide clarity, consistency, and reasonable update cycles for Surface Water Management Plans.





Chapter 10: Implementation Plan



Action Item	Policy or Capital Improvement?	Resources Needed	Timeframe
Land Use			
Establish Policy for Urban Service Boundary Extensions	Policy	Existing Resources	2019
Update Density Transitioning Ordinance	Policy	Existing Resources	2019
Small Area Plan – The COR	Policy	Existing Resources	2019
Small Area Plan – Green Valley District	Policy	Existing Resources	2020
Small Area Plan/Infrastructure Study – Mississippi West District	Policy	\$25,000 Partner with Developers and Land Owners	2020
Small Area Plan – Elmcrest District	Policy	Existing Resources	2020
Complete the Streetscape Plan	Policy	Existing Resources	2019
Advocate for a new Middle School and Third Elementary School	Policy	Existing Resources	Ongoing
Encourage School Districts to Amend District Boundaries to follow Neighborhood Boundaries	Policy	Existing Resources	Ongoing
Prioritize Desired Amenities with goal of Financial Stability through Annual CIP Process	Policy	Existing Resources	Ongoing
Update Official Zoning Map for consistency with Comprehensive Plan	Policy	Existing Resources	Ongoing
Complete a Comprehensive Zoning Code Update	Policy	Existing Resources	2019
Transportation Plan			
Complete the Ramsey Highway 10 Plan	Policy	Existing Resources	2019



Complete the Highway 47 Corridor Plan	Policy	\$25,000	2020
Complete the Nowthen Boulevard/CSAH 5 Corridor Plan	Policy	\$25,000	2020
Complete the Green Valley Road/CR 63 Corridor Plan	Policy	Existing Resources	2021
Complete the 181 st Avenue/CR64 Plan	Policy	Existing Resources	2021
See Transportation Plan for Capital Improvements			
Housing Plan			
Provide incentive-based approach to neighborhood revitalization	Policy	TBD	2022
Identify and remove substandard housing units that are economically unfeasible to rehabilitate.	Policy	TBD	2023
Create a simple webpage/portal that allows residents to voice anonymously code enforcement concerns	Policy	Existing Resources	2019
Complete a housing needs assessment and analysis in the immediate future	Policy	Existing Resources	2020
Create policy allowing flexibility for senior projects to convert to affordable housing when the demand for senior housing changes	Policy	Existing Resources	2023
Maintain, and update if needed, conservation subdivision ordinances	Policy	Existing Resources	2020



Consider incentives for innovative water-saving solutions for stormwater management, water conservation, and rainwater reuse	Policy	TBD	2023
Consider a policy regarding sprinkler gauging for single family homes, townhomes, and homeowners' associations in order to save water	Policy	TBD	2023
Create an inclusionary housing policy and toolkit	Policy	Existing Resources	2022
Roll out the "Can I Be Your Neighbor?" initiative	Policy	Existing Resources	2019
Create a Fair Housing Policy for the City	Policy	Existing Resources	2020
Create and maintain a policy that allows for density bonuses for new projects in The COR that provide additional public amenities, such as open space dedication or affordable housing, in exchange for densities greater than the Zoning Ordinance typically would allow	Policy	Existing Resources	2020
Create informational packet of first-time homebuyer programs to provide to prospective homebuyers	Policy	Existing Resources	2019
Natural Resources Plan			
Create a Pollinator-Friendly Toolkit	Policy	Existing Resources	2020
Consider a Boulevard Tree Program	Policy	Existing Resources	2020

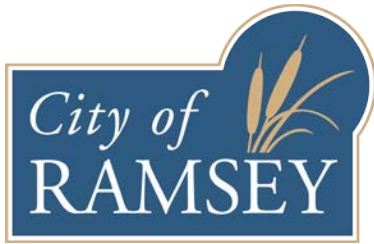


Create a Shoreline Protection Plan	Policy	Existing Resources	2019
Create a Conservation Subdivision Design Policy	Policy	Existing Resources	2021
Create an Environmental Protection Overlay District for Trott Brook	Policy	Existing Resources	2020
Implement the Mississippi River Corridor Critical Area (MRCCA) Plan	Policy	Existing Resources	2021
Create a Community Resilience Plan	Policy	Existing Resources	2020
Complete the Circle of Ramsey Greenway Plan	Policy	Existing Resources	2019
Inventory potential access points to significant ecological resources	Policy	Existing Resources	2022
Create an Outreach Program for Groundwater Planning	Policy	Existing Resources	2022
Create an Outreach Program for Organics Recycling/Solid Waste Reduction	Policy	Existing Resources	2019
Mississippi River Corridor Critical Area (MRCCA)			
Parks and Recreation			
Circle of Ramsey Greenway	Capital Construction	TBD (Private/Public Partnership)	Opportunity Driven
Community Center	Capital Construction	TBD	Opportunity Driven
Lake Itasca Park	Capital Construction	\$750,000 (paid by Developer Park Dedication Dollars)	2023
Nathe Park	Planning and Design	\$25,000	2023
The COR Parks System	Capital Construction	TBD	2020-2030 (phased)



Community Park #6	Capital Construction	TBD (paid by Developer Park Dedication Dollars)	2025
Complete the Parks System Plan	Policy	Existing Resources	2019
Acquire Land along Trott Brook	Acquisition	TBD	Opportunity Driven
Maintain the Recreation Program	Policy	0.50 FTE Recreation Coordinator	2019
Create a Trail Plan to connect Mississippi River Regional Trail to Oliver Kelly Farm	Policy	\$10,000	2020
Create a Trail Maintenance Plan	Policy	Existing Resources	2020
Formalize process to involve local athletic association in Capital Improvement Program (CIP) Process	Policy	Existing Resources	2019
Create a policy for Neighborhood Park Selection	Policy	Existing Resources	2020
Economic Development			
Create a Plan for the Highway 10 Business Park	Policy	Existing Resources	2023
Create a Plan to increase access and visibility for Retailers	Policy	Existing Resources	2020
Create a Marketing and Recruitment Campaign for Economic Development	Policy	Existing Resources	2020
Create the Highway 10 Steering Committee	Policy	Existing Resources	2018
Complete the Highway 10 and Highway 47 Plans	Policy	Existing Resources	2020





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The COR Interim Development Plan

Anticipated Adoption: 2017

City Council

Mayor Sarah Strommen
Councilmember At-Large John LeTourneau
Councilmember At-Large Kristine Williams
Ward 1 Councilmember Jill Johns
Ward 2 Councilmember Mark Kuzma
Ward 3 Councilmember Melody Shryock
Ward 4 Councilmember Chris Riley

Planning Commission

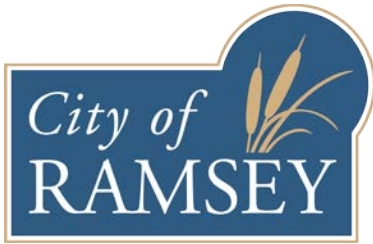
Chairperson Randy Bauer
Vice-Chairperson Gary Van Scoy
Bruce Anderson
Ralph Brauer
Cheri Gengler
Cindy Nosan
Patrick Surma
Former Chairperson Gary Levine (in memory)

Economic Development Authority

Chairperson Jim Steffen
Vice-Chairperson Wayne Skaff
Philip Brundt
Brian Burandt
Glen Hardin
Chris Riley (Council Representative)
Kristine Williams (Council Representative)

Parks and Recreation Commission:

Shane Bennett, Chairperson
Russell Bayer
Andrew Fyten
Jennifer Lestico
Brandon Sis
Charles Tchuinkwa
Jon Trappen



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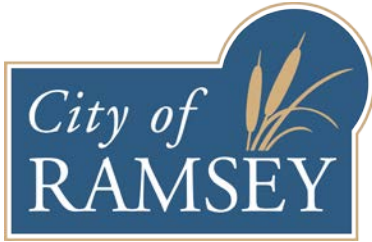
Environmental Policy Board

Thomas Stadola, Chairperson
Michael Valentine, Vice-Chairperson
Colleen Anderson
Reid Bernard
Jane Covart
Michael Hiatt
Lucas Trossen

Staff Team:

Tim Gladhill, Community Development Director
Kurt Ulrich, City Administrator
Patrick Brama, Asst. City Administrator/Economic Dev. Manager
Chris Anderson, City Planner
Bruce Westby, City Engineer
Mark Riverblood, Parks and Asst. Public Works Superintendent

Version: I:\The Cor\2015 Vision Clarification\Vision Document 2017\Interim Development Plan\The COR Interim Development Plan.Docx 4/3/2017 2:07 PM



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Purpose of Interim Plan

The purpose of this document is to set into motion potential land use policy changes for The COR. In 2015, the City's Planning Commission described a need to evaluate and clarify the vision for The COR in response to several project approvals.

The Land Use Plan and Zoning Code are not the vision. They are the tool to achieve the vision. Focus on the elements that are important to us, regardless of the land use (examples include, but are not limited to greenway connections, sense of place, walkability). There are ways to achieve the vision, regardless of the use.

Common Terms

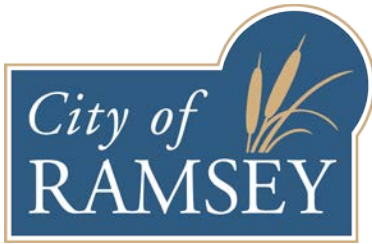
The COR Development Plan. This is the existing land use plan for The COR circa 2011. This is the official control and legal basis for land use decisions within The COR. Also referred to as the 'Development Plan'. This is the 'second generation plan' for the development, preceded by the Ramsey Town Center Master Plan.

The COR Interim Development Plan. This is the document you are reading now. While the City continues to refine land use recommendations and feasibility analysis for The COR, this document is intended to be a guiding policy document to review quality projects that do not meet the strict adherence to The COR Development Plan. Also referred to as the 'Interim Development Plan'.

The COR Development Plan Amendment. This is a future document. This will be the document that updates the Zoning Code, otherwise known as the official controls, for The COR. This will replace existing Comprehensive Plan, Zoning Code, and Design Framework. Also referred to as the 'Plan Amendment'. This will be considered the 'third generation plan' for The COR.

Using this Document

This land use plan is an interim plan that will guide land use decisions prior to a formal amendment for The COR. Uses currently allowed in The COR Development Plan shall be allowed consistent with applicable law. Projects consistent with options contained within this Interim Development Plan, but conflict with the existing plan, may proceed forward, but shall require a formal Plan Amendment. The policy directives of this document are advisory in nature, and are not binding. If a proposed project meets the minimum requirements of the existing Development Plan, it shall be considered consistent with the Development Plan and Zoning Code and shall be approved.



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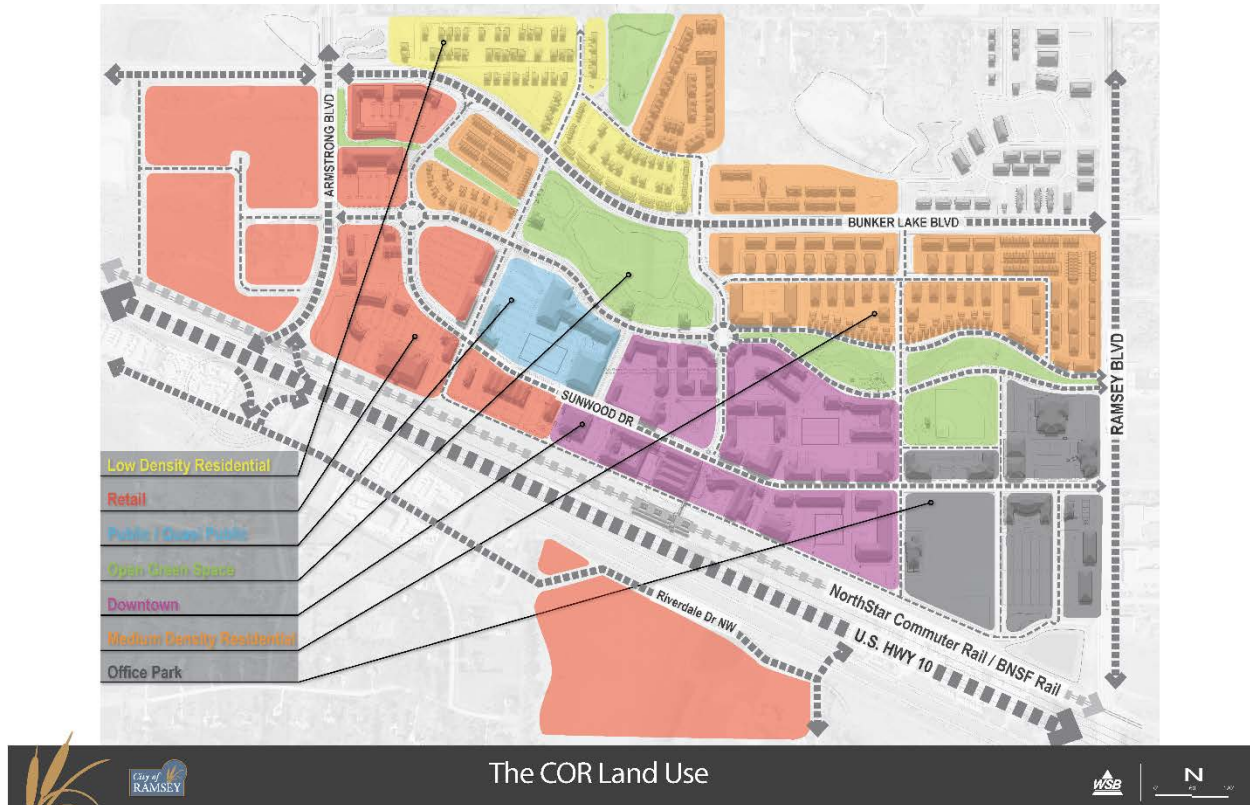
Vision

The Vision Statement was created for the purpose of crafting update land use scenarios and is not intended to approve or disapprove individual projects. Projects must be reviewed using the City's Zoning Code as the official land use control. The Vision Statement is not a regulatory tool, yet a visionary tool.

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

Development-Wide Assumptions

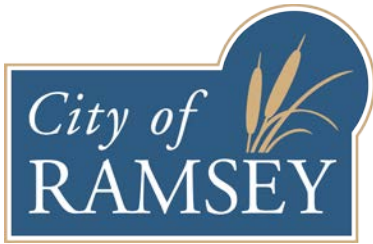
1. The development is part of a broader **GROWTH MANAGEMENT STRATEGY** that protects the City's primary land use goal to respect the **BALANCE OF RURAL AND URBAN CHARACTER**.
2. The development shall take a **MIX OF USES** within the development, which is also known as **HORIZONTALLY MIXED USE** approach versus a strict adherence to traditional mixed-use definitions to require vertically mixed-use buildings. The mix of land use districts and land use types within the development as a whole shall guide success of mixed use, not strictly mix of uses within a building, block, or individual district. These types of mixes although not required, are encouraged. The 'mix of uses' approach shall not preclude flexible first floor and vertically mixed use buildings.
3. Our vision includes significant areas guided for a variety of **RETAIL OFFERINGS**. **HOUSING DENSITY** is important to that vision. The emphasis of the master plan concepts is to **GUIDE LAND USE**, and is **NOT SPECIFIC SITE PLAN REVIEW**. Future developers shall have the creative freedom to propose other concepts that are generally in line with **OVERALL VISION**.



Land Use District (Sub-District) Descriptions and Requirements

The COR is divided into five (5) distinct land use districts that ensure a mix of uses and guides quality private and public development. These districts are considered sub-districts and can be amended easier than traditional zoning districts. The overall land use mix shall be provided. Amending sub-districts shall be approved by resolution of the City Council after recommendation by the Planning Commission, but shall not require a Public Hearing. Amending sub-district boundaries shall not require a Comprehensive Plan Amendment so long as the over land use balance is preserved.

1. Downtown District (COR-1)
2. Retail District (COR-2)
3. Office District (COR-3)
4. Residential District (COR-4)
5. Parks and Open Space District (COR-5)



The Downtown District (COR-1)

Downtown District Description. The Downtown District shall be a high-density district with a mix of uses. Vertically mixed use buildings are not required, but are encouraged. The Downtown District shall be predominantly high-density residential to support existing transit and City growth-management goals, but is not required. Shared parking districts are an integral part of the success of this district. Urban design shall also emphasize build-to lines and pedestrian interaction. The district shall have the most robust architectural design standards amongst all City land use districts.

This district is the focal point of the development. This quarter-mile radius is key to land use supportive of transit and other City land use goals. The City of Ramsey and its funding partners (Anoka County, CTIB-Counties Transit Improvement Board, and Metropolitan Council) invested nearly \$14 Million Dollars on the Northstar Commuter Rail – Ramsey Station, relying on The COR Development Plan. This district is described as predominantly high-density residential, with a number of commercial uses along Sunwood Drive. There should be a **MIX OF USES** within this district.

Planning Commission Recommendation:

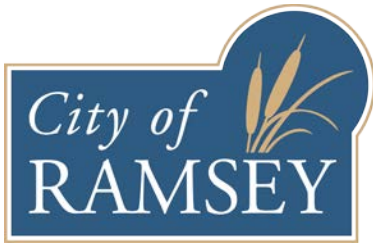
The City should focus on original visions to better manage parking and maximize land use of individual parcels. This includes reverting back to a **FLOOR AREA RATIO (FAR) OF 0.75** and retaining a strict adherence to **MAXIMUM PARKING** standards and shared **PARKING DISTRICT** requirements. Minimum density shall be fifteen (15) units per acre with no maximum density required.

4/25/17 City Council Work Session Comment. Concern was raised over reverting back to the 0.75 FAR, thus requiring vertical shared parking in the downtown district. Consensus was generally to study cost/benefit further, with acknowledgment of the need for flexibility.

5/25/17 EDA Comment. Open to discussion and reviewing further parking districts and parking ramps. However, the City should not force or require shared parking. Shared parking and parking ramps should be encouraged and strived for, but not required of private development. The City should not revert back to the 0.75 FAR.

The Retail District (COR-2)

Retail District Description. The Retail District shall be focused on providing retail offerings to support the community and beyond. This district shall focus on smaller, unique shops, while allowing larger format retailers along Highway 10 where visibility and access is best.



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Places to eat, shop, and be entertained were a key component of the original development. While other land uses have succeeded in continued growth, retail goals have struggled to keep pace. The City has continued to evaluate our retail marketing strategy, and amendments to this plan represent a broader effort to advance these goals.

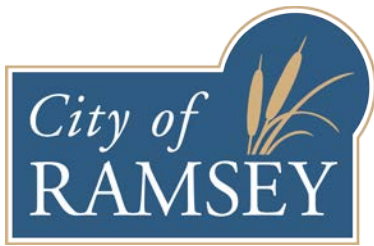
Citywide, the community has over 150 acres of undeveloped or redevelopment areas guided for future retail growth. In comparison, the Riverdale shopping center in Coon Rapids is approximately 200 acres. Coupled with proximity to Elk River and physical barriers such as the Mississippi River and Rum River, it is not likely that the City will be successful in developing this amount of retail within this 20 year planning period, if at all. Additionally, the market for larger retail users is quickly changing with adapting technologies. The City's market experts have encouraged the City to re-evaluate its retail strategies.

EMPHASIS: The City continues to plan for a significant amount of retail growth within The COR and throughout the community. The recommendations below are not intended to de-emphasize our retail goals, yet strengthen said retail goals and focus on more appropriate areas for future growth.

Planning Commission Recommendation:

The northwest quadrant of the development (bordered by Armstrong Boulevard, Bunker Lake Boulevard, Zeolite Street, and Sunwood Drive) should be amended to strengthen the **LAKE ITASCA GREENWAY**, create **SMALLER DESTINATION RETAIL USERS**. Half of this quadrant should be re-guided for an **APPROPRIATE RESIDENTIAL USE**, with **DENSITY** appropriate for the type of overall land use plan for The COR.

This is the area of **MOST SIGNIFICANT CHANGE** recommended by the Planning Commission. The Planning Commission collaborated on developing multiple land use scenarios. The overall approach was to divide the northwest quadrant into four (4) smaller sub-quadrants divided by future public roadways and greenways and allocating half the quadrants to smaller, destination retailers and the other half to residential uses. Based on feedback and reconciling multiple angles of consensus, the land use map below represents the primary recommended land use map.

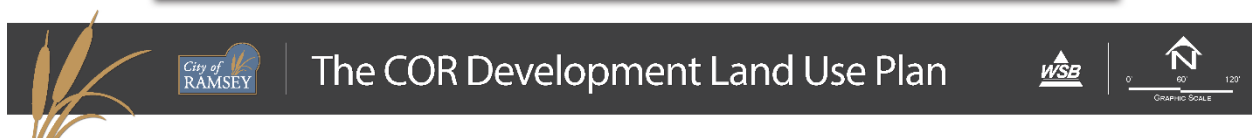
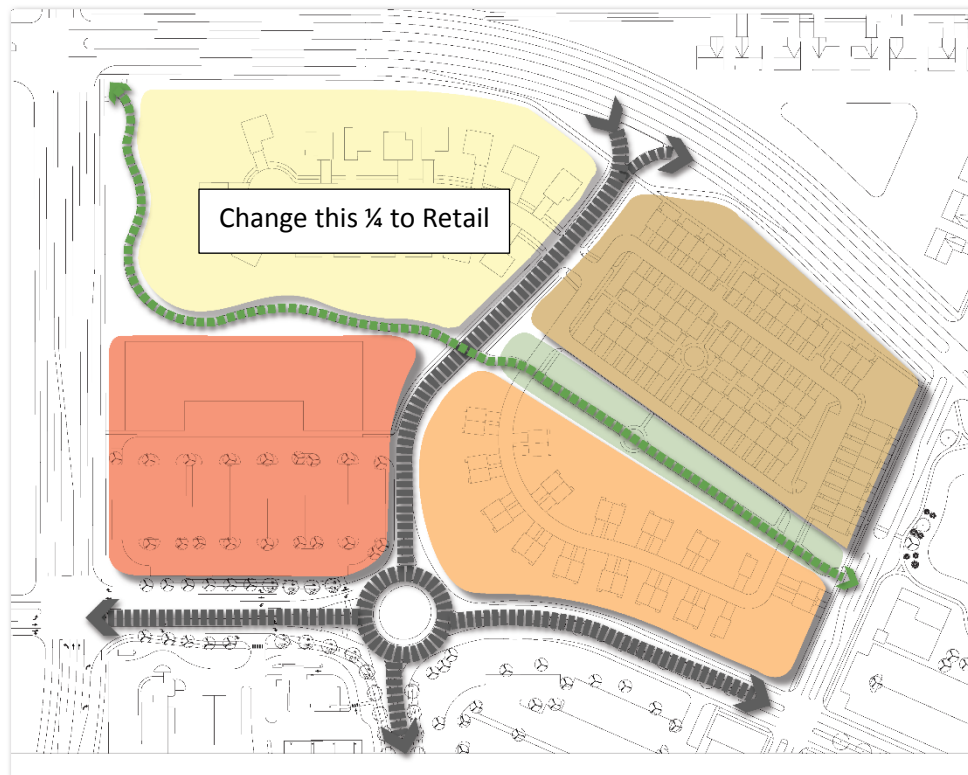


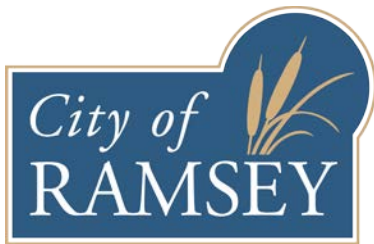
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Primary NW Quadrant Land Use Map – Vertical Split (this will be the model of the actual land use map [focus on polygons per land use, less focus on detailed site planning])





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Strengths

- Continuous greenway corridor
- Removes struggling 'big-box' retail
- Introduces smaller destination retail
- Moderate return on tax base
- Transition of mix of uses

Weaknesses

- Land use types desired by community



The COR Development Concept E

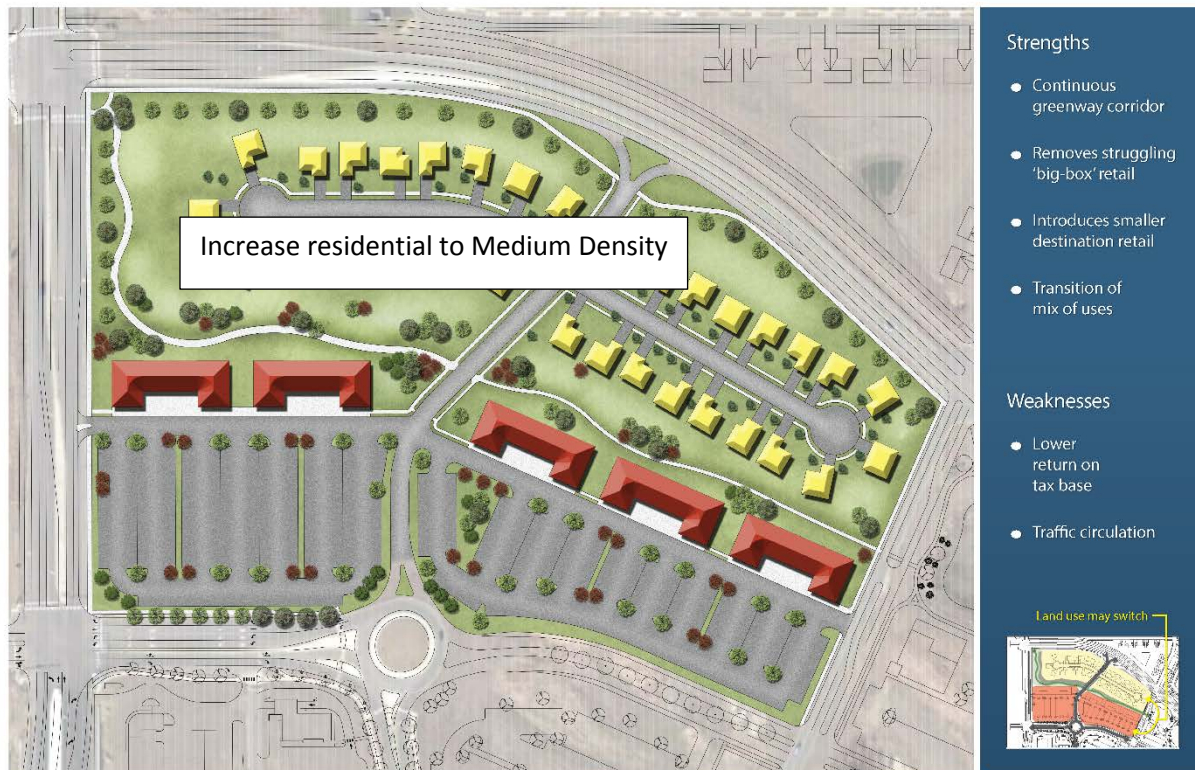


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NW Quadrant Acceptable Alternatives

The alternatives listed below would require a future plan amendment, but are afforded certain policy feedback in advance. These can be viewed as 'pre-screened' alternatives.

NW Quadrant Horizontal Split



Continued on next page.

NW Quadrant All Retail



Strengths

- Continuous greenway corridor
- Removes struggling 'big-box' retail
- Introduces smaller destination retail
- Higher return on tax base

Weaknesses

- Transition of mix of uses



The Office District (COR-3)

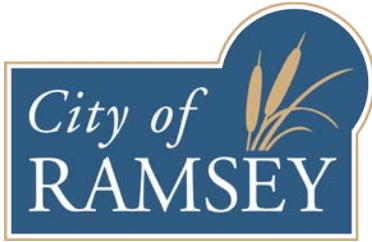
This district represented the area of highest consensus amongst the Planning Commission.

Planning Commission Recommendation:

NO AMENDMENTS to this district are recommended.

However, the City should look at strategies to encourage parking districts within this land use district as well.

Note. During the January 24, 2017 Joint Work Session between the City Council and Planning Commission, it was noted that an office user may be possible in the northeast quadrant currently guided for retail use. Staff's recommendation, while a potentially positive amendment, would be to consider



this possibility under a separate amendment, as the overall plan currently has a good balance of office planned, and a more comprehensive look would be needed for such an amendment.

The Residential District (COR-4)

The Residential District is further divided into three (3) categories. The descriptions below include recommended adjustments to density ranges.

- 'Low' Density (COR-4a). This is predominantly detached single-family located north of Bunker Lake Boulevard. The minimum density shall be four (4) units per acre and densities up to fifteen (15) units per acre shall be allowed.
- Medium Density (COR-4b). These predominantly include townhomes, both attached and detached. Minimum density shall be eight (8) units per acre with a maximum density of fifteen (15) units per acre. Additional density may be allowed via Conditional Use Permit.
- High Density (COR-4c). These areas are focused immediately north of The Draw Park and Amphitheater and provide a unique opportunity for interaction and transition. The emphasis on mix of uses is muted compared to the Downtown District. The minimum density of this district shall be fifteen (15) units per acre with no cap of maximum density.

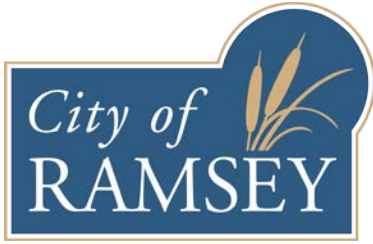
Planning Commission Recommendation:

The remaining undeveloped area immediately north of The Draw currently owned by K Hovnanian Homes shall be re-guided to High Density Residential. The Planning Commission recognizes the success of high density residential abutting The Draw on the south side (Parkview East) and sees this as an opportunity for consistent design when coupled with the future Aeon Apartment Development (north side).

Parks and Public Spaces (COR-5)

This district is governed by The COR Parks + Public Spaces Plan, and is included by reference as an integral part of The COR Interim Development Plan. Neither document shall be interpreted as a wholly separate document, and neither document shall be adopted or otherwise amended unless coinciding with each other. An amendment to one plan shall be considered an amendment to the other. This document has been adopted as a 'working draft' by consensus of the City Council. The intent is to adopt as a formal plan as part of the overall COR Development Plan Amendment.

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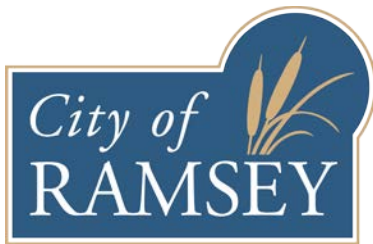
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Implementation Plan

The Interim Development Plan represents Phase I of a three (3) phase project.

1. Interim Development Plan (this step)
2. System Plans (roads, utilities, parking structures, infrastructure, etc.).
3. Development Pro-Forma (funding and financing options).

Continued on next page.



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Major Planning COR Planning Efforts

EFFORT #1

COR Re-Visioning

PURPOSE

Update/ amend the vision for The COR.

1. Update COR Master Plan (map that shows vision, how the COR will look, how buildings will be oriented, where infrastructure should be located, etc.)
2. Update zoning district map (underlying land use regulations that will ensure the master plan will be implemented at the time individual projects come forward for review by the City)

3. Direction on outstanding major policy items:

- Is vertically mixed use development a requirement?
- appropriate size and location of retail uses?
- Is there flexibility in location of zoning district borders?
- Define basic vision and policy for community center.
- Define basic vision and policy for parking ramps.

RESPONSIBLE BOARD

Planning Commission will draft a recommendation for Council consideration.

TIMING

Anticipated to have draft completed by April 2017. Once a draft is completed, it should be checked against COR System Plans and COR Pro-Forma. May need to be adjusted.

EFFORT #2

COR System Plans

PURPOSE

The City purchased The COR with two goals in mind (a) recover previous public investments, and (b) ensure the vision of The COR is implemented.

As a result, the City of Ramsey has taken the role of master developer for The COR. With the role, various assumed responsibilities are assigned to the City. Developers, businesses, and residents expect the city to have concept plans/ policies in place for the following items:

1. Storm water plan (regional)
2. Road plan (public roads)
3. Sign plan (development signs, way finding signs, etc.)
4. Park & Trails plans
5. Community Center plan/ policy
6. Parking Ramp(s) plan/ policy
7. Cut/fill basic plan

There are many benefits to having this preliminary information ready—please see system plan dashboard for details. These plans are intended to be preliminary/ concept level only—for the sake of planning and budgeting.

RESPONSIBLE BOARD

Likely, all boards will be involved with this process. However, for the sake of efficiencies, the EDA will lead this effort. Findings will be presented to the Planning Commission and City Council.

TIMING

Upon completion of 1st draft of COR re-vision, staff would like to order this work for completion (i.e. begin May 2017). This work will take 6-9 months. Once draft is completed, it should be checked against COR Master Plan and COR Pro-Forma. May need to be adjusted.

EFFORT #3

COR Pro-Forma

PURPOSE

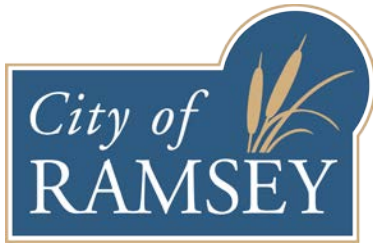
1. Update COR pro-forma based on updated vision and system plans. COR pro-forma will display the city's financial performance forecast/ project cash-flow over time (expenditures/ obligations versus revenues/ available funding).
2. Update COR TIF plan/ TIF analysis previously completed by Ehlers. This plan plays a major role in the "funding" side of the COR pro-forma. Because actual TIF revenues are based on actual completed projects, it would be helpful to update periodically. NOTE: TIF can only be used for projects completed before 2021.
3. Update COR land proceeds policy. Staff would like to (a) clearly identify what previous expenditures the City wishes to repay itself, (b) consider using land proceeds only for non TIF eligible costs, and (c) update the City's land sale proceeds forecasts.

RESPONSIBLE BOARD

EDA will draft a recommendation for Council consideration.

TIMING

Upon completion of COR re-vision and COR system plans, staff will complete this work (i.e. begin late 2017). This work will take 1-2 months. Once draft is completed, it should be checked against COR Master Plan and COR system plans. May need to be adjusted.



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The group then formulated a broad work plan to accomplish the many steps to complete an overall plan amendment and update.

The COR Development Plan Update Plan of Action											
	2017										
	January	February	March	April	May	June	July	August	September	October	November
Task 1: Land Use Plan Update (Planning Commission)											
Draft Vision Statement											
Draft Land Use/District Map											
Draft District Descriptions											
Draft Development and Design Standards											
Draft Development Plan Update (Zoning Code)											
Adopt Final Version of Development Plan											
Task 2: System Plan/Infrastructure Study (EDA)											
Stormwater Plan											
Road Plan											
Sign Plan											
Parks and Recreation Plan											
Community Center Plan or Policy Statement											
Parking Ramp/District Plan or Policy Statement											
Cut/Fill Plan (Grading)											
Task 3: Project Pro Forma (EDA)											
Pro-Forma											
Tax Increment Financing (TIF) Plan											
COR Land Sale Proceeds Policy											

Public Engagement

A key component of any policy decision is collaboration amongst its residents. These processes are part of natural and organic community conversations around key policy topics. The City will couple this policy discussion with ongoing workshops and community events as part of its overall Comprehensive Plan Update. For more information on this effort, please visit www.cityoframsey.com/ramsey2040.

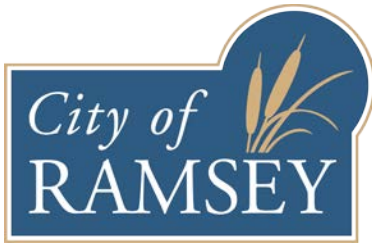
4/25/17 City Council Work Session Note: All Boards and Commissions should review this document before the City Council considers formal adoption. The City Council should review the final document and approve before distributing to the public and stakeholders/landowners.

Mobile Comprehensive Plan Tour

The City is planning a Mobile Comprehensive Plan Tour for policy makers that will include local examples of plans and policies being discussed in the Comprehensive Plan Update. The tour is planned to include examples discussed in this Interim Development Plan as well.

Market Analysis

The Planning Commission recommends completion of a market analysis to confirm the policy directives of this document as it relates to the planned retail area. The Planning Commission continues to stress the importance of attracting retail uses to the Development, but want to ensure that there is not too much areas guided for retail growth beyond what the community can sustain.



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Community Center

The Planning Commission desires to continue to plan for a Community Center in The COR. The Planning Commission feels that this type of use would benefit the community and be a draw for other users within the development. This analysis will be completed as a separate planning process.

Architectural Standards

A key component of the policy discussion for The COR has been architectural design standards. The Planning Commission believes several recent projects fell short of community expectations. While originally intended to be part of Phase I of The COR Development Plan Update, the Planning Commission continues to refine these recommendations and will continue throughout Phase II and Phase III to bring a quality recommendation forward with a full Plan Amendment.

The standards below are not an exhaustive list of current design requirements, yet a focus on key topics that have been raised for future discussion. Upon final amendment, the City will prepare a side-by-side comparison of all existing and proposed design requirements. The final version of this Interim Development Plan will also include drawings/illustrations to illustrate the narrative being discussed.

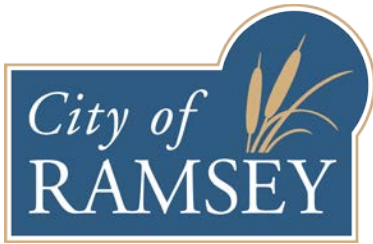
The COR should continue to focus on four-sided architecture visible from the public realm. Quality signage on all four sides of the building should be allowed. The community should be able to park on public streets and reasonably access the building.

Planning Commission Recommendation:

In the interim, the Planning Commission shall serve as an ad-hoc architectural review committee. Projects shall complete an architectural review prior to official Site Plan Review. The Planning Commission reserves the right to establish an ad-hoc sub-committee to serve as this Architectural Review Committee. The Planning Commission recommends that the City supplement the Development Review Team with the services of a licensed architect to help develop updated design standards and review development proposals. This will add value to the process, hopefully streamline review, and is in line with other professional services the City employs in development review. The cost of these services are the responsibility of the Developer.

Additional Discussion Points:

* The intent of design requirements is to maintain a consistent development look and acknowledge the



pride and planning that went into the vision of this development. The tradeoff of a more densely developed areas was an acknowledgement of the need to 'step up' architectural design.

* All single-family homes in The COR shall include/not include a porch that protrudes from the front of the home, even with the garage, and not a recessed entry in the middle of the home.

* Over the next several months, the Planning Commission will better define front porches and if any additional design requirements or restrictions (i.e. split entry homes) are warranted. .

* Buildings in the Downtown District shall include a minimum of 50% brick. Vinyl siding shall not be allowed. Fiber cement panels shall be allowed as a complimentary material.

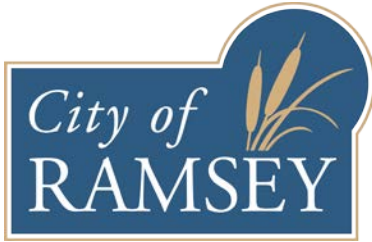
* Buildings in the Residential District shall have a minimum of 35% brick or stone on the front façade. Vinyl siding is allowed.

Private Open Space and Stormwater Design

The Planning Commission has expressed a concern over a perceived lack of private open space in medium density development as well as depth and steep slopes of stormwater ponds within the development due to the higher density nature. This concern has not yet been resolved, but will continue to be discussed during Phases II and III of the Plan Amendment. The City shall take into account sidewalks, greenways, and other private and innovative improvements (such as wonerfs).

Site Selection Process

The City is in a unique situation as Property Owner and Regulatory Authority. This presents opportunity, but also requires special attention to remain accountable to the public. In order to balance this approach without creating burdensome processes, the following steps shall be followed when considering a Purchase Agreement with the City in The COR.



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Any perspective buyer of City-Owned Property in The COR shall first meet with City Staff to discuss appropriate sites. This is known as the Site Selection Process. The City and Buyer shall review multiple sites before selecting a preferred location. Depending on the complexity of the project, the City reserves the right to take this Site Selection Process to the Planning Commission, EDA, and City Council before reviewing a specific site.

The Buyer shall provide a site concept to be reviewed by the Planning Commission, EDA, and City Council before approving a Purchase Agreement. When a single-user proposes to purchase a portion of an undeveloped block or area, a series of 'site concepts' shall be developed before reviewing with any City board or commission. These site concepts shall demonstrate at least one reasonable concept for the remaining portion of the site that fits the vision and requirements of that area/district.

The Buyer must still complete the official Site Plan Review (and Subdivision) process after the Purchase Agreement Phase.

History of Policy Discussion

This Interim Development Plan is the result of a Planning Commission initiative dating back to 2015. The City has invested a significant amount of time, energy, and resources in order to ensure a **MARKET RELEVANT PLAN** that balances **COMMUNITY VISION**.

Joint Work Sessions

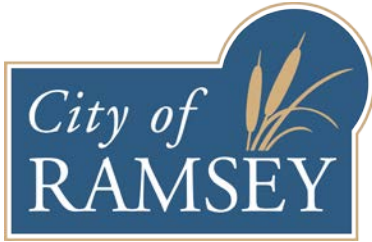
The City Council and Planning Commission have met on multiple occasions to frame the policy question, discuss strategies, and identify solutions.

- March 26, 2015 = Joint Work Session
- July 12, 2016 = Joint Work Session
- January 24, 2017 = Joint Work Session

Surveys

In 2016, the City surveyed its Board and Commission Members on key topics related to The COR Development Plan.

The key directive coming out of review of these results on July 12, 2016 was to create a forum for policy makers to ask questions and receive direct feedback from developers and market experts, rather than completing another market study.



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Market Panel Event

On October 27, 2016, the City hosted several market experts to respond to a wide range of policy topics raised by community policy makers. The output from this event served as an important foundation for land use recommendations developed by the Planning Commission.

Planning Commission Work Sessions

The information gleaned from the steps above were utilized to begin important policy discussions about the future of The COR. Following review of the Market Panel Event, the City Council authorized the Planning Commission to begin formulating land use recommendations for The COR. The Planning Commission met Work Sessions dedicated to The COR on multiple occasions.

- January 5, 2017 (to prepare for the January 24, 2017 Joint Work Session with the City Council)
 - Develop a Vision Statement
- February 2, 2017
 - Refine the Vision Statement
 - Collaborate on a Future Land Use Map
- March 2, 2017
 - Refine the Vision Statement
 - Refine the Future Land Use Map and Alternative Future Land Use Maps
- April 18, 2017
 - Refine the Vision Statement
 - Refine the Future Land Use Map and Alternative Future Land Use Maps
- April 25, 2017
 - Draft document reviewed by City Council and Planning Commission in Joint Session.
 - Authorization to review with internal advisory boards and commissions.
- May 25, 2017
 - Draft document reviewed by EDA. Feedback/comments added to document.
- June 1, 2017
 - EDA comments reviewed by Planning Commission.

The Interim Development Plan is anticipated to be adopted in 2017.

Comprehensive Housing Market Study
for the City of Ramsey, Minnesota



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Research & Consulting

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Research & Consulting

September 19, 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

Max Perrault
Associate

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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 workers, 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 was 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.

EXECUTIVE SUMMARY

- 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. This price home is generally affordable for a household income of \$80,000 per year (based on a 30-year fixed mortgage).
- 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

EXECUTIVE SUMMARY

- 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.

EXECUTIVE SUMMARY

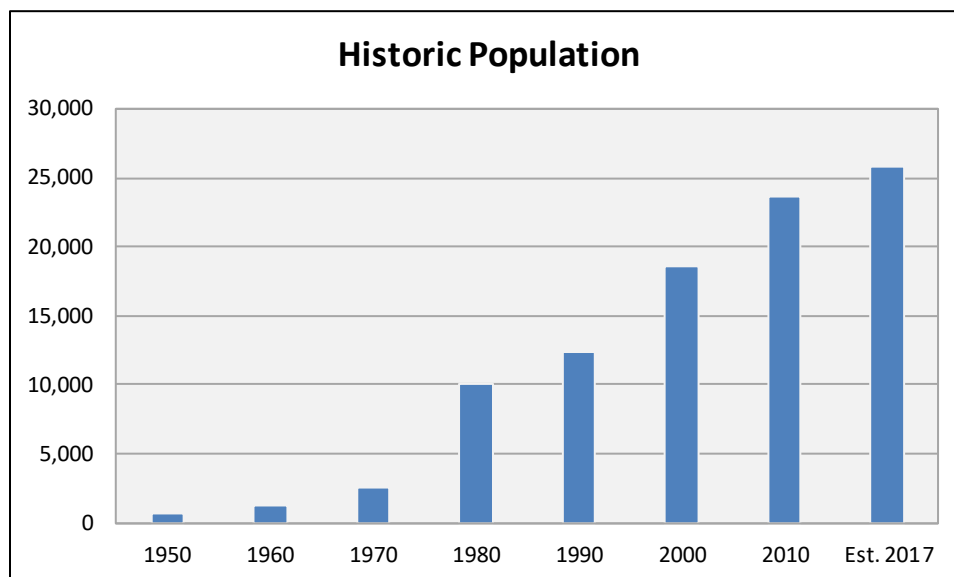
RECOMMENDED HOUSING DEVELOPMENT				
CITY OF RAMSEY				
2019 to 2030				
		Purchase Price/ Monthly Rent Range ¹	No. of Units	Development Timing
Owner-Occupied Homes				
Single Family				
	Entry-level	<\$300,000	350 - 400	Ongoing
	Move-up	\$300,000 - \$500,000	550 - 600	Ongoing
	Executive	\$500,000+	350 - 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+
	Indepndent 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 Affordability 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.

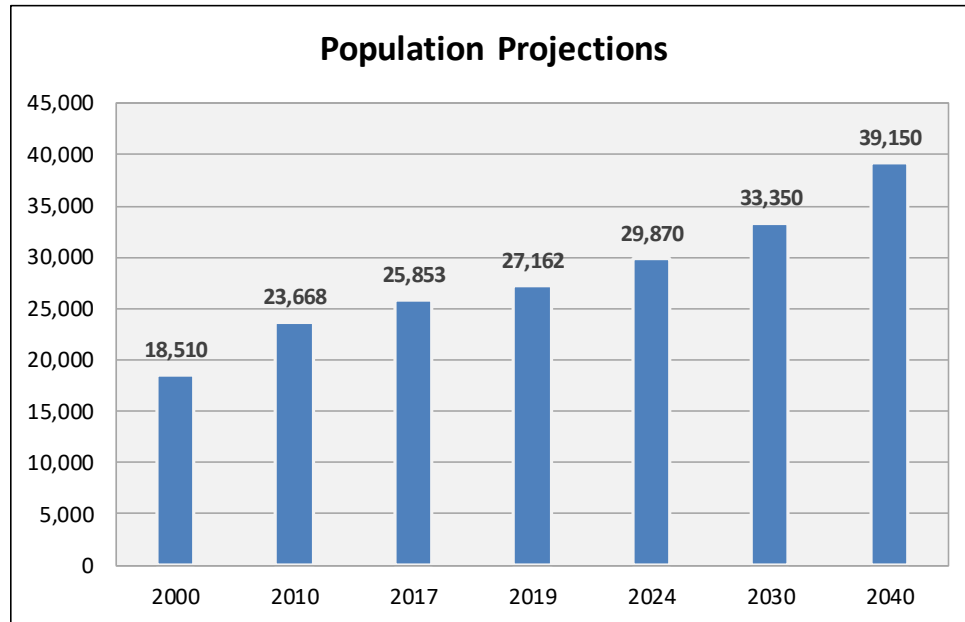


Population

- 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.

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- 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%).



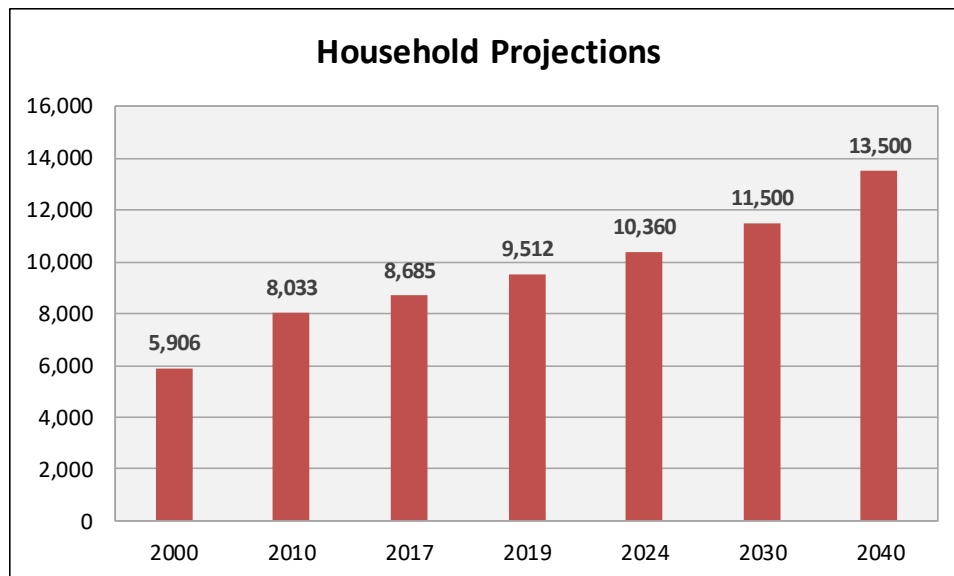
DEMOGRAPHIC ANALYSIS

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

								Change					
	U.S. Census			Estimate	Forecast			2000 to 2010		2010 to 2019		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

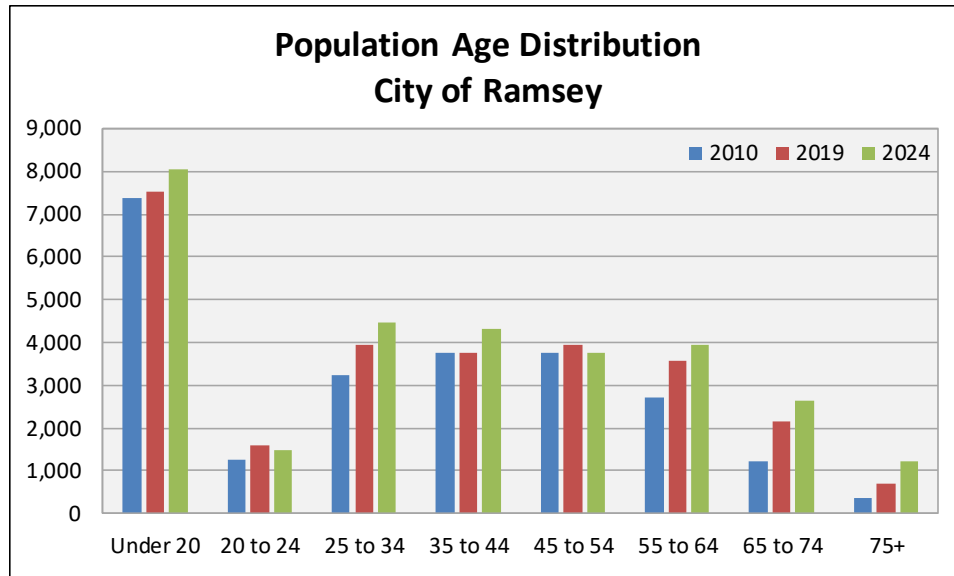
Age distribution affects demand for different types of housing since needs and desires change at different stages of the life cycle. Table D-2 shows the distribution of persons within nine age cohorts for Ramsey, Anoka County, and the Metro Area in 2000 and 2010 with estimates for 2019 and projections 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+.

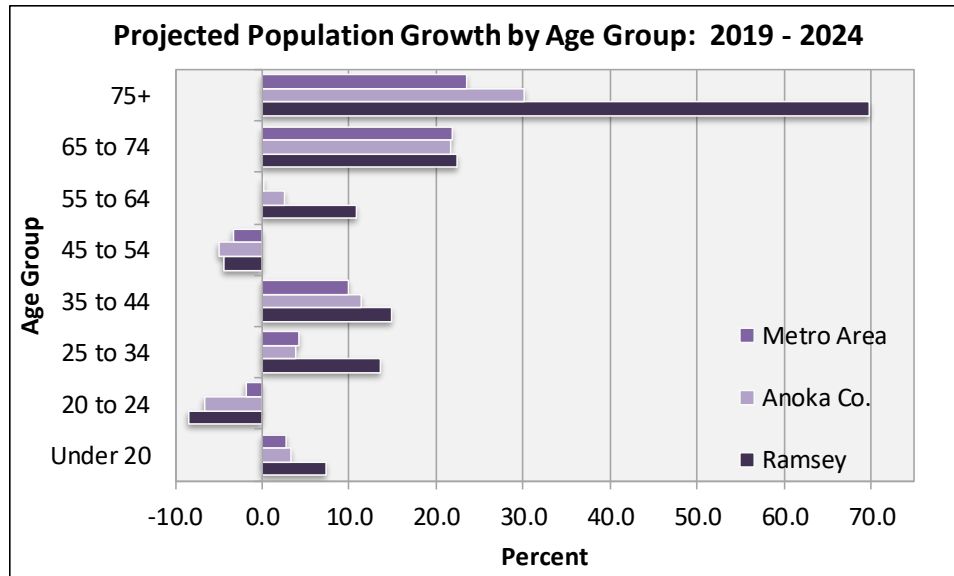
DEMOGRAPHIC ANALYSIS

- 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								
Age	Census		Estimate	Projection	Change			
	2000	2010	2019	2024	2000 - 2010		2019 - 2024	
	No.	Pct.	No.	Pct.	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 increase 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.



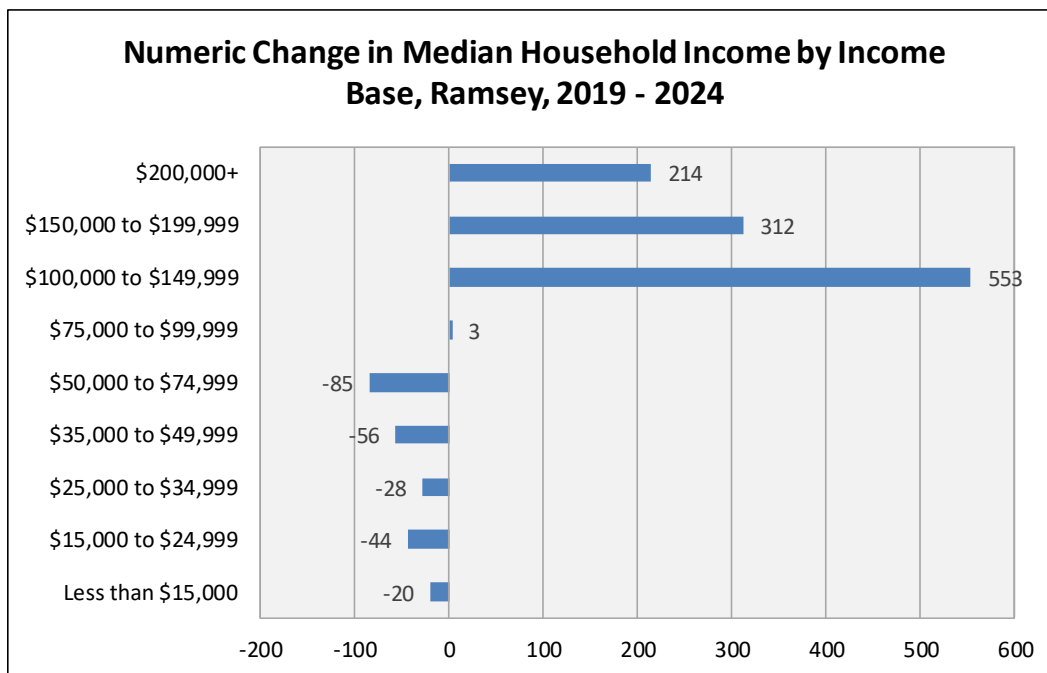
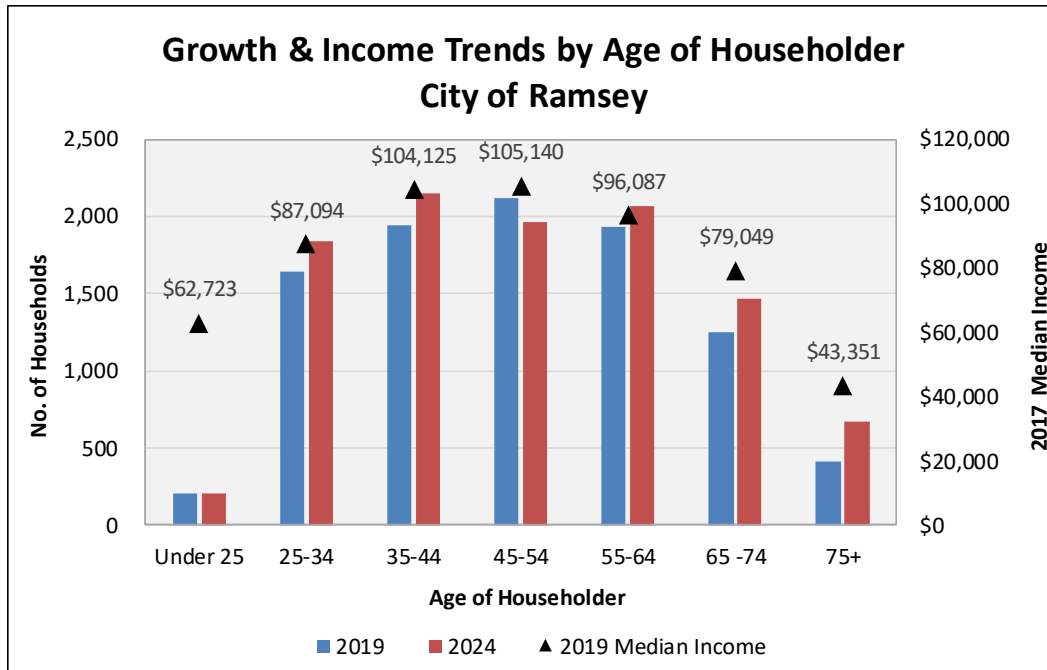
Household Income by Age of Householder

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.



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TABLE D-3 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER CITY OF RAMSEY 2019 and 2024								
	Total	Age of Householder						
		Under 25	25-34	35-44	45-54	55-64	65 -74	
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

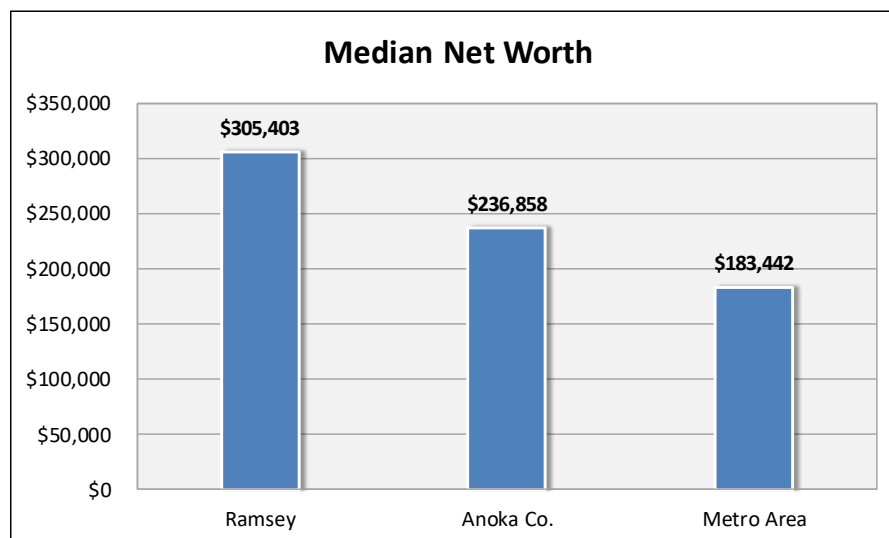
- The oldest householders have lower incomes in 2019. In Ramsey, 3.4% of households ages 65 to 74 had incomes below \$15,000, compared to 6.6% of households ages 75 and over. Many of these low-income older senior households rely solely on social security benefits. Typically, younger seniors have higher 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.



DEMOGRAPHIC ANALYSIS

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
<i>Median Net Worth</i>	<i>\$305,403</i>	<i>\$50,653</i>	<i>\$114,070</i>	<i>\$232,139</i>	<i>\$255,001</i>	<i>\$255,001</i>	<i>\$255,001</i>	<i>\$255,001</i>
<i>Average Net Worth</i>	<i>\$1,093,026</i>	<i>\$88,523</i>	<i>\$194,000</i>	<i>\$517,340</i>	<i>\$1,273,409</i>	<i>\$1,946,629</i>	<i>\$1,638,367</i>	<i>\$1,304,335</i>
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
<i>Median Net Worth</i>	<i>\$236,858</i>	<i>\$16,642</i>	<i>\$78,365</i>	<i>\$177,541</i>	<i>\$255,001</i>	<i>\$255,001</i>	<i>\$255,001</i>	<i>\$255,001</i>
<i>Average Net Worth</i>	<i>\$942,474</i>	<i>\$47,685</i>	<i>\$151,133</i>	<i>\$474,415</i>	<i>\$1,127,418</i>	<i>\$1,614,548</i>	<i>\$1,281,111</i>	<i>\$989,432</i>
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
<i>Median Net Worth</i>	<i>\$183,442</i>	<i>\$11,052</i>	<i>\$39,787</i>	<i>\$133,779</i>	<i>\$255,001</i>	<i>\$255,001</i>	<i>\$255,001</i>	<i>\$255,001</i>
<i>Average Net Worth</i>	<i>\$960,630</i>	<i>\$34,517</i>	<i>\$128,618</i>	<i>\$484,967</i>	<i>\$1,177,500</i>	<i>\$1,719,879</i>	<i>\$1,396,231</i>	<i>\$1,173,945</i>

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

DEMOGRAPHIC ANALYSIS

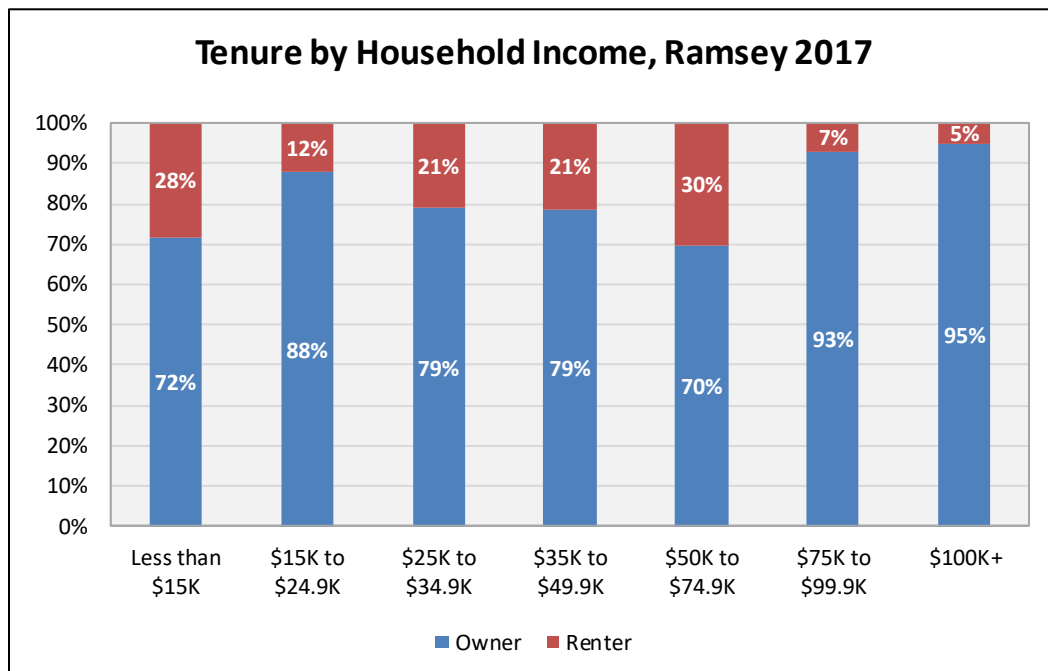
as many young and senior households spend more than 30% of their income, while middle-aged households in their prime earning years typically allocate 20% to 25% of their income.

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	2,947	48.5	3,135	51.5	25,136	28.0	64,562	72.0
\$15,000 to \$24,999	187	87.8	26	12.2	4,444	53.3	3,894	46.7	33,111	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 & Consulting, LLC

- Typically, as income increases, so does the rate of homeownership. This can be seen in 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).

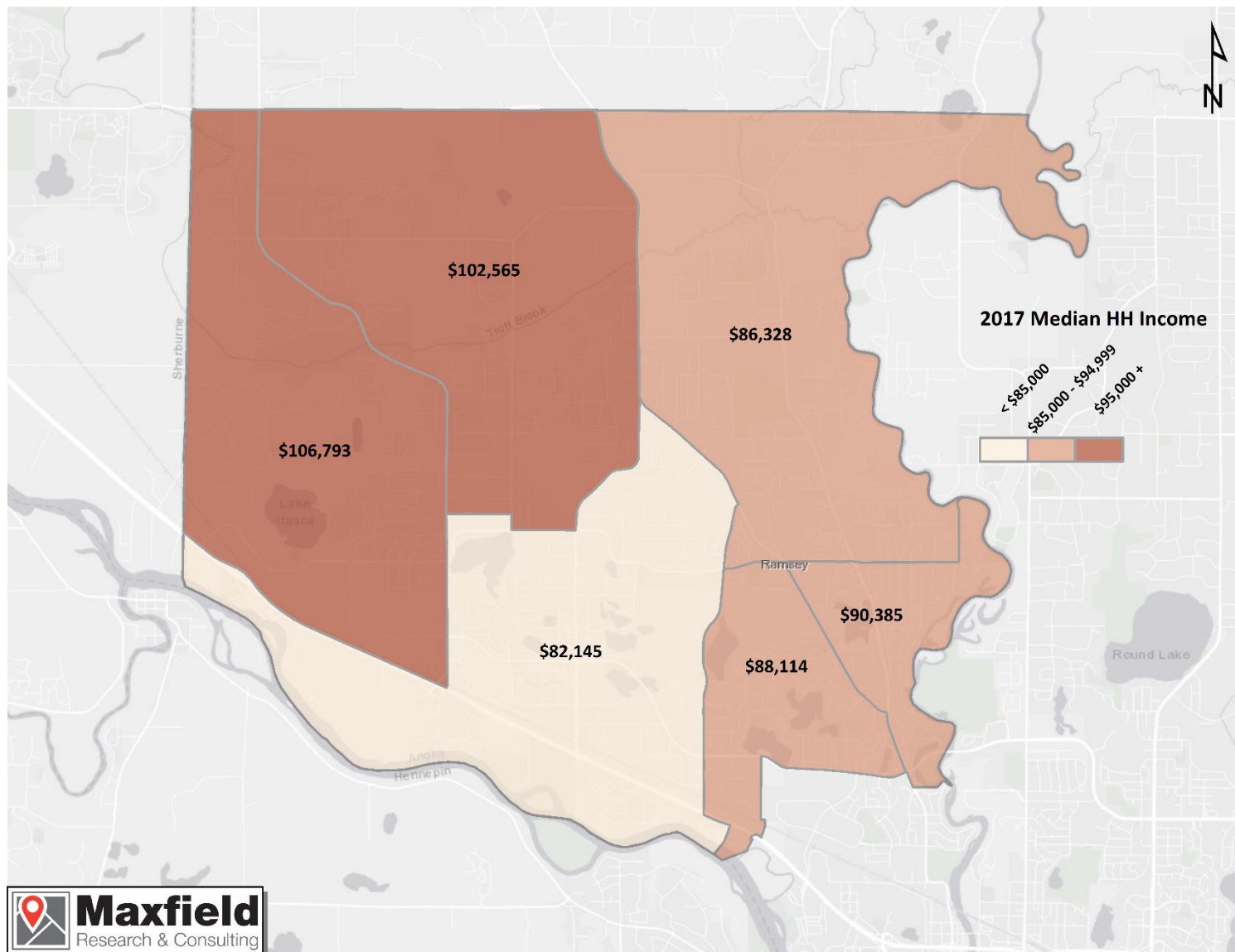


Median Household Income by Census Tract

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.

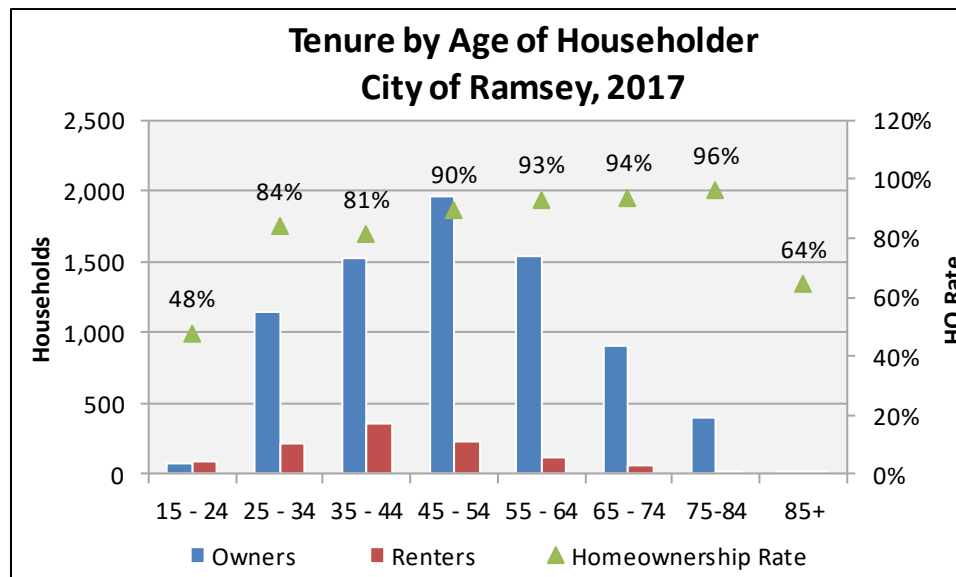
2017 Median Income by Census Tract



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.



DEMOGRAPHIC ANALYSIS

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

Age		City of Ramsey						Anoka County						Twin Cities Metro Area					
		2000		2010		2017		2000		2010		2017		2000		2010		2017	
		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

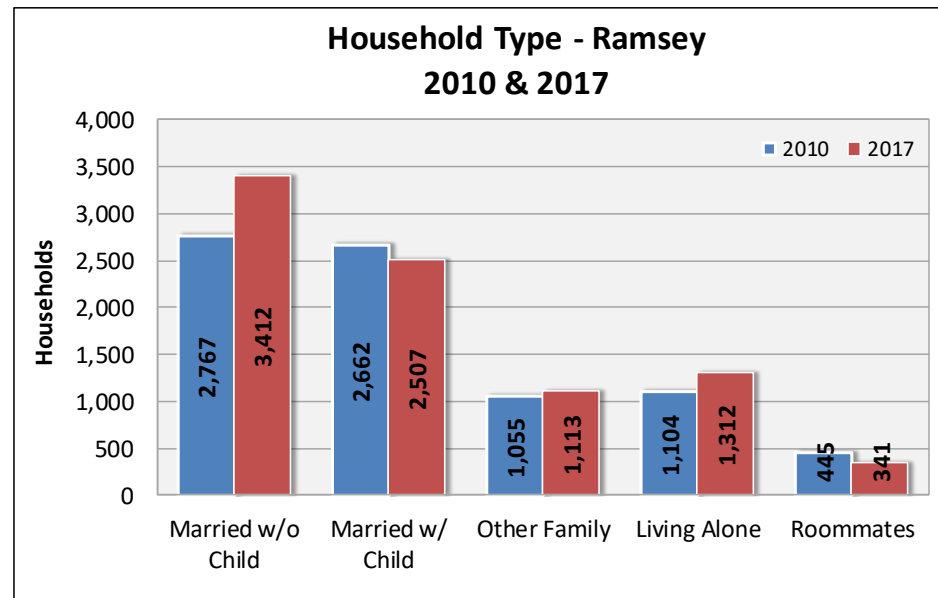
Table D-7 shows a breakdown of the type of households present in Ramsey in 2010 and 2017. The data is useful in assessing housing demand since the household composition often dictates the type of housing needed and preferred.

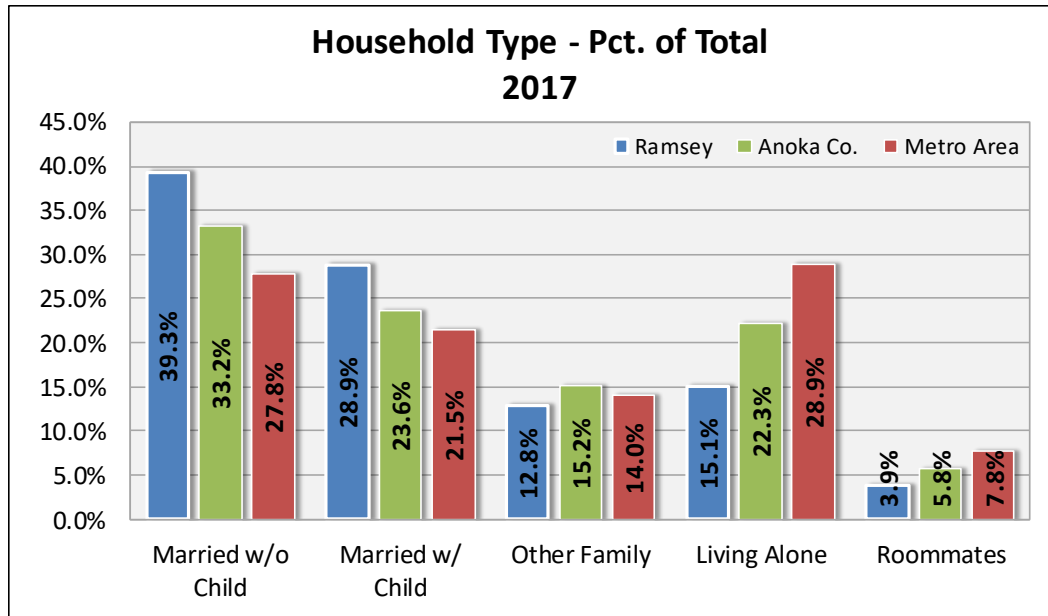
- Between 2010 and 2017, Ramsey experienced an increase in all household types besides married with children households, which decreased by 6%, and roommate households, which contracted by 23%. Married families without children grew the most, adding 645 households (23%). The increase in households married 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.

DEMOGRAPHIC ANALYSIS

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

Number of Households	Total HH's		Family Households						Non-Family Households			
	2010	2017	Married w/o Child		Married w/ Child		Other *		Living Alone		Roommates	
			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 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 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.

DEMOGRAPHIC ANALYSIS

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

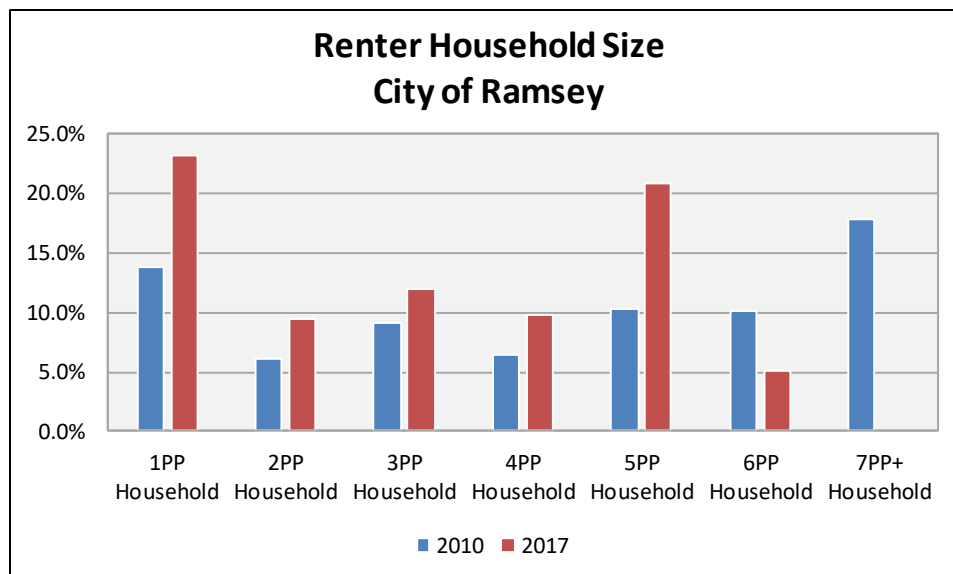
2017												
Age	City of Ramsey				Anoka County				Twin Cities Metro Area			
	Owners	Pct.	Renters	Pct.	Owners	Pct.	Renters	Pct.	Owners	Pct.	Renters	Pct.
1PP Household	1,008	76.8	304	23.2	18,909	67.4	9,149	32.6	177,054	52.5	160,137	47.5
2PP Household	2,676	90.6	279	9.4	37,471	84.0	7,161	16.0	291,754	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 & Consulting, LLC

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

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

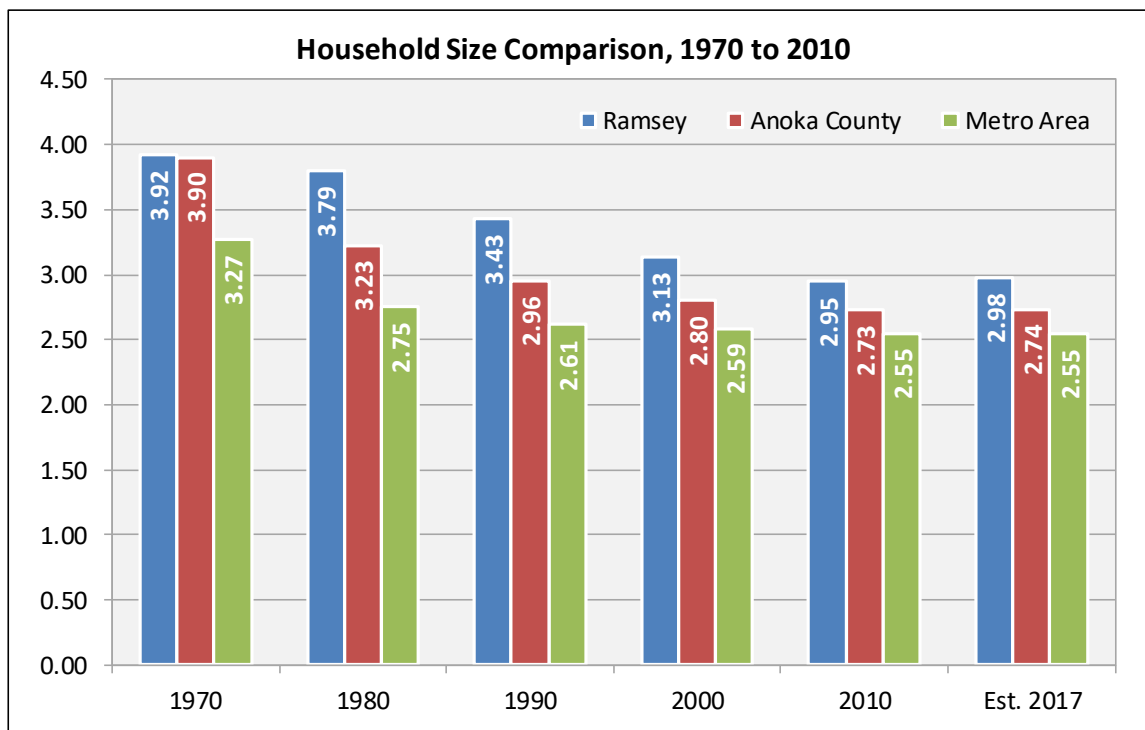


Persons Per Household

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 ranged 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.

DEMOGRAPHIC ANALYSIS

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 <i>Ethnicity not Race</i>	
	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 Ramsey (90.5%) did not move within the last year.
- Of the remaining 9.5% of residents, 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										
City of Ramsey Age	Not Moved		Moved							
	Same House		Within Same County		Different County Same State		Different State		Abroad	
	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										

Sources: U.S. Census Bureau American 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.

DEMOGRAPHIC ANALYSIS

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																										

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 Ramsey.

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

DEMOGRAPHIC ANALYSIS

- 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 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.

Introduction

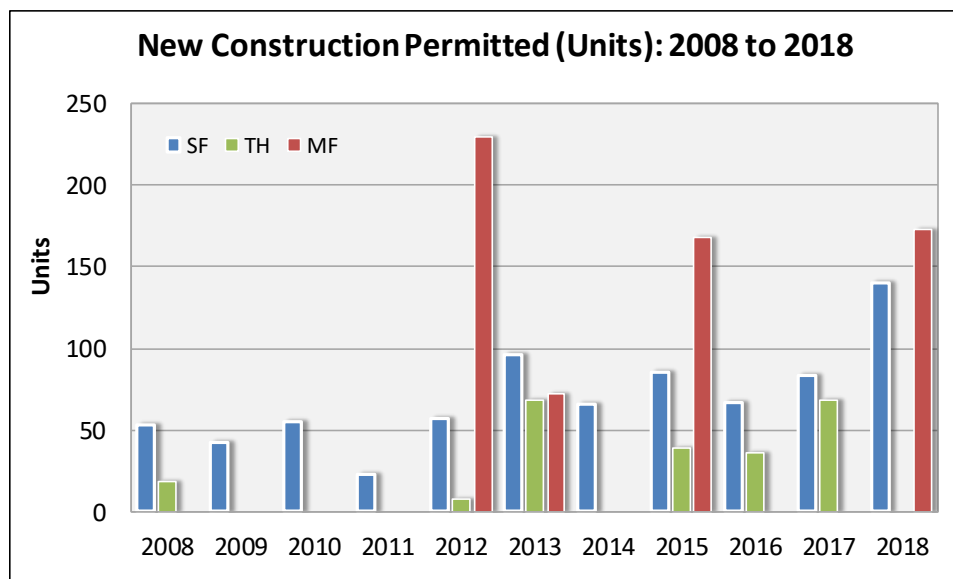
The variety and condition of the housing stock in a community provides the basis for an attractive living environment. Housing functions as a building block for neighborhoods and goods and services. We initially examined the characteristics of the housing supply in Ramsey by reviewing data on the age 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 was a total of seven years between 2008 and 2018 where 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 <i>per City of Ramsey</i> 2008 to May 2019				
Year	Units Permitted			Total Units
	Single-Family (Detached)	Townhomes (Single-Family Attached)	Multifamily	
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				



HOUSING CHARACTERISTICS

HC-2 RESIDENTIAL CONSTRUCTION BUILDING PERMITTED UNITS ISSUED CITY OF RAMSEY <i>per Metropolitan Council</i> 2000 to 2017					
Year	Units Permitted				Total Units
	Single-Family (Detached)	Townhomes (Single-Family Attached)	Duplex, Triplex, Quadplex	Multifamily (5+ 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.

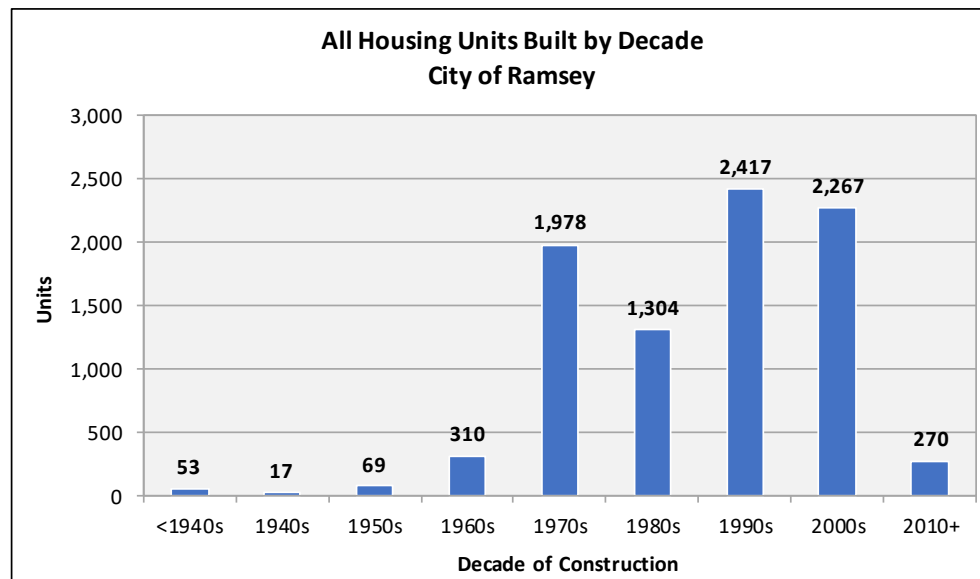
- As of 2017, the City of Ramsey was estimated to have 8,685 housing units, of which roughly 87% were owner-occupied and 13% were renter-occupied. In Anoka County, approximately 20% were renter-occupied while in the Seven-County Metro Area 32% of the housing stock was renter-occupied.
- Homes in Ramsey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

HOUSING CHARACTERISTICS

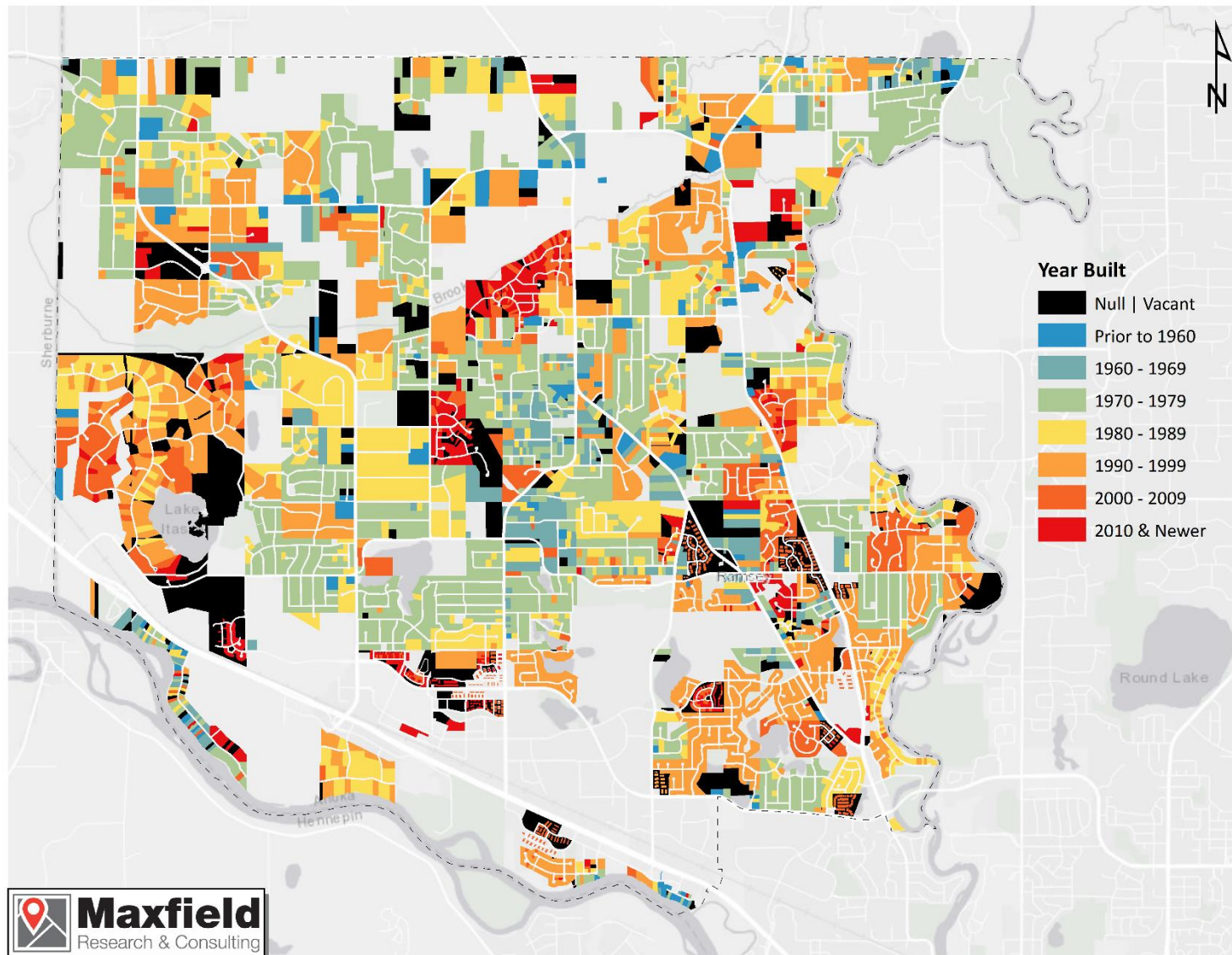
TABLE HC-3
AGE OF HOUSING STOCK
RAMSEY ANALYSIS AREA
2017

			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.
	Total Units	Med. Yr. Built																		
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																				

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												
Units in Structure	City of Ramsey				Anoka County				Seven-County Metro Area			
	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 (townhomes), 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.

HOUSING CHARACTERISTICS

- 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 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						
Mortgage Status	City of Ramsey		Anoka County		Metro Area	
	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
<i>Second mortgage only</i>	354	4.7	4146	4.1	28655	3.6
<i>Home equity loan only</i>	932	12.3	9,662	9.6	83,238	10.4
<i>Both second mortgage and equity loan</i>	50	0.7	579	0.6	4077	0.5
<i>No second mortgage or equity loan</i>	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 & Consulting, 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%).

HOUSING CHARACTERISTICS

- 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						
Occupancy	City of Ramsey		Anoka County		Metro Area	
	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.

HOUSING CHARACTERISTICS

- 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						
Contract Rent	RAMSEY		ANOKA COUNTY		METRO AREA	
	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 (\$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.

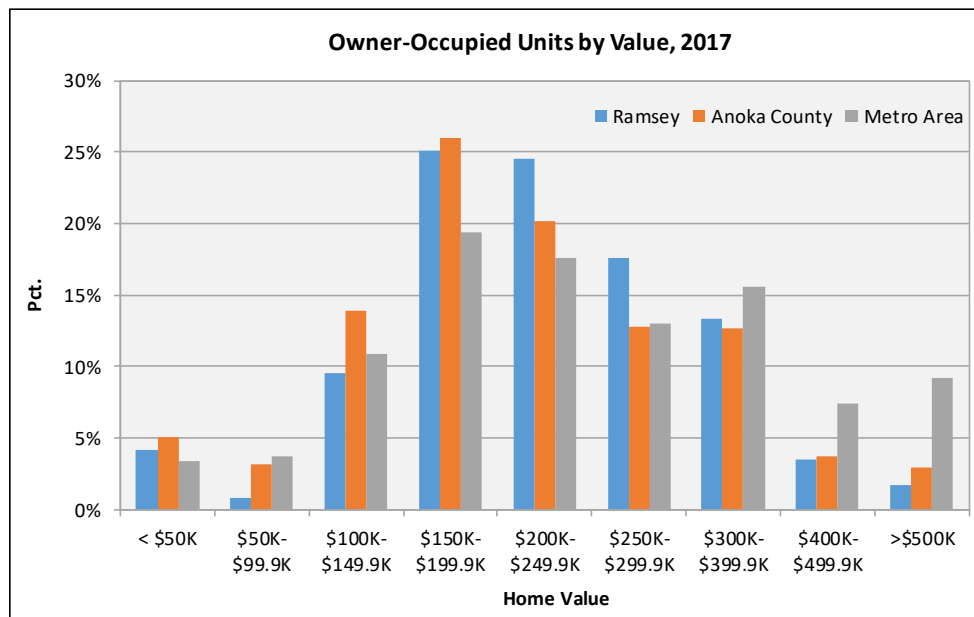
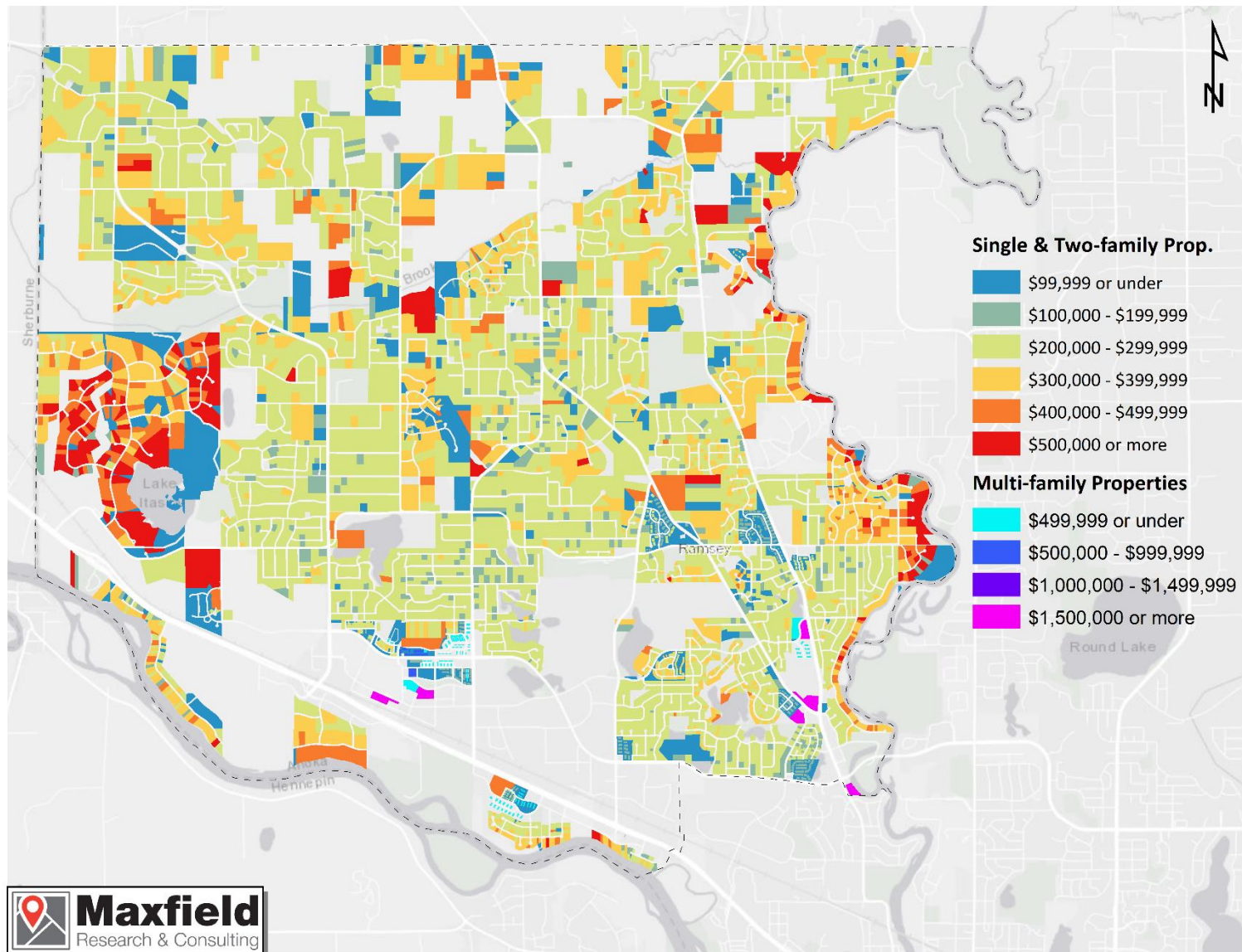


TABLE HC-8
OWNER-OCCUPIED UNITS BY VALUE
RAMSEY ANALYSIS AREA
2017

Home Value	RAMSEY		ANOKA COUNTY		METRO AREA	
	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 COMPARISON 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

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%).

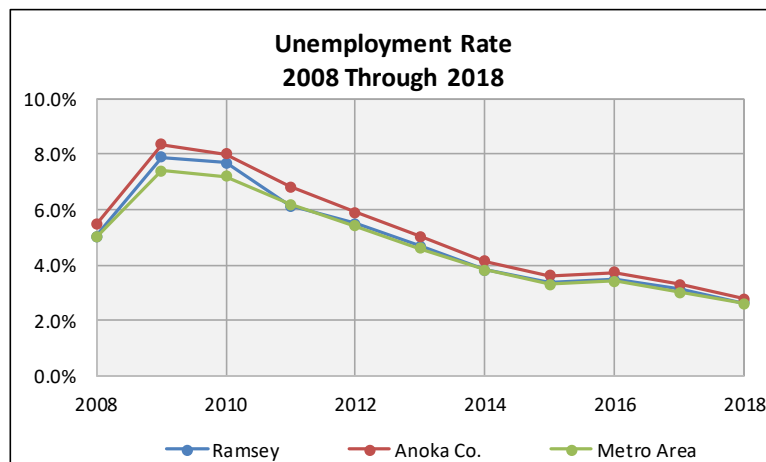


TABLE E-2 ANNUAL AVERAGE RESIDENT EMPLOYMENT CITY OF RAMSEY 2008 to 2018				
Year	Labor Force	Employed	Unemployed	Rate
CITY OF RAMSEY				
2008	14,239	13,524	715	5.0%
2009	14,501	13,356	1,145	7.9%
2010	14,004	12,925	1,079	7.7%
2011	13,938	13,085	853	6.1%
2012	13,978	13,212	766	5.5%
2013	14,427	13,753	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 & Economic 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%).

EMPLOYMENT TRENDS

TABLE E-3 COVERED EMPLOYMENT TRENDS RAMSEY ANALYSIS AREA 2000, 2005, 2010, 2015, 2018 North American Industrial Classification System (NAICS)												
City of Ramsey						Change						
Average Number of Employees						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						Change						
Average Number of Employees						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												

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%).

EMPLOYMENT TRENDS

- 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.

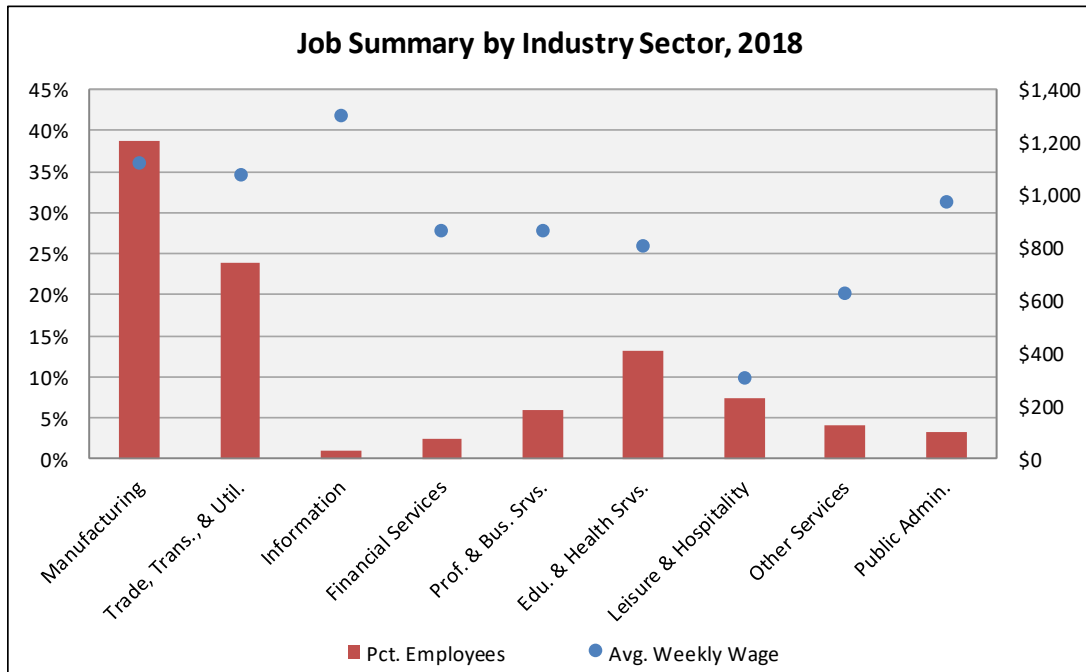
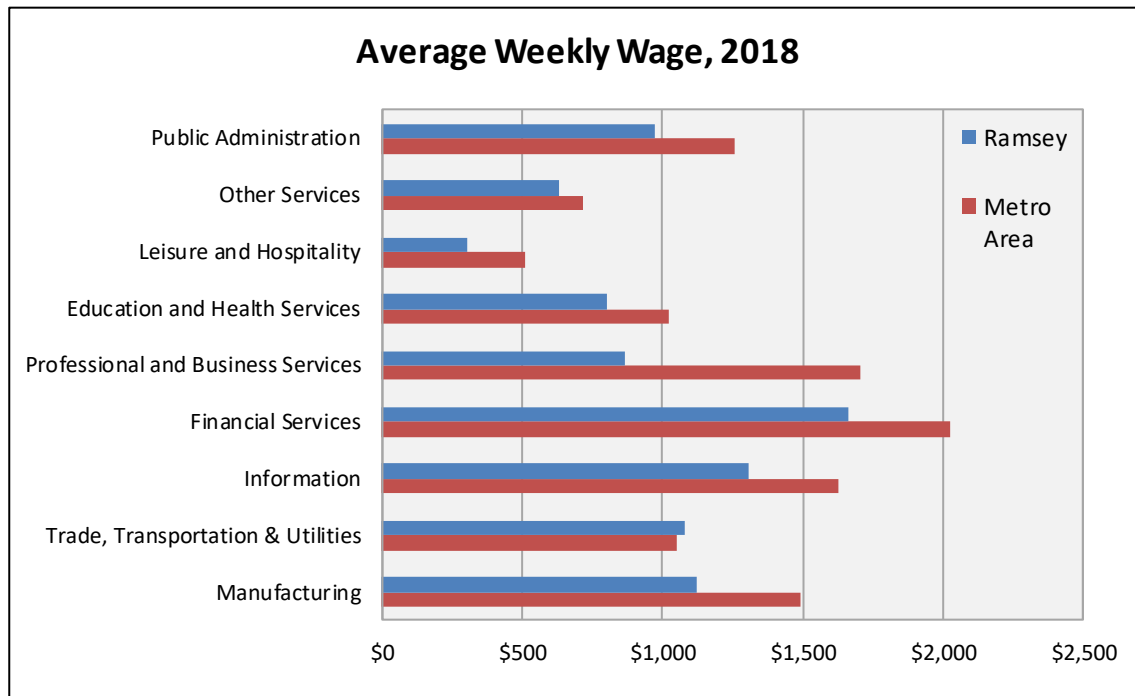


TABLE E-4 WAGES RAMSEY ANALYSIS AREA 2015 - 2018 North American Industrial Classification System (NAICS)						
City of Ramsey					Change	
Average Weekly Wage					2015 - 2018	
<u>Industry</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>No.</u>	<u>Pct.</u>
Natural Resources & Mining	--	--	--	--	--	--
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	
<u>Industry</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>No.</u>	<u>Pct.</u>
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.

EMPLOYMENT TRENDS

**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

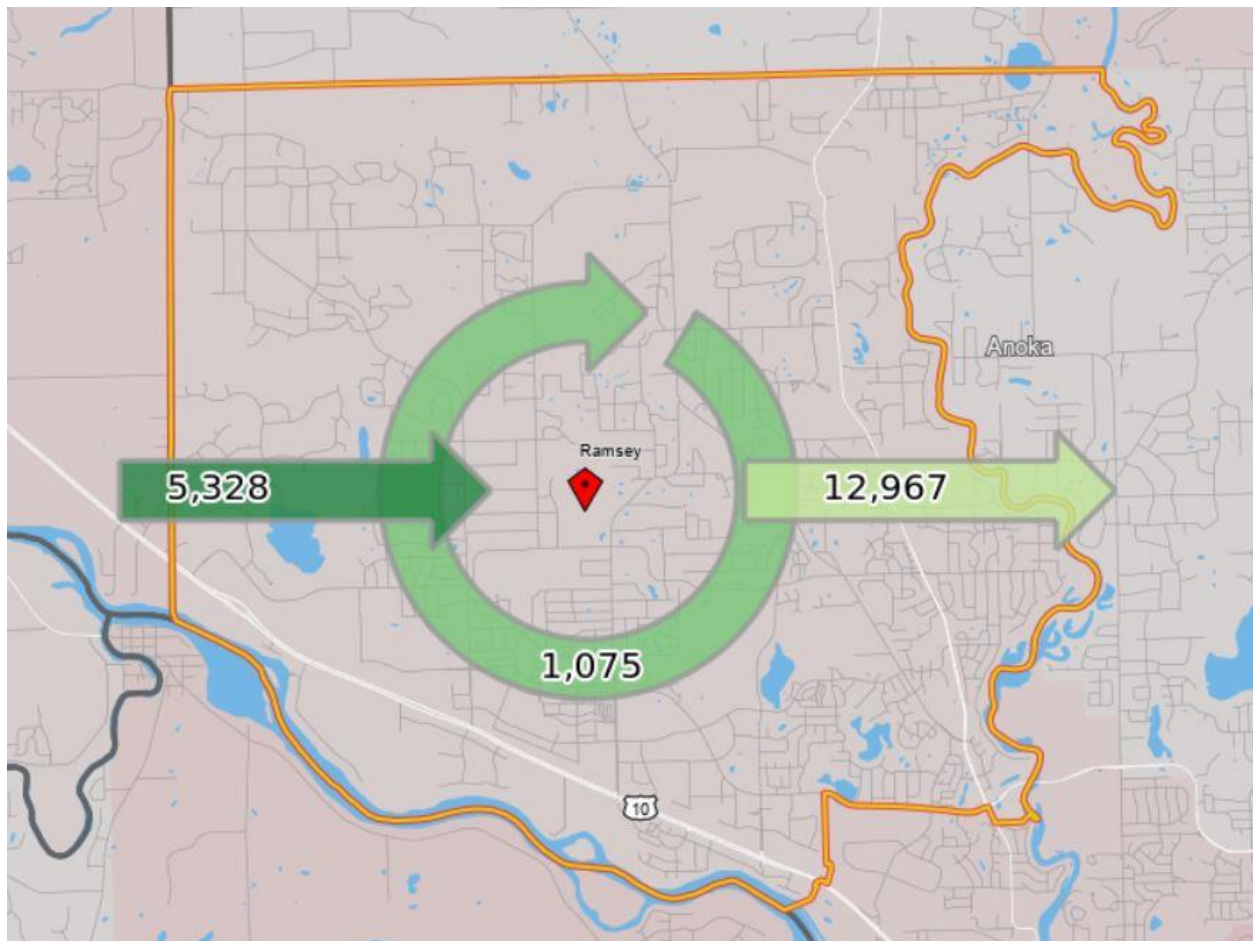
Inflow/Outflow

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%.

EMPLOYMENT TRENDS

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

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.

HOUSING AFFORDABILITY

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)											
	Min	Max	30%		50%		60%		80%		100%		120%	
			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.

HOUSING AFFORDABILITY

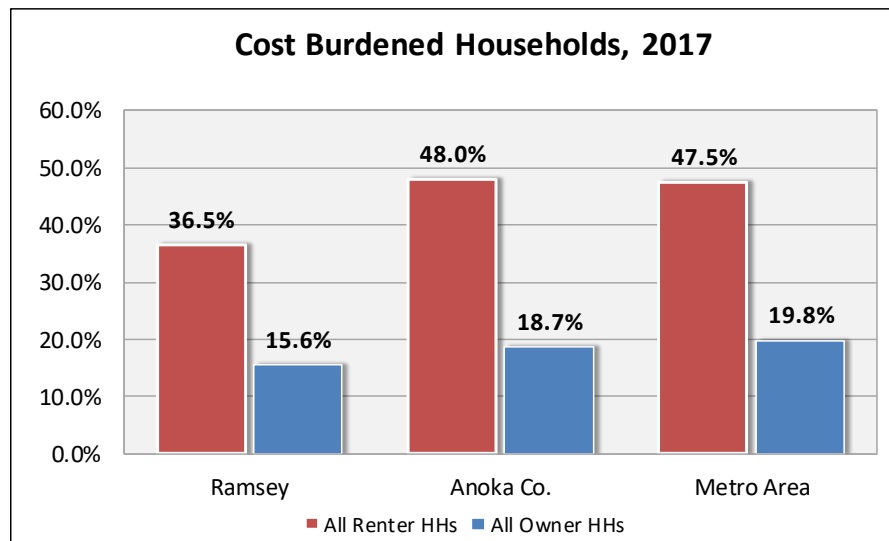
**TABLE HA-3
HOUSING COST BURDEN
RAMSEY ANALYSIS AREA
2017**

	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 household 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.

HOUSING AFFORDABILITY

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 afford¹	82.7%	65.9%	40.4%	85.8%	74.4%	57.6%
No. of Ramsey HHDS who can afford¹	7,867	6,270	3,844	8,157	7,078	5,480
Pct. of Ramsey owner HHDS who can afford²	85.6%	72.2%	45.0%	88.1%	79.0%	63.9%
No. of Ramsey owner HHDS who can afford²	6,491	5,472	3,412	6,681	5,986	4,843
No. of Ramsey owner HHDS who cannot afford²	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 afford¹	82.6%	72.6%	63.3%	81.8%	65.5%	53.4%
No. of Ramsey HHDS who can afford¹	7,861	6,902	6,024	7,780	6,235	5,081
Pct. of Ramsey renter HHDS who can afford²	74.0%	50.6%	28.6%	72.7%	33.9%	23.0%
No. of Ramsey renter HHDS who can afford²	817	560	316	803	374	254
No. of Ramsey renter HHDS who cannot afford²	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

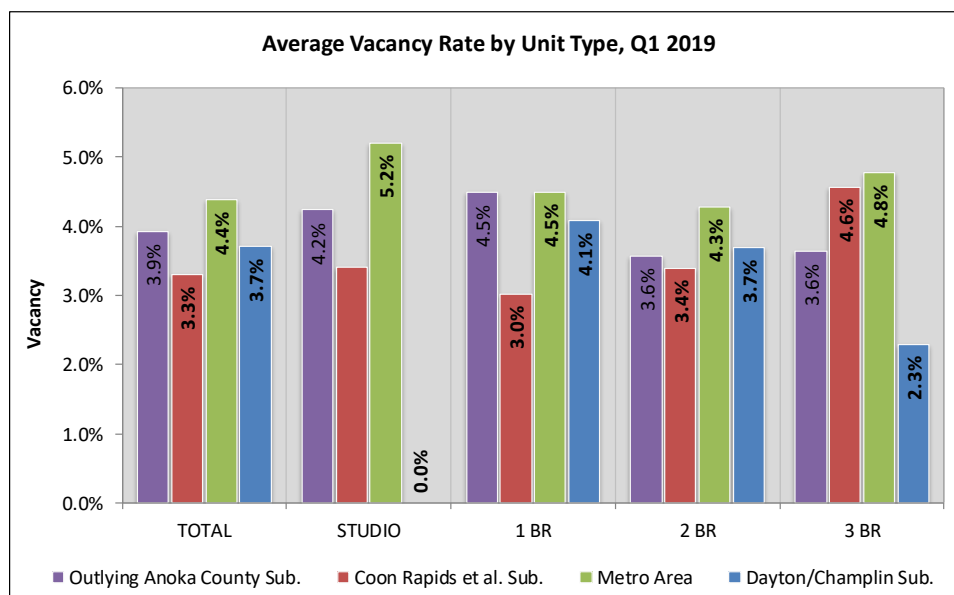
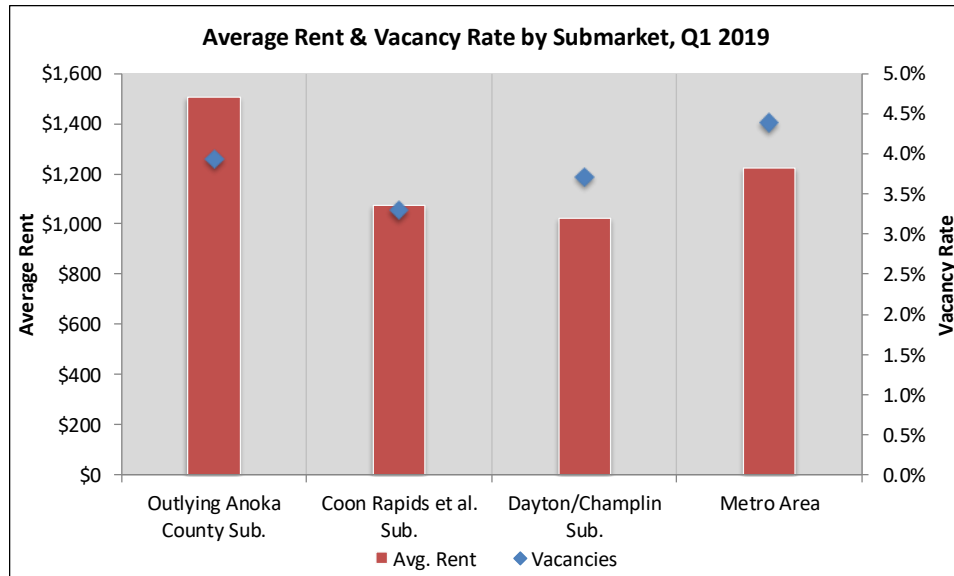
Maxfield Research utilized data from CoStar, a worldwide commercial real estate information & marketing provider, for the Outlying Anoka County submarket, the Outer Coon Rapids/Fridley/Blaine submarket, the Dayton/Champlin submarket, and the Twin Cities Metro Area to summarize rental market conditions 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						

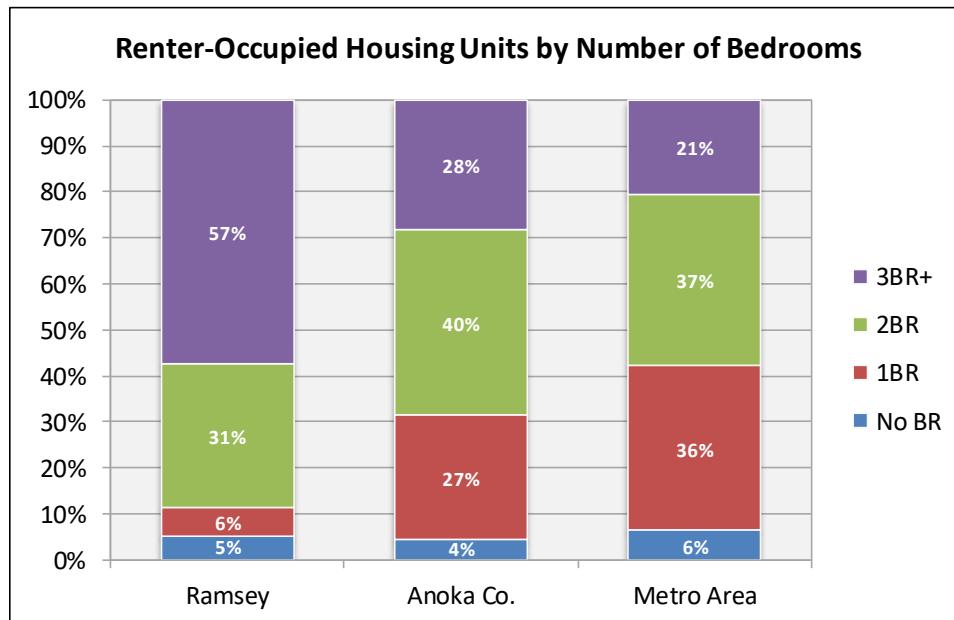


Bedrooms by Gross Rent

- 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.

RENTAL MARKET ANALYSIS

- 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.

RENTAL MARKET ANALYSIS

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

Projects	In Unit/Common Area Amenities											Utilities and Parking						
	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

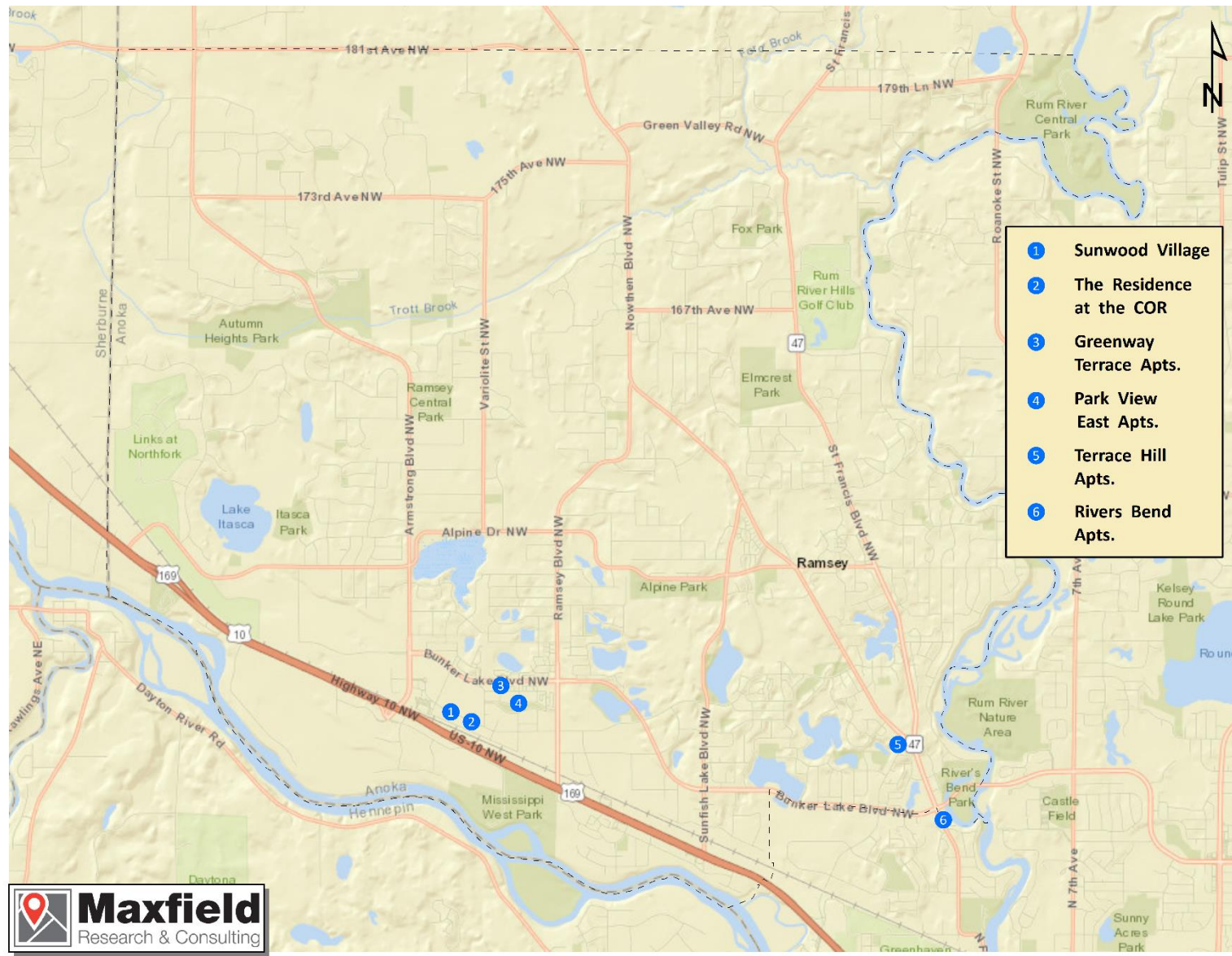


The Residence at the COR
7700 Sunwood Drive NW



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 includes 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%.

RENTAL MARKET ANALYSIS

TABLE R-6 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			Monthly Rent		Rent/sq. ft.	
				Type	No.	Size	Min	Max	Min	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										

RENTAL MARKET ANALYSIS

TABLE R-6 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			Monthly Rent		Rent/sq. ft.	
				Type	No.	Size	Min	Max	Min	Max
Homes on the River	2015	31	1	1BR	28	606 - 805	\$799	\$799	\$0.99	\$1.32
2022 N Ferry Street Anoka, MN	Reno. 2017	vac. rate:	3.2%	2BR	3	777 - 777	\$1,199	\$1,199	\$1.54	\$1.54
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-7 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	Avg. Rent	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	Avg. Rent	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 120 for a summary of under construction and pending multifamily rental housing in the City of Ramsey.

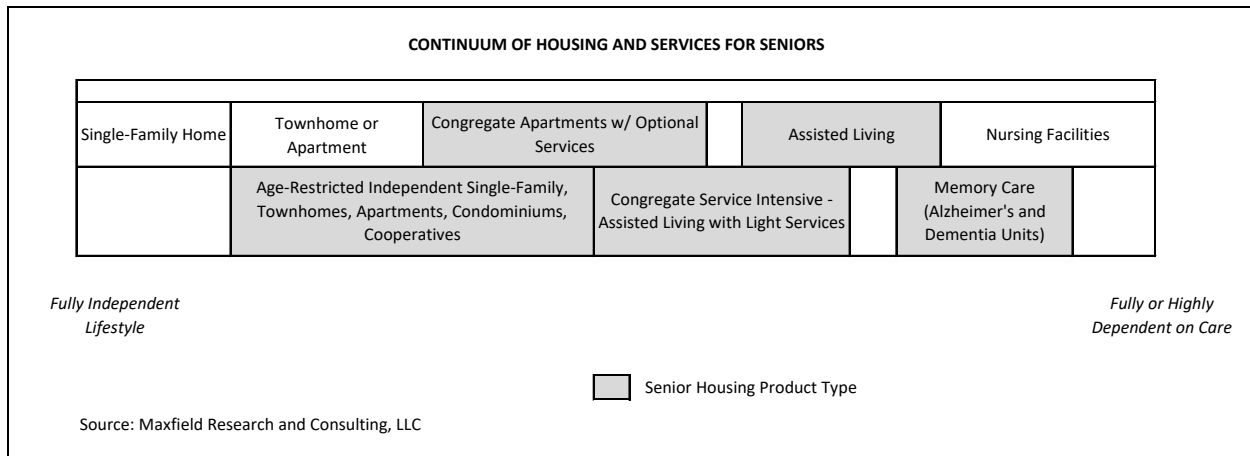
Senior Housing Defined

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.

SENIOR HOUSING MARKET ANALYSIS

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 & underground garage (\$40/month) parking, storage space available, library, community room with kitchen, outdoor deck with grill, planned events/ activities, community garden, private balconies. Rent includes heat, water sewer, recycling, and trash. 2 to 2.5 year
14351 Dysprosium St NW			0.0%	20 - 1BR + D		908 - 956	\$999 - \$1,033	\$1.08 - \$1.10	
Ramsey, MN				12 - 2BR		1020 - 1020	\$1,262 - \$1,262	\$1.24 - \$1.24	
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, plannded activities & outings, 24-hour car & emergency call system, 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.
14401 Nowthen Blvd NW			10.4%	40 - 1BR		533 - 845	\$4,500 - \$5,900	\$6.98 - \$8.44	
Ramsey, MN									
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 + snacks, scheduled transportation, plannded activities & outings, 24-hour car & emergency call system, weekly housekeeping & laundry, all utilities included except phone, basic cable included, whirlpool spa, medication management.
14401 Nowthen Blvd NW			8.3%	6 - Shared Suite		357 - 357	\$3,700 - \$3,700	\$10.36 - \$10.36	
Ramsey, MN									
Source: Maxfield Research & Consulting, LLC									

Senior Housing Properties

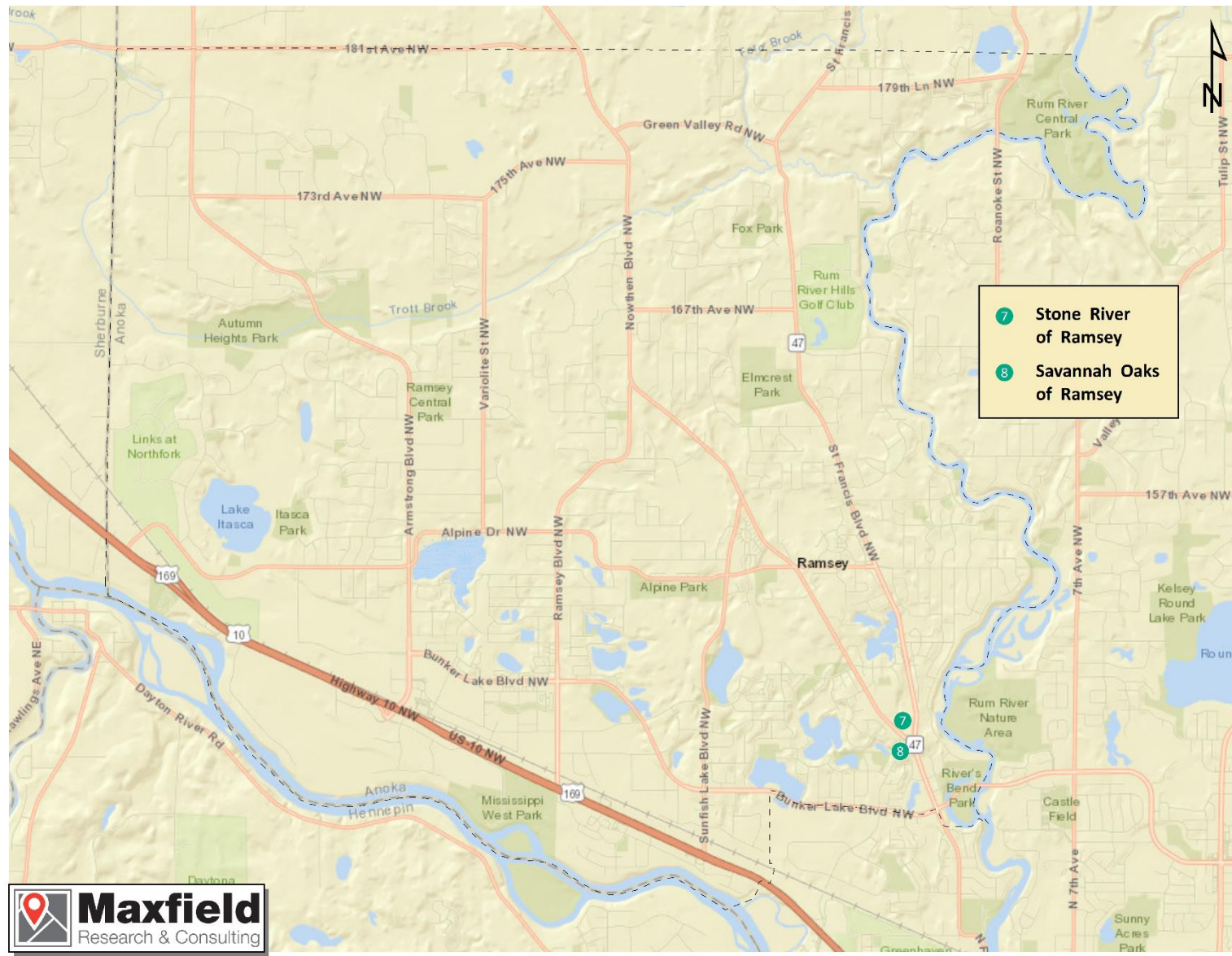


Stoney River of Ramsey
14401 Nowthen Boulevard NW



Savannah Oaks of Ramsey
14351 Dysprosium Street NW

Senior Housing Properties



See the *Planned and Proposed Housing Developments* on Page 120 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).

SENIOR HOUSING MARKET ANALYSIS

TABLE S-2
SENIOR HOUSING & DEMOGRAPHIC COMPARISON
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.

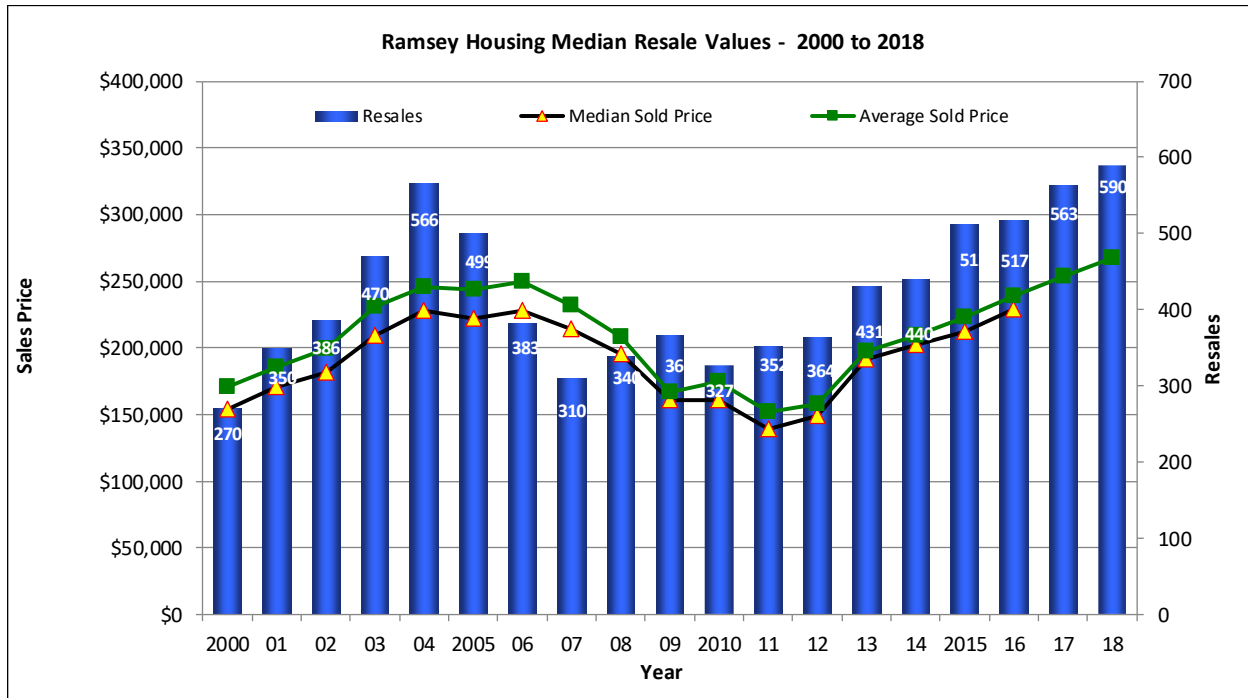
- Like across the Twin Cities Metro Area and the nation, pricing in Ramsey reached a high point between 2004 and 2007 at the height of the real estate boom. The median sales price reached a high of \$227,882 in 2006 before significantly falling to \$139,517 in 2011. Since 2012, pricing has been steadily 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.

FOR-SALE HOUSING ANALYSIS

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.	Median	% Lender Mediated²
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'								
<i>Change</i>		56.9%		68.9%				
<i>Average</i>	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								

FOR-SALE HOUSING ANALYSIS

- 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 REALES
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'

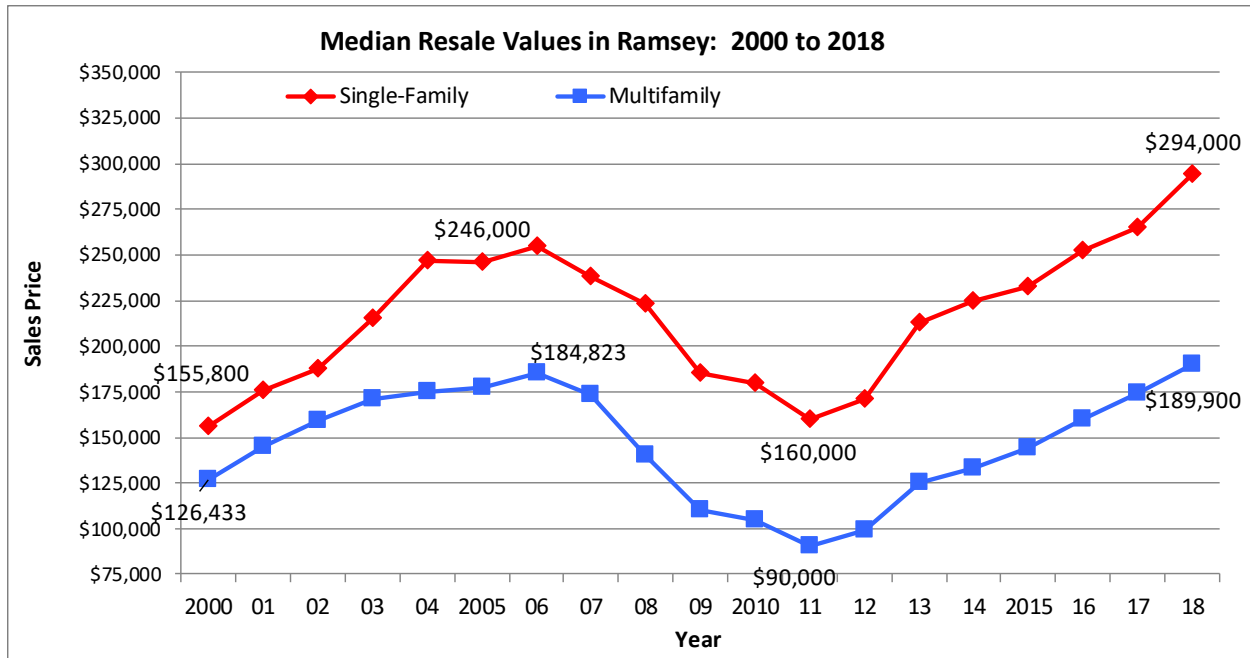
926.3%

0.50198129

0.40920298

** Multifamily includes townhomes, 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.

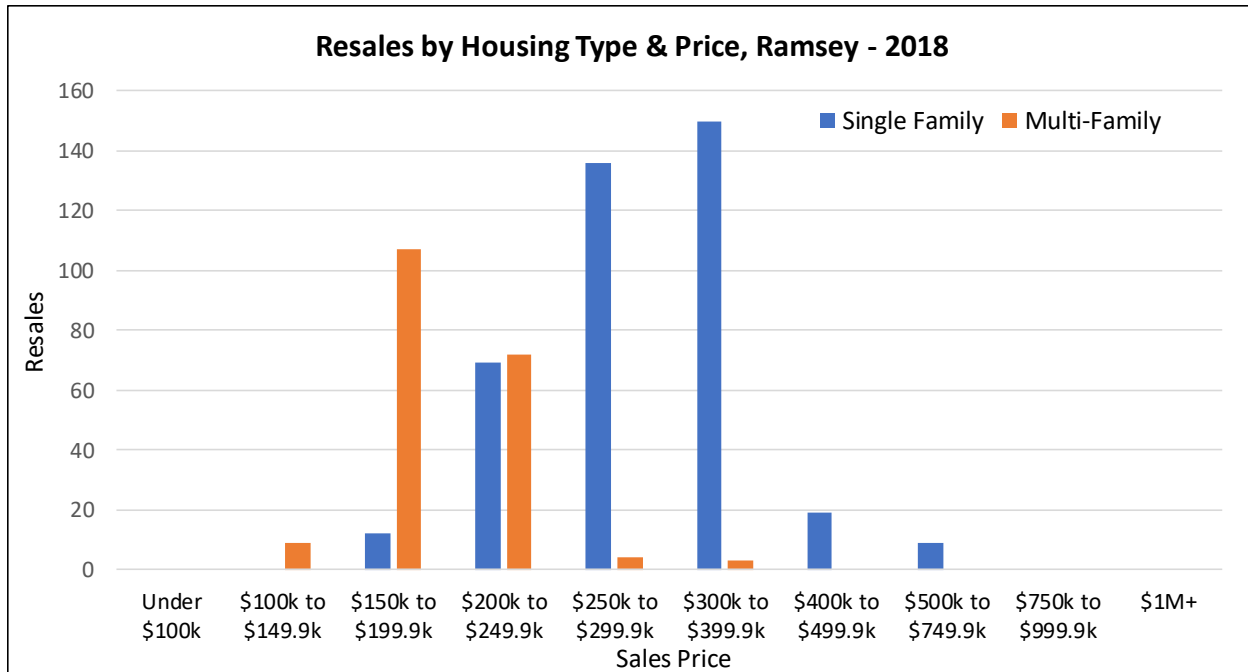
**TABLE FS-3
RESALES BY PRICE POINT
RAMSEY
2018**

Price Range	Ramsey					
	Single-Family		Multifamily ¹		Total	
	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.

FOR-SALE MARKET ANALYSIS

- 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)

Year	Ramsey		Anoka County		Twin Cities Metro Area	
	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

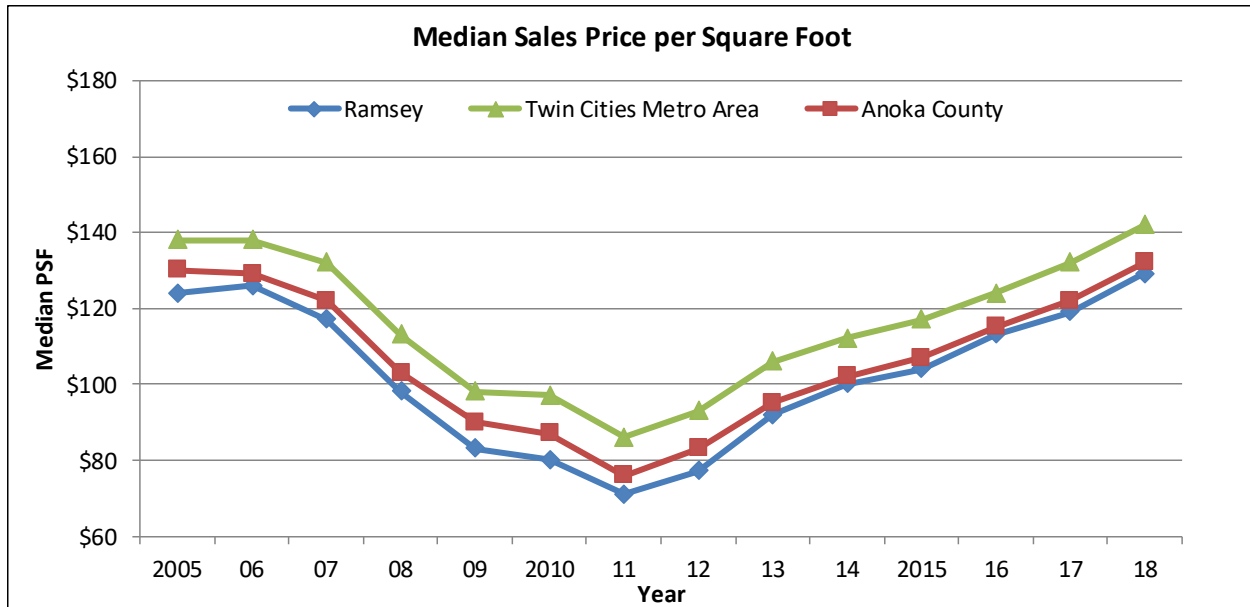


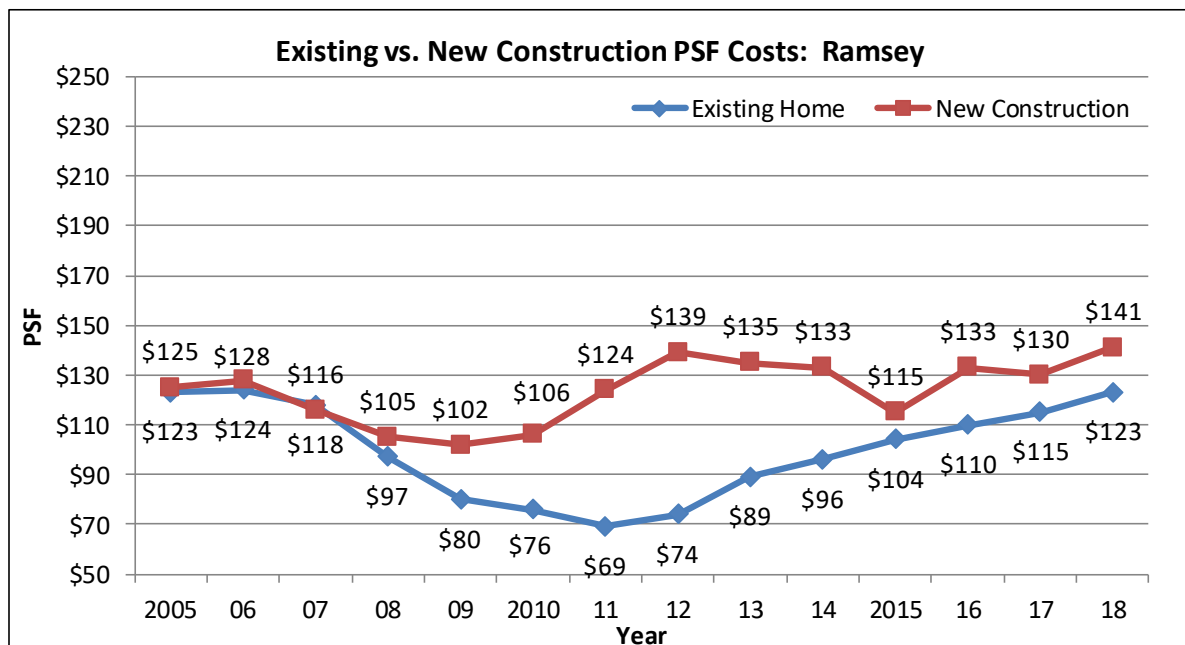
TABLE FS-5
MEDIAN SALES PRICE PER SQUARE FOOT (PSF) COMPARISON
EXISTING HOME VS. NEW CONSTRUCTION
RAMSEY, ANOKA COUNTY, AND TWIN CITIES METRO AREA
2005 to 2019 (May)

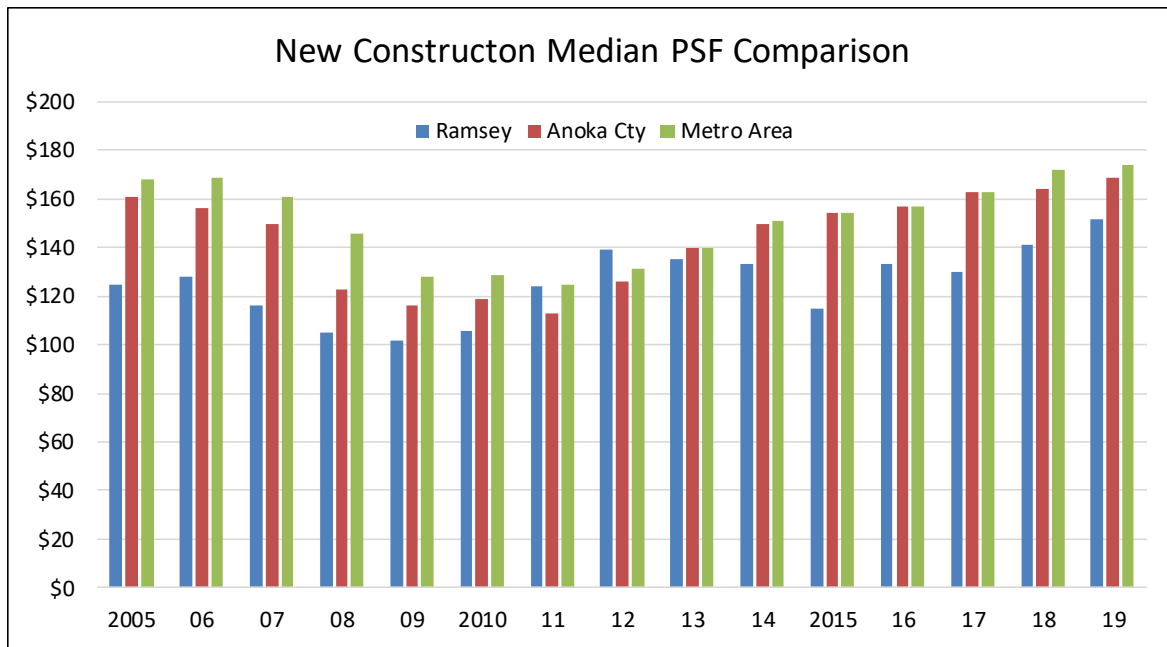
Year	Ramsey		Anoka County		Twin Cities Metro Area	
	Existing Home	New Const.	Existing Home	New Const.	Existing Home	New Const.
2005	\$123	\$125	\$126	\$161	\$135	\$168
2006	\$124	\$128	\$126	\$156	\$135	\$169
2007	\$118	\$116	\$120	\$150	\$130	\$161
2008	\$97	\$105	\$101	\$123	\$111	\$146
2009	\$80	\$102	\$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

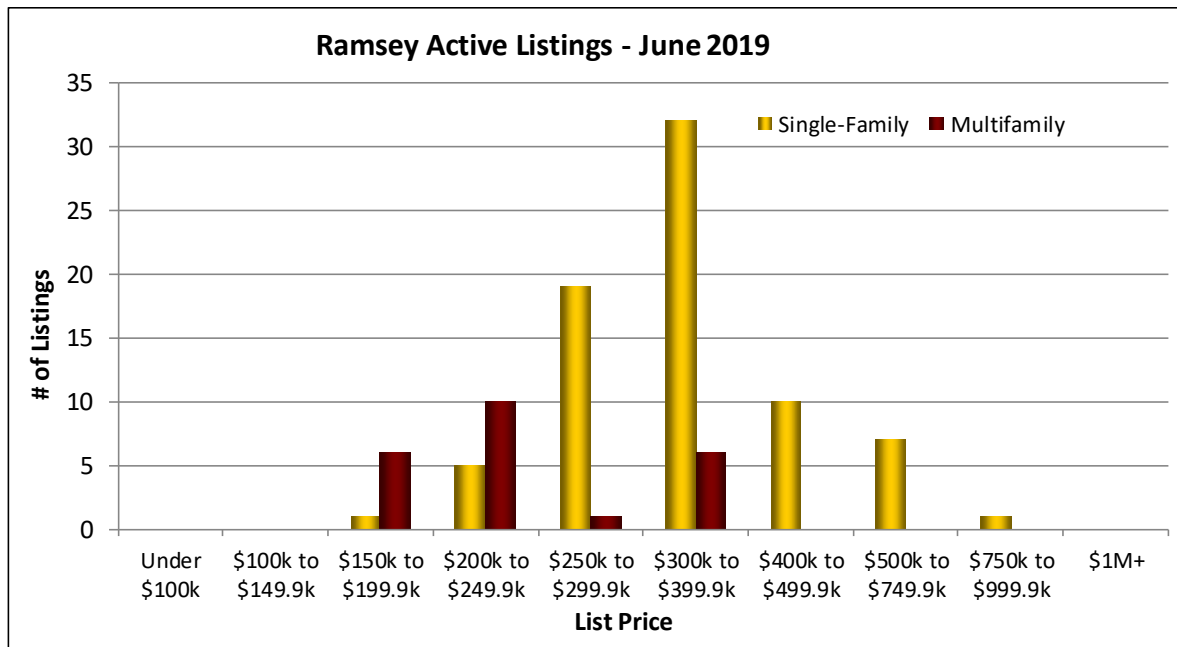
To more closely examine the current market for available owner-occupied housing in Ramsey, we reviewed the current supply of homes on the market (listed for sale). Tables FS-6 through FS-9 homes shows currently listed for sale in the Ramsey. The data was provided by the Regional Multiple Listing Services 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, town-home/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						
Price Range	Ramsey					
	Single-Family		Multifamily ¹		Total	
	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.

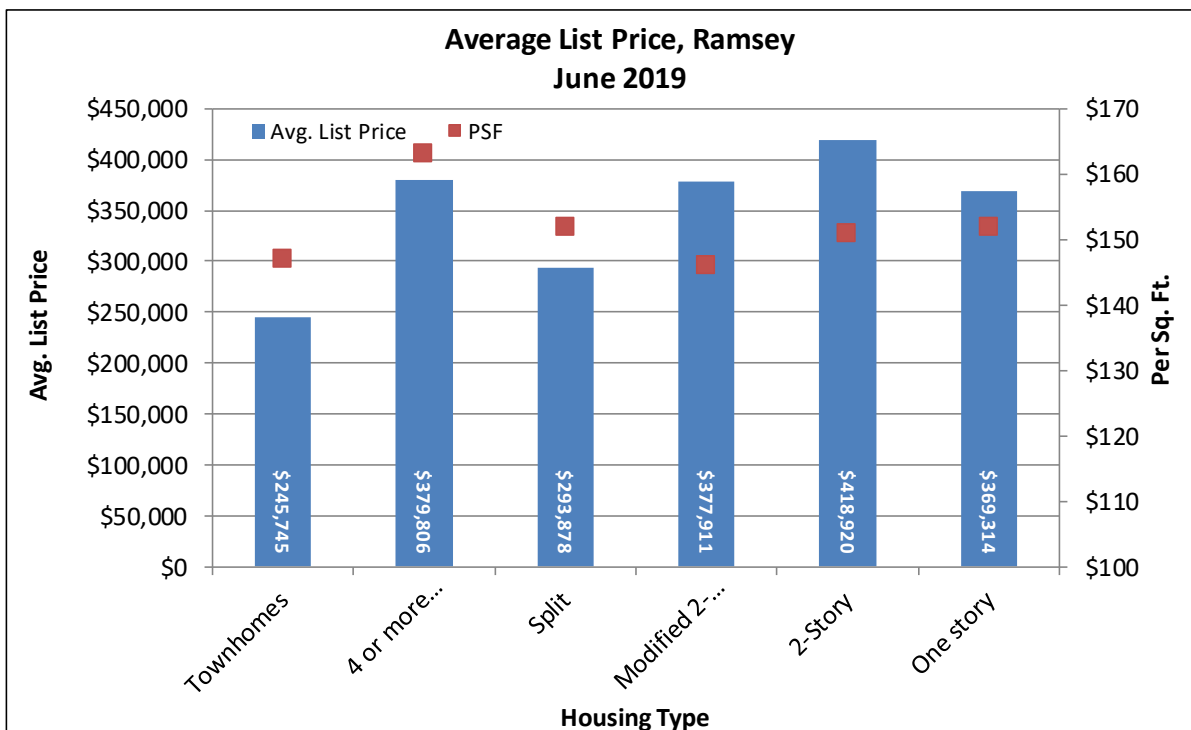
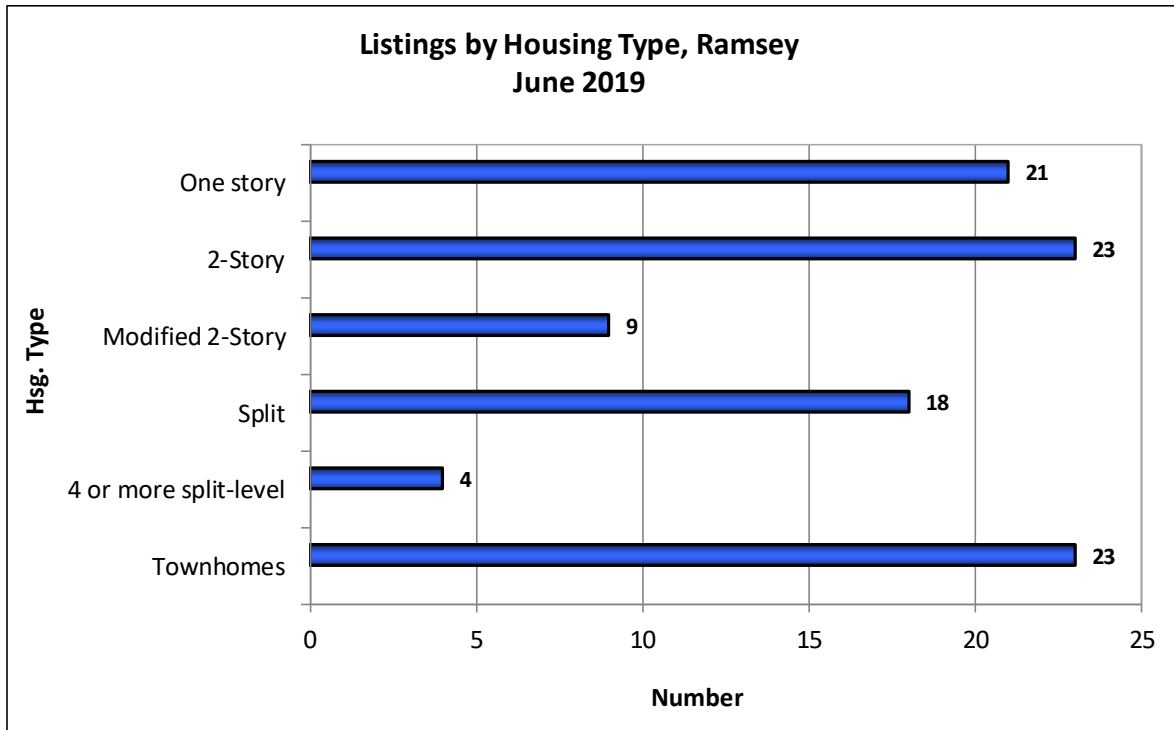
TABLE FS-7
ACTIVE LISTINGS BY HOUSING TYPE
RAMSEY
June 2019

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.		

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- 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
Modified 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								



- 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.

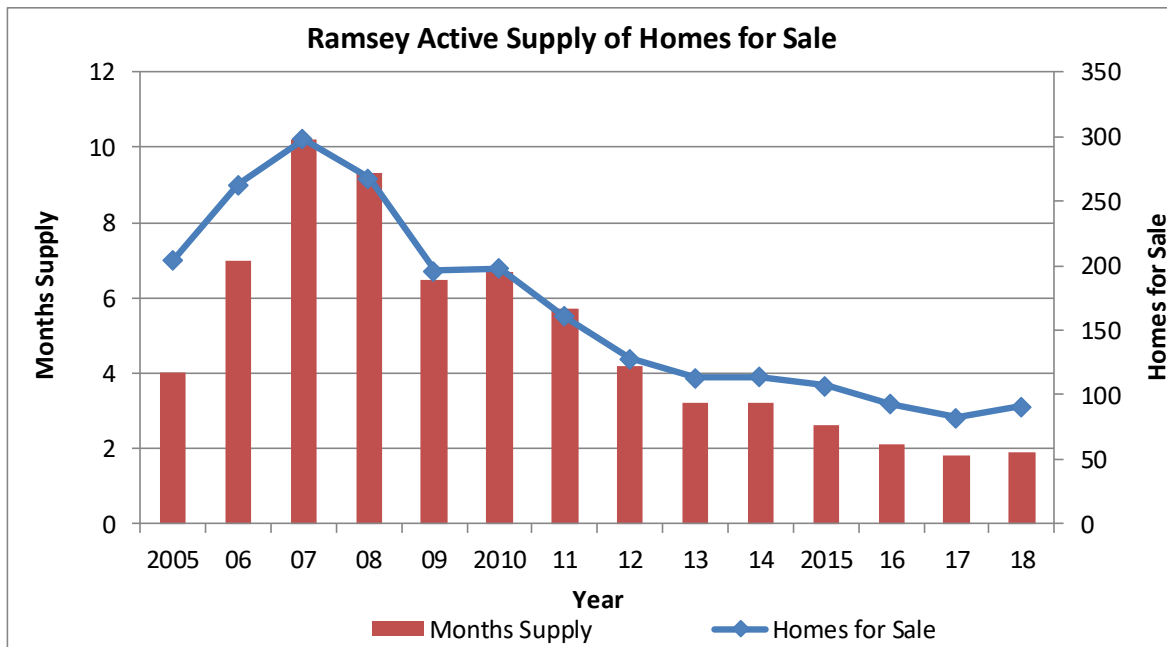
TABLE FS-9
ACTIVE SUPPLY OF HOMES FOR SALE
RAMSEY , ANOKA COUNTY, & METRO AREA
2005 to 2019 (May)

Year	Months Supply			Homes for Sale		
	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.

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- ▶ **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.

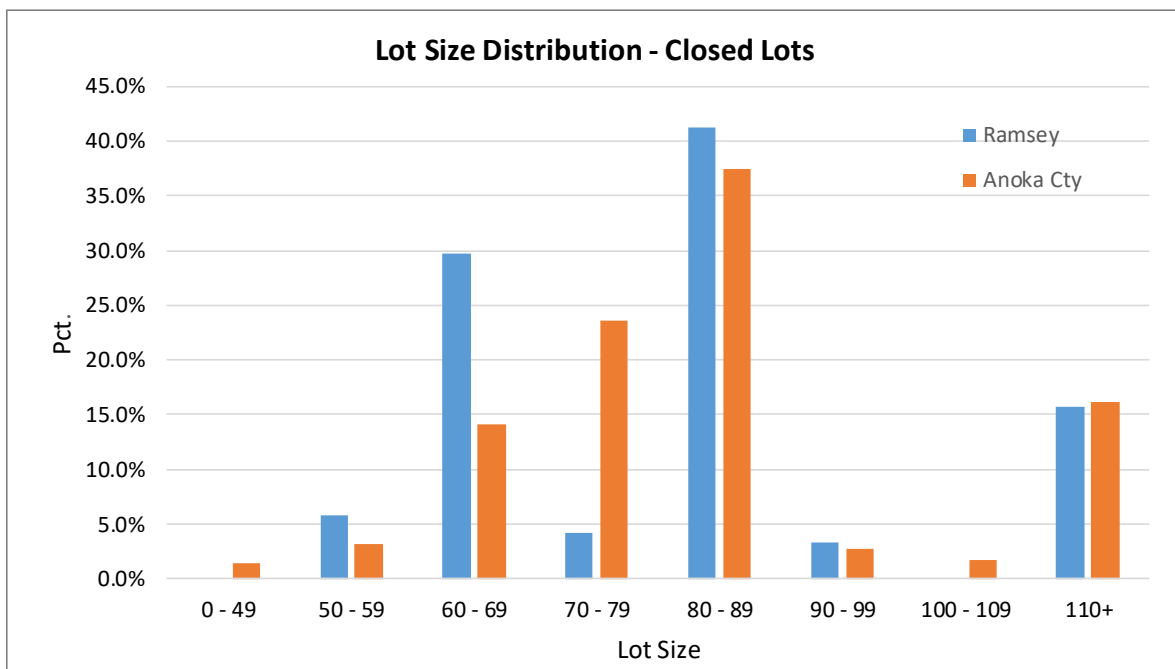
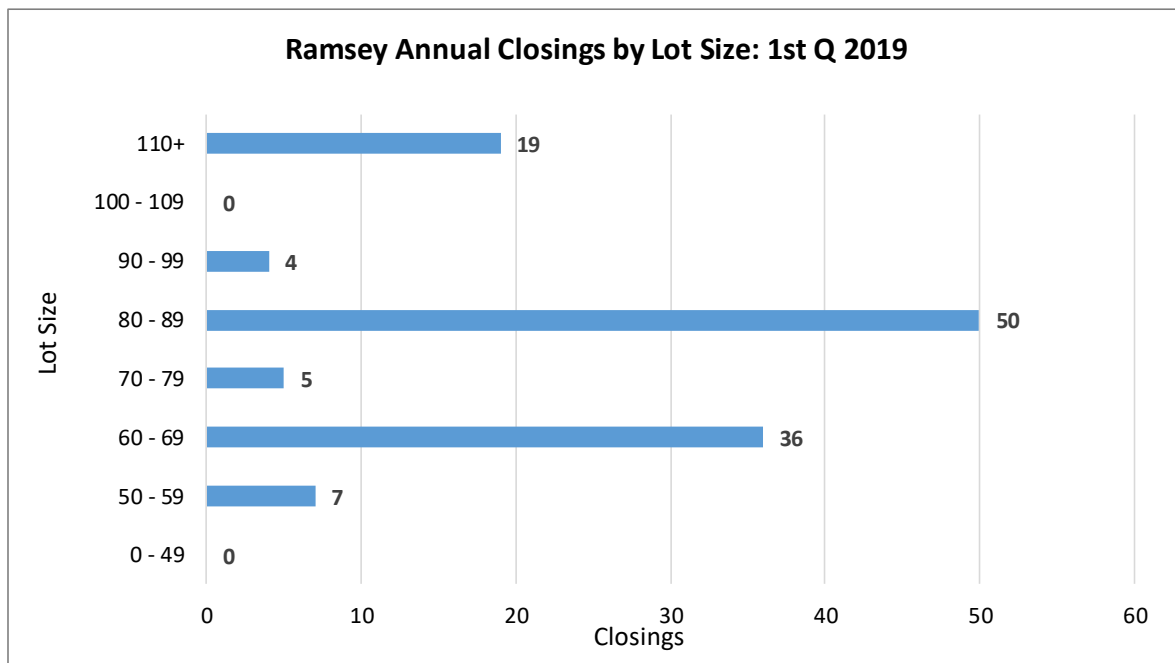
TABLE FS-10 LOT SIZE ANALYSIS RAMSEY & ANOKA COUNTY 1st QUARTER 2019									
Lot Size (Width)	Quarterly		Annual		Finished Vacant (FV)	Under Const. (UC)	Housing Inventory	Vac. Dev. Lots (VDL)	Future Lots (Fut)
	Starts	Closings	Starts	Closings					
Ramsey									
0 - 49	0	0	0	0	0	0	0	0	40
50 - 59	0	1	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.

FOR-SALE MARKET ANALYSIS

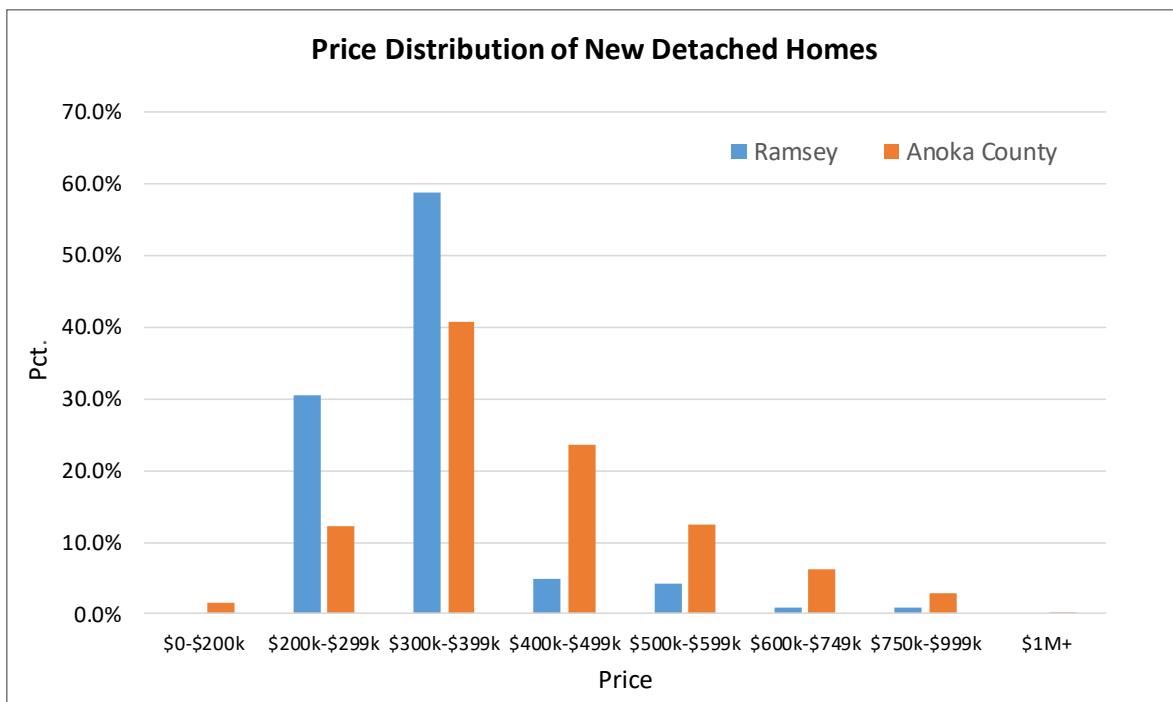
- About 30% of closed lots in Ramsey had lot widths of 60 to 69 feet; compared to 14% in Anoka County. About 16% of lots in Ramsey are executive lots; those over 110 feet.



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.



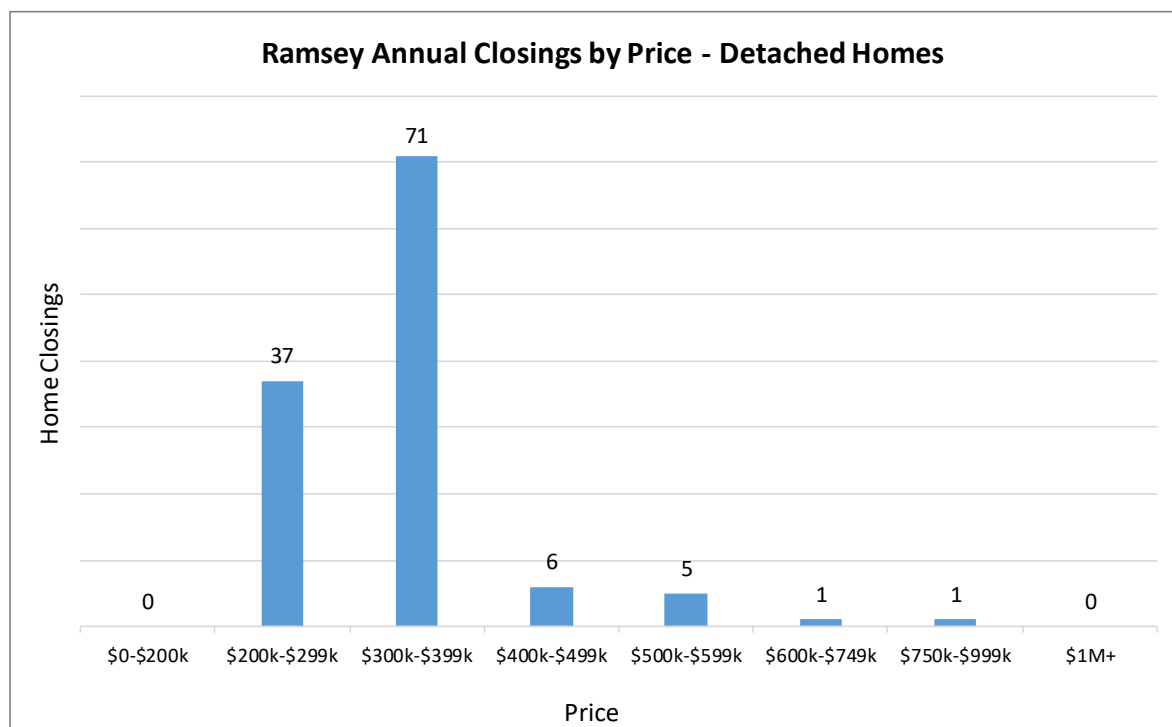
- About 10% of Ramsey homes are priced above \$400,000; compared to 45% in Anoka County.

FOR-SALE MARKET ANALYSIS

TABLE FS-11
DETACHED HOUSING BY PRICE
RAMSEY & ANOKA COUNTY
1ST QUARTER 2019

Price Point (Base Pricing)	Quarterly		Annual		Finished Vacant (FV)	Under Const. (UC)	Housing Inventory	Vac. Dev. Lots (VDL)
	Starts	Closings	Starts	Closings				
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.

FOR-SALE MARKET ANALYSIS

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)		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												

Source: Metrostudy, Maxfield Research & Consulting, LLC

FOR-SALE MARKET ANALYSIS

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)		Annual Starts	Annual Closings	Currently Occupied	Vacant Developed Lot Inventory (VDL)	Future Units (Fut)	Total Units (Tot)
					Min	Max						
Ramsey TC/Parkside (TH)	Active 4Q05	Active 4Q05	Townhouse	30'	\$213	\$257	0	0	12	65	0	77
Ramsey TC/Symphony/Hometown	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.

HOUSING DEMAND ANALYSIS

DEMOGRAPHICS & HOUSING DEMAND							
Age Cohort	Student Housing	Rental Housing	1st-time Home Buyer	Move-up Home Buyer	2nd Home Buyer	Empty Nester/ Downsizer	Senior Housing
18-24	18 - 24						
25-29		18-34					
30-34			25-39				
35-39				30-49			
40-44							
45-49							
50-54					40-64		
55-59							
60-64						55-74	
65-69		65-79					
70-74							
75-79							
80-84							
85+							55+ & 65+

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
	Condominiums	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.

HOUSING DEMAND ANALYSIS

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 2030⁶	=	385	
(times) Demand from outside Ramsey		30%	
(equals) Total demand potential for rental housing, 2019 to 2030		550	
		Deep Subsidy	Shallow Subsidy
(times) Percent of rental demand by product type ⁷	x	5%	15%
(equals) Total demand potential for general-occupancy rental housing units	=	28	83
(minus) Units under construction or pending ⁸	-	0	0
(equals) Excess demand for new general occupancy rental housing	=	28	83
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.

HOUSING DEMAND ANALYSIS

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
	= 168			= 216		
Potential Demand from Residents						
(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 ⁴	- 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.

HOUSING DEMAND ANALYSIS

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%	x 94%	x 94%	x 93%	x 94%	x 94%
(equals) Total Potential Market Base	= 142	= 179	= 126	= 130	= 176	= 208
(times) Potential Capture Rate	x 1.5%	x 10.0%	x 20.0%	x 1.5%	x 10.0%	x 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	- 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.

HOUSING DEMAND ANALYSIS

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	+	47
(times) Homeownership Rate	x	94%	x	94%
(equals) Total Potential Market Base	=	1,073	=	1,293
(times) Potential Capture Rate ²	x	1.5%	x	1.5%
(equals) Potential Demand	=	16	=	19
		+		+
		39		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 typically 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 is 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 is 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 number 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.

HOUSING DEMAND ANALYSIS

TABLE HD-5 MARKET RATE ASSISTED LIVING DEMAND CITY OF RAMSEY 2019 and 2024						
Age group	2019			2024		
	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-Qualified²			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 difficulty 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 afflicted 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 is 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 1,975 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.

HOUSING DEMAND ANALYSIS

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-family 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.

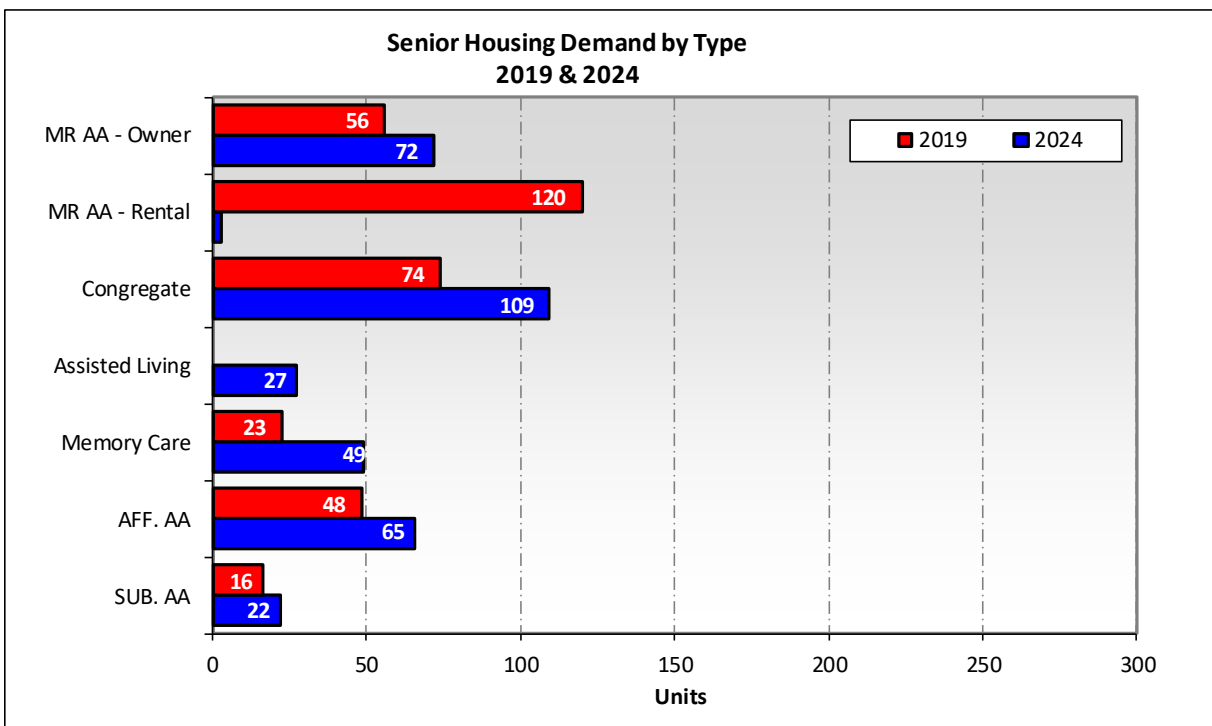
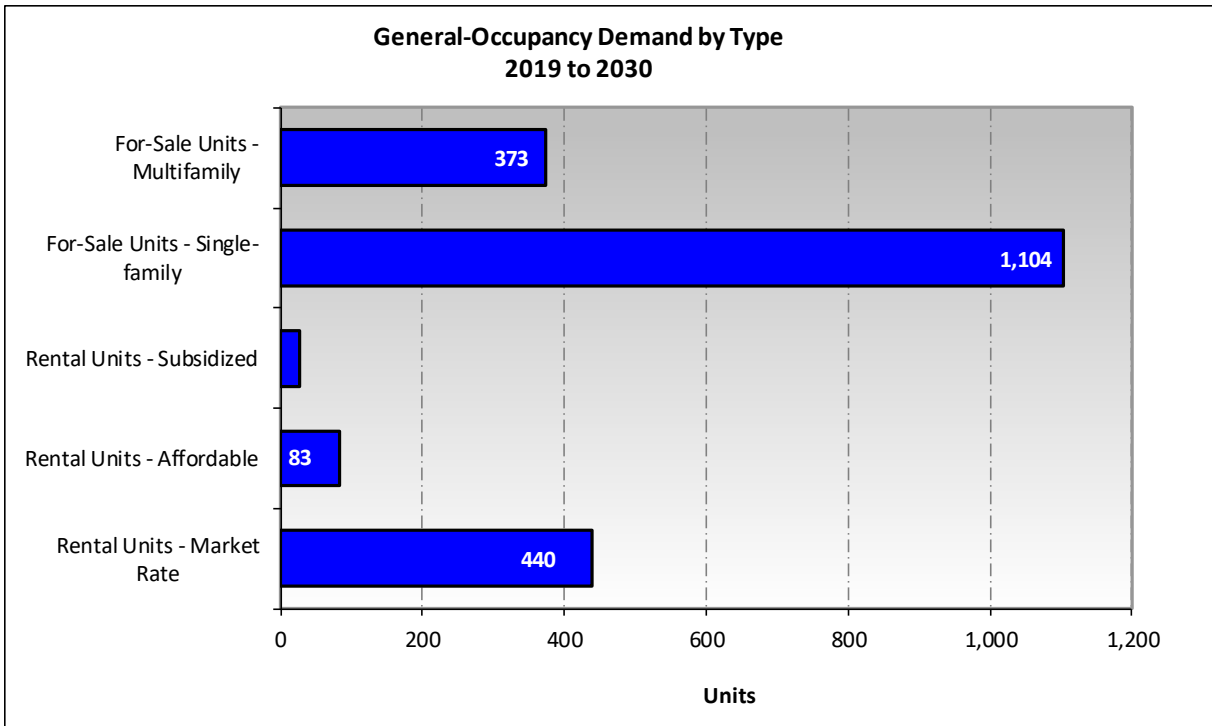
Source: Maxfield Research & Consulting, LLC

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		

RECOMMENDATIONS AND CONCLUSIONS



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

RECOMMENDATIONS AND CONCLUSIONS

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 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 Affordability 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 2 showed, 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.

RECOMMENDATIONS AND CONCLUSIONS

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 average 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 sub-prime 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 it's 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

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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.

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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).

- **Accessory Dwelling Units (“ADU”):** Accessory dwelling units (“ADUs”) go by several different names such as: In-law suites, garage apartments, backyard cottages, granny flats, etc. An ADU is simply a small, stand-alone residential dwelling unit located on the same property as a detached single-family home. However, in some cases an ADU could include an addition on an existing home, apartment over a garage, or be located within an attic or basement within the home. Legally, however, an ADU is still a part of the original parcel’s PID number and title is with the property owner. The most common reason for building an ADU is generating rental income for the home owner or housing a family member (often for free).

Because of increased density on the property and smaller sized units, ADUs have the potential to increase housing affordability and create a wider range of housing options. Many communities that permit ADUs in their zoning code limit the number of accessory structures to just one; however, some cities have recently revised their zoning code to allow up to two accessory structures. Some communities monitor ADU construction by limiting new construction to only owner-occupied housing units (main structure is owned), minimum lot size, setbacks, and number of occupants or bedrooms in the accessory structure.

- **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.

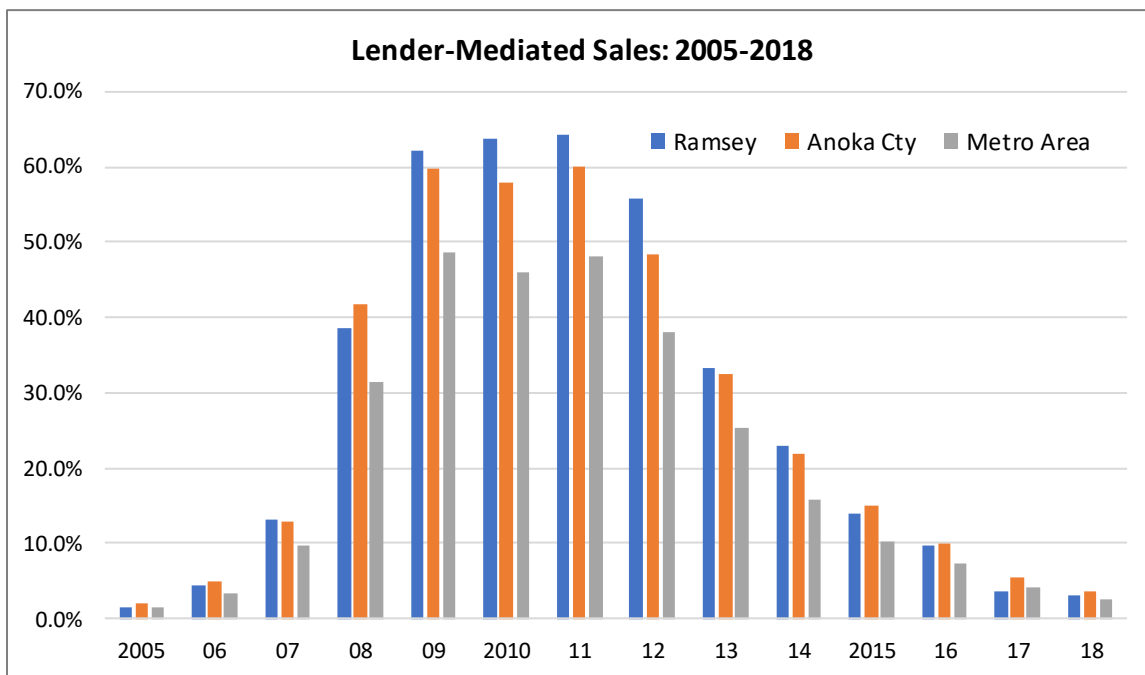
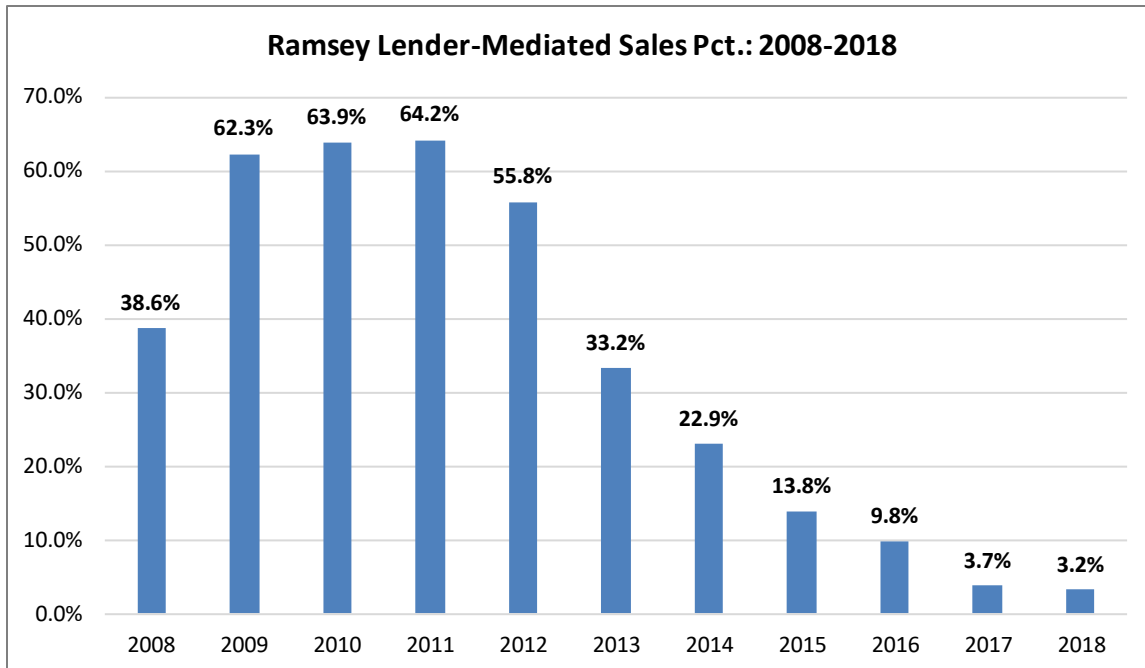
- **Housing Resources & Programs.** Many communities and local Housing and Redevelopment Authorities (HRAs) offer programs to promote and preserve the existing housing stock. In addition, there are various regional and state organizations that assist local communities enhance their housing stock. The 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.

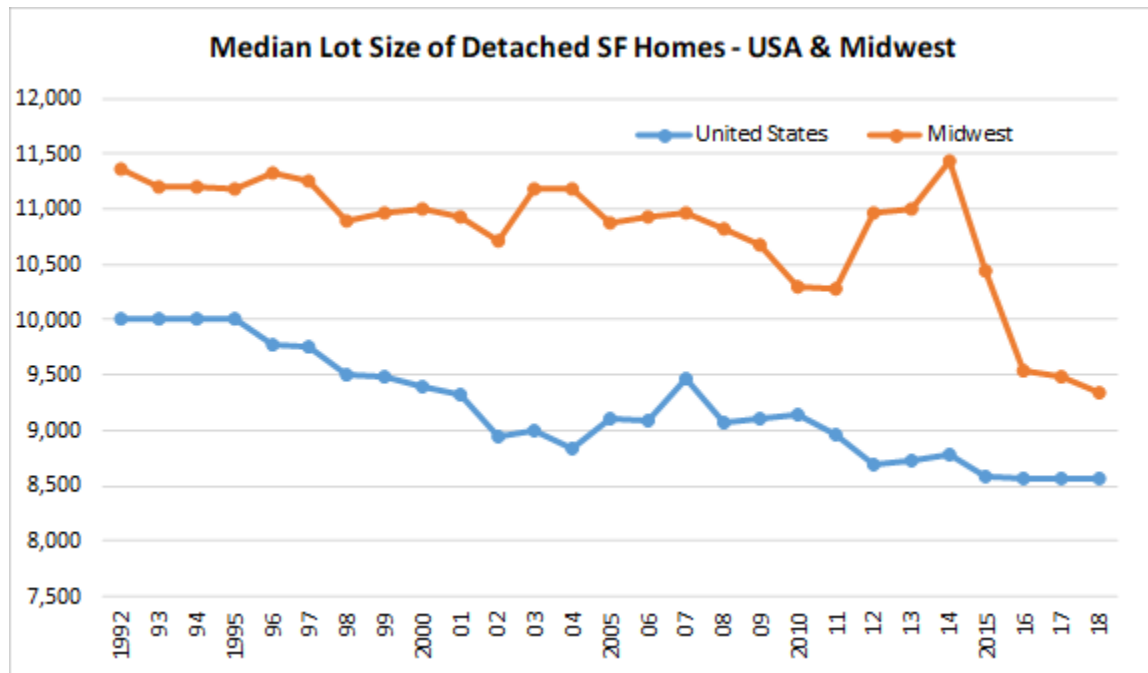
Like many suburban communities on the fringe of the Metro Area, Ramsey householders are commuting outside the city for employment. Only 8% of Ramsey's householders are also working in Ramsey; meaning over 90% of Ramsey householders commute for employment outside of Ramsey. Additional job creation in 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.



- Lot Size:** Across the Twin Cities and the U.S. there has been a growing trend of lot size compression for decades and especially since the Great Recession of last decade. As illustrated in the chart below, the median lot size of a new single-family detached home in the United

States sold in 2018 (most recent statistics) dropped to its smallest size since the Census Bureau has been tracking lot sizes. Nationwide median lot sizes have dropped below 8,600 square feet (0.20 acres), down about 8% since 2010. Historically lot sizes in the Midwest have been about 15% larger than nationwide trends, however, Midwest lot sizes are also down about 10% since 2010.



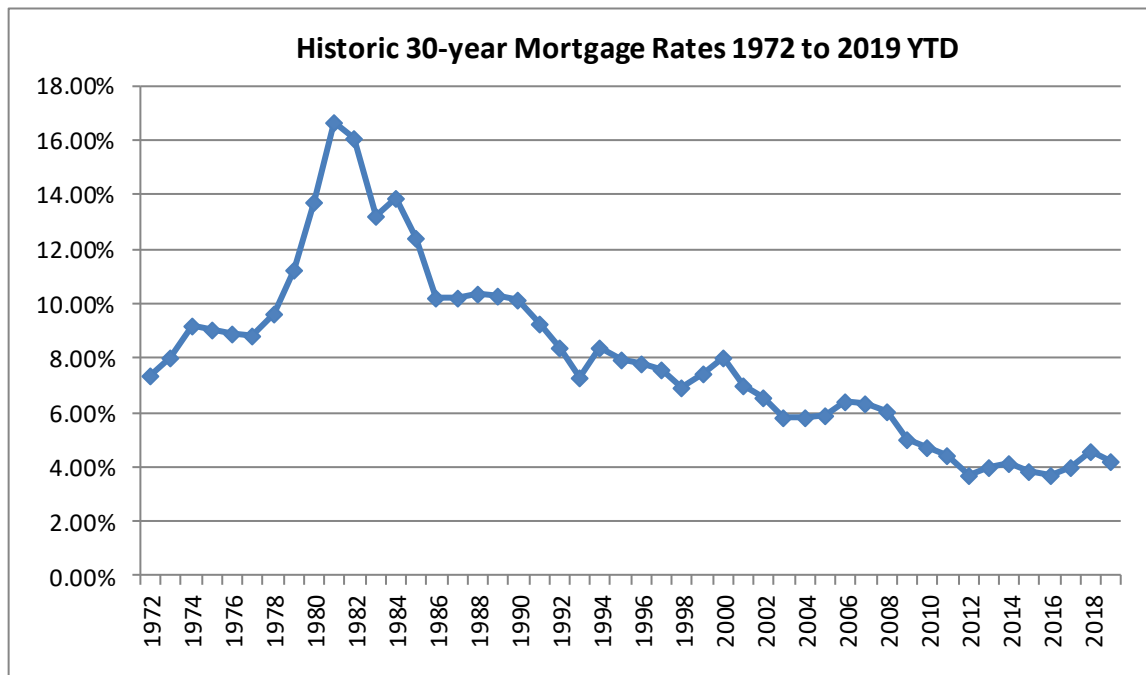
Lot sizes have decreased in part due to increasing raw land, lot prices, and rising regulatory and infrastructure costs (i.e. curb and gutter, streets, etc.). As a result, builders and developers have reduced lot sizes in an effort to increase density and absorb higher land development costs across more units. Many new single-family subdivisions have lot widths of about 65 to 75 feet, down from the standard width of 80 to 90 feet prior to the Great Recession. Because many local governments have large minimum lot size requirements, the cost of housing continues to rise as developers and buyers may be required to purchase a lot this is larger than they prefer.

- **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)

CHALLENGES AND OPPORTUNITIES

would greatly affect the housing market and would slow projected for-sale housing demand.

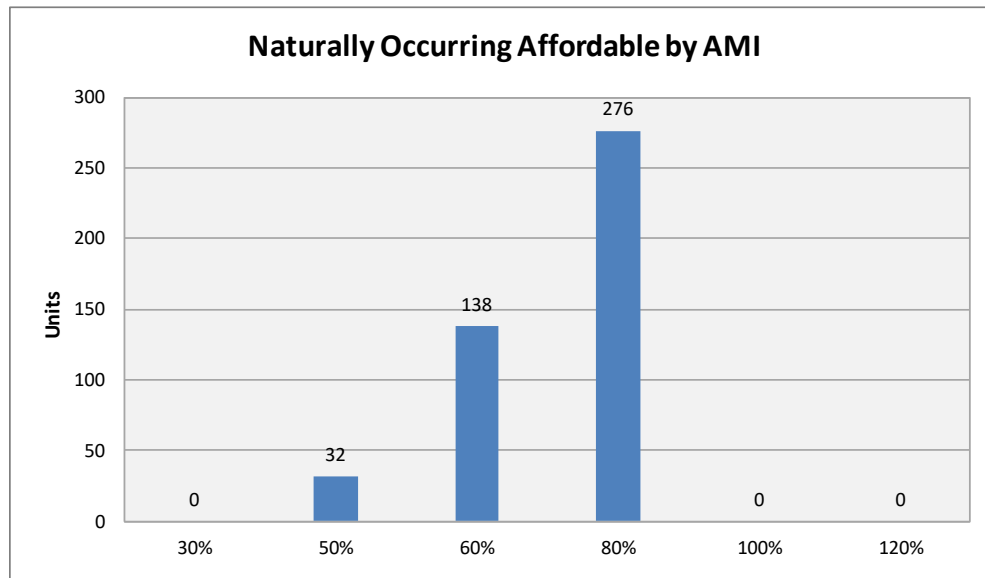
The following chart illustrates historical mortgage rate averages as compiled by Freddie Mac. The Freddie Mac Market Survey (PMMS) has been tracking mortgage rates since 1971 and is the most relied upon benchmark for evaluating mortgage interest market conditions. The Freddie Mac survey is based on 30-year 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.

CHALLENGES AND OPPORTUNITIES

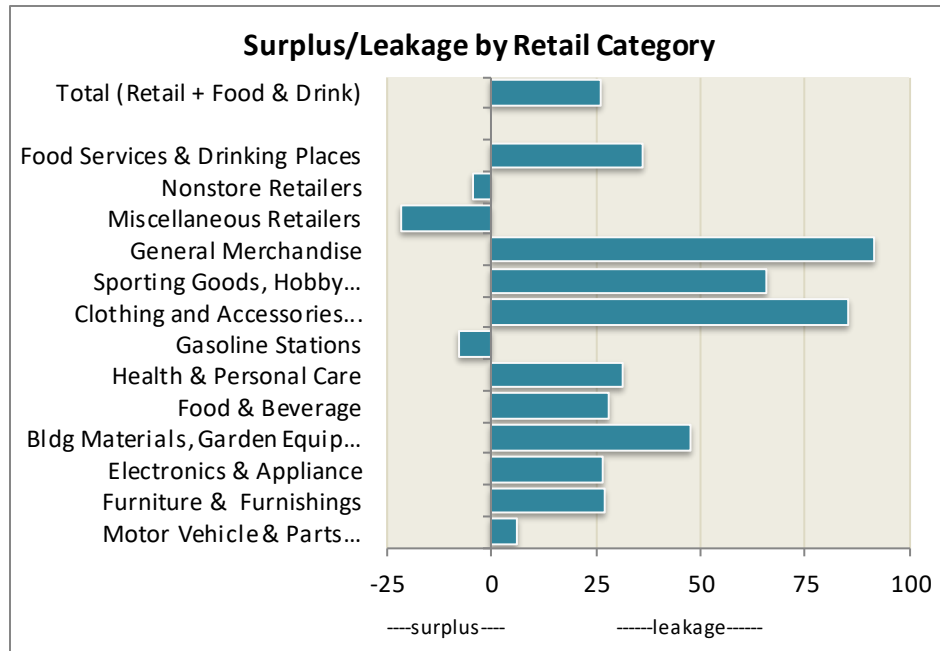
According to the Harvard's Joint Center for Housing Studies (JCHS) unsubsidized rentals account for more than 75% of the affordable housing stock in the United States. It is estimated that over one-third of the naturally occurring affordable housing stock is composed of smaller multifamily buildings 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 bar 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 desirability of Ramsey and will further enhance housing demand.



- Short-term Rentals:** Short-term rentals is a trend appealing to travelers who desire more than a traditional hotel room but do not want the commitment of a long-term contract. Technology and the sharing economy are driving the short-term rental market as capital and hotel companies is investing heavily into this concept. In fact, the lines are blurred between hotels and traditional rental communities as new business ventures such as Airbnb, VRBO, HomeAway, Sonder, StayAlfred, Vacada, Minnestay, and others are aggressively expanding.

According to recent surveys, more than two-thirds of all Airbnb bookings are located in traditional multifamily rental buildings and charging fees about 20% lower than a traditional hotel room. Because of this trend, hotel companies are also creating new formats targeting this consumer while other companies are securing long-term leases in apartment buildings and marketing the units in the short-term stay category. As a result, many cities are considering redrafting zoning ordinances to level the playing field with hotels that are subject to lodging taxes. Some communities are instituting 30-day minimum stays in an effort to regulate short-term rentals.

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 net 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.

POLICY FOR THE DISPOSITION OF SURPLUS CITY OWNED LAND

City of Ramsey, Minnesota

SECTION I: PURPOSE

- o To maximize public benefit and efficient management of City-owned land by considering disposition of lands that are underutilized and/or unneeded for City functions.
- o To establish disposition decision criteria and a disposition process.

SECTION II: POLICY STATEMENT

It is the policy of the City of Ramsey to periodically review and inventory City-owned land to identify parcels that are underutilized and/or unneeded for current or anticipated City functions. It also is the policy of the City of Ramsey to consider disposition of lands identified through this inventory according to established criteria and procedure.

SECTION III: PUBLIC BENEFIT

The disposition of underutilized City-owned properties has a number of benefits to the community:

- (1) Reduced City property maintenance costs
- (2) Reduced City liability
- (3) Increased base of taxable parcels
- (4) Reduction of surplus parcels unneeded by the City
- (5) Reduced City resources needed for management of City owned parcels
- (6) Reallocation of parcels to fit in line with long term City needs and goals

SECTION IV: DETERMINATION OF INVENTORY

City Council determines sites potentially available for disposition by means of a City owned land inventory developed by City staff. Upon direction from the City Council, staff shall develop an inventory of City owned land and determine an inventory of properties available for disposition by using the criteria outlined below. If a potential site does not meet the criteria, it shall be deemed potentially available for disposition.

The City shall consider the disposition of real estate if the subject property *does not* meet one of the following potential uses.

POTENTIAL USE CRITERIA

- (1) Economic development purposes; including removal of blighted properties and enhancing the City's tax base
- (2) Public works and maintenance facilities, staging and storage areas
- (3) Public safety facilities, staging and storage areas
- (4) Administrative service facilities
- (5) Public Right of Way; including roads, railroads and airports

- (6) Drainage, wetland and utility easements
- (7) Enhancement of housing stock; including redevelopment purposes
- (8) Public parks, trails and open space

Consideration for the disposition of real estate by the City shall be given based on the *compliance and consistency* with the criteria outlined below.

COMPLIANCE CRITERIA

- (9) City Comprehensive plan
- (10) City Comprehensive water and sewer plans
- (11) City Master parks and trails plan
- (12) City Transportation plan
- (13) Relevant City boards and commissions review
- (14) City Ordinances, Sec. 117-614. - Subdivision Design Standards

POLICY STATEMENT CRITERIA

- (15) The demand for public parks is shifting away from small neighborhood pocket parks to larger regional community parks. The cost to maintain a large number of small neighborhood pocket parks can be greater than the cost to maintain a small number of regional community parks. As such, the City will consider the consolidation of underutilized pocket parks in favor of larger regional parks.
- (16) The City shall not acquire real estate if there is no foreseeable current or future need for the property.

SECTION V: DISPOSITION DECISION CRITERIA

After a property is deemed unneeded and/or underutilized by the City, as outlined in section IV, consideration for disposition will be given by the City Council based on the decision criteria outlined below. This information will be presented to the Council in a findings-of-fact document.

- (1) Public input and feedback regarding a potential disposition
- (2) Maintenance costs
- (3) Title restrictions
- (4) Ability to develop
- (5) Stormwater and drainage limitations
- (6) Proposed future zoning
- (7) Utilities availability
- (8) Long term City needs and plans
- (9) Assessed value
- (10) Method to market and sell property
- (11) Cost to market and sell property

For properties that are legally dedicated, the City will consider the criteria below in addition to the previously stated list:

- (12) Legal costs, quiet title action
- (13) Legal costs, removal of legal dedication from title

The disposition decision criteria listed above, 1-13, will be reported in a findings-of-fact document for each property before it is brought forward to Council for consideration.

SECTION VI: PROCESS

As the City investigates the potential disposition of City owned lands, the process below shall be followed.

STEP 1

NOTIFY PUBLIC (A):

Notify affected property owners of a potential disposition; and, invite interested property owners to attend the next Mayor's Town Hall Meeting.

The purpose of this meeting is to gather, and document, public input on a potential disposition.

Mail notification will be given to property owners within 350' of the subject property 14 days before said meeting.

FINDINGS OF FACT (B):

Staff will create a draft findings-of-fact document to be brought forward to the Council in a worksession meeting. The findings-of-fact document will contain the decision criteria outlined in Section II of this policy.

At the meeting, Council will review the findings-of-fact document and consider moving forward to step two of this process.

Mail notification will be given to property owners within 350' of the subject property 14 days before said meeting.

STEP 2:

ORDINANCE:

An ordinance shall be passed to declare the intentions of the council. The City should not move forward with listing or rezoning properties until an ordinance is passed.

Adopting an ordinance allows the public another opportunity to voice their opinion, for the council to discuss their viewpoints and fulfills the legal process of selling City-owned land.

Mail notification will be given to property owners within 350' of the subject property 14 days before said meetings.

STEP 3:

ZONING AMENDMENT (A):

Third, properties shall be rezoned to the appropriate classification.

Rezoning a property before it is listed makes the property marketable. If properties are not rezoned, it may make potential buyers apprehensive. Furthermore, a rezoned property allows potential property owners to better evaluate the potential use of a property. This process is done by Ordinance and requires a Public Hearing.

For information on rezoning: Chapter 117, Section 49.

COMPREHENSIVE PLAN (B):

If the proposed zoning amendment also changes the land use designation on the Future Land Use Map, a Comprehensive Plan Amendment shall be required. This process requires approval by the Metropolitan Council, often times done administratively. This process is done by Resolution and requires a Public Hearing.

STEP 4:

MARKET:

Marketing properties could be done by means of a realtor, auction or for-sale-by-owner.

The City Council will make this decision on a case by case basis, based on the criteria outlined in the findings-of-fact document.

STEP 5:

PURCHASE AGREEMENT:

City staff and a potential buyer will negotiate a purchase agreement. After an agreement is negotiated, a draft will be brought back to the City Council for discussion and approval.

For properties identified as dedicated or restricted will begin this process at step one, as outlined above. Then, under direction of the City Attorney, follow the process outlined below:

- A. Contact previous property owner(s) to if they would be willing to give their property to the City, with free and clear title
- B. Take property title to court and attempt to remove restrictions
- C. Return property with free and clear title to original owner; or retain City ownership
- D. In the event the City retains ownership, the process would continue at step two outlined above. In the event the property is returned to the original owner, the disposition process would end.

Meeting Date: 02/24/2020

Information

Title:

Discussion Regarding Section 2-156 of the City Code -- Boards and Commissions

Purpose/Background:

The purpose of this discussion is to review section 2-156 (a) and section 2-156 (d) of the City Code.

Section 2-156 (a) Voting members and residence requirement. At least two-thirds of the members of each board or commission shall be residents of the city. Members shall represent a broad range of interests in functions of the city.

and

Section 2-156 (d) Serve without compensation. All members of a board or commission shall serve without compensation. Board or commission members may receive a stipend for expenses as established by resolution of the city council.

Based on earlier feedback from the City Council, there may be a desire to consider revised language as it relates to section 156 (a) specific to the residency requirement; as well as section 2-156 (d) specific to considering a better definition or additional language regarding stipends.

Staff will provide additional details during the work session.

Timeframe:

Up to 15 minutes.

Funding Source:

Not applicable.

Responsible Party(ies):

Administrative Services Director, Colleen Lasher

Outcome:

For the City Council to direct staff as to whether or not revised language should be drafted for review by the City Attorney and back to the City Council for additional discussion and next steps.

Attachments

Resolution 96-06-140

Section 2-156

Form Review

Inbox

Kurt Ulrich

Form Started By: Colleen Lasher

Final Approval Date: 02/20/2020

Reviewed By

Kurt Ulrich

Date

02/20/2020 03:30 PM

Started On: 02/20/2020 02:47 PM

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

RESOLUTION #96-06-140

RESOLUTION APPROVING EXTENSION OF STIPENDS TO ALL VOLUNTEER COMMISSION AND BOARD MEMBERS AND INCREASING SAID STIPENDS EFFECTIVE JULY 1, 1996

WHEREAS, Chapter 2.03 of the City Code has established the volunteer boards and commissions of the City of Ramsey; and

WHEREAS, Chapter 2.03 also provides for payment of stipends to volunteer boards and commission members; and

WHEREAS, not all boards and commissions members have been afforded the opportunity to receive the stipends; and

WHEREAS, the Finance Committee, at their May 28, 1996 meeting, recommended the inclusion of stipends for all volunteer members on all boards and commissions; and

WHEREAS, the Finance Committee, at their May 28, 1996 regular meeting, recommended that the stipends be increased to \$30.00 per meeting for the chair of the board or commission and to \$25.00 per meeting for each volunteer member of the board or commission; and

WHEREAS, the Finance Committee, at their May 28, 1996 meeting, recommended that both changes become effective July 1, 1996; and

WHEREAS, the City Council, at their May 28, 1996 regular meeting, ratified the Finance Committees actions.

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

- 1) That the Administrative Services Manager is hereby authorized and directed to notify all volunteer members of all boards and commissions as to the availability of stipends for attendance at meetings effective with meetings held after July 1, 1996.
- 2) That the Finance Officer is hereby authorized and directed to increase the stipends paid to the chairs and volunteer members of the boards and commissions, to \$30.00 and \$25.00 respectively for meetings attended after July 1, 1996.

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

Mayor Hardin
Councilmember Peterson
Councilmember Beahen
Councilmember Beyer

and the following voted against the same:

None

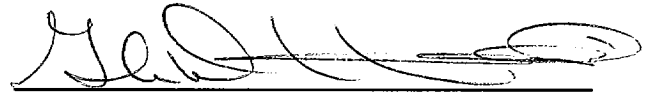
and the following abstained:

None

and the following were absent:

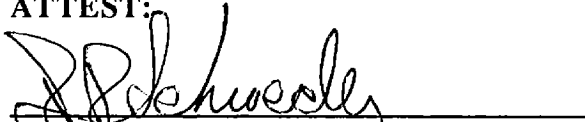
Councilmember Zimmerman

whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 11th day of June 1996.



Mayor

ATTEST:


City Administrator

Sec. 2-156. - Appointment of members, terms of office and removal.

- (a) *Voting members and residence requirement.* At least two-thirds of the members of each board or commission shall be residents of the city. Members shall represent a broad range of interest in functions of the city.
- (b) *Ex officio members.* The city council may appoint, by majority vote, a councilmembers or city staff persons as ex officio members of any board or commission privileged to speak on any matter without a vote, and the ex officio members shall provide a liaison between the board or commission and city council.
- (c) *Appointment and oath.* Members of a board or commission shall be appointed by a majority vote of the city council for staggered four-year terms, in addition to any partial term a person may be appointed to complete on behalf of a predecessor who is unable to complete said term. Each appointed member shall, before entering upon the discharge of duties, take an oath agreeing to faithfully discharge the duties of office.
- (d) *Serve without compensation.* All members of a board or commission shall serve without compensation. Board or commission members may receive a stipend for expenses as established by resolution of the city council.
- (e) *Attendance policy.* The absence of a board of commission member from three or more regularly scheduled meetings of his board or commission within any six-month period shall be cause for removal of that member from his seat on the board or commission. The city council shall have the authority to remove board or commission members for violation of this policy.
- (f) *Terms.* Board and commission members shall serve four-year terms. There will be no limit to the number of terms that can be served.
- (g) *Code of conduct.* It is the policy of the city to maintain a respectful public service environment free from violence, discrimination and unlawful activities relating specifically to the boards of commission members role with the city, and other offensive or degrading remarks or conduct.

 - (1) *Expected conduct of board and commission members.* Board and commission members shall conduct themselves at all times in such a manner as to reflect most favorably on the city. Conduct unbecoming a board or commission member shall include any conduct that tends to bring the city

into disrepute or reflects discredit on the person as a board or commission member of the city, or that which tends to impair the functioning of a board or commission member.

- (2) *Consequences of engaging in inappropriate conduct as a board or commission member.* Board or commission members who are found to engage in inappropriate conduct while acting in their official capacity as a board or commission member are subject to disciplinary action. Discipline may include, but is not limited to, a verbal or written reprimand or suspension from his position on the board or commission.

(h) *Removal of members.*

- (1) Board and commission members may be removed from their position at any time, with or without cause, by a majority vote of the city council.
- (2) This subsection (h) does not apply to members of the Charter commission or members of the economic development authority as said bodies are organized under the authority of state statutes and; consequently, the removal of members of said bodies is regulated by state statutes.

(Code 1978, § 2.03.02; Ord. No. 92-04, 6-12-1992; Ord. No. 97-10, 8-11-1997; Ord. No. 03-03, 3-17-2003; Ord. No. 03-42, 11-17-2003; Ord. No. 06-12, § 1, 4-11-2006; Ord. No. 09-07, § 2(2.03.02), 5-12-2009)

Meeting Date: 02/24/2020

Information

Title:

Discussion Regarding Paid Parental Leave

Purpose/Background:

The purpose of this discussion is to inform the City Council of a fairly new employee benefit that is becoming more common. The employee benefit is referred to as Paid Parental Leave and it may be a positive move in aiding employee morale, as well as potentially helping with the City's recruitment and retention efforts. Note, this discussion is only regarding the possibility of offering a paid leave benefit to certain City employees. The City continues to be compliant with all Federal and State laws regarding an employee's rights to time away from work.

Background

A Paid Parental Leave law that was signed by President Trump on December 20, 2019 offering Federal civilian employees up to 12 weeks of paid parental leave in connection with the birth, adoption, or foster care placement of a child for employees covered by Family and Medical Leave Act (FMLA). Staff is not recommending approval of 12 weeks of paid parental leave; however is looking for feedback regarding some level of a paid parental paid leave benefit. If the City Council is interested in considering this benefit staff will be prepared to discuss the details at the meeting. Currently, staff is aware of several cities that offer paid parental leave; including, but not limited to Brooklyn Park, Clearwater, Eden Prairie, Minneapolis, Northfield, Richfield, Shoreview, St. Louis Park, St. Paul, as well as Hennepin County.

City of Ramsey

Here at the city of Ramsey, there have been employees in the past that have taken unpaid parental leave or have taken leave that has been only partially paid due to a lack of available paid leave. The reality in most cases is that employees who are new parents have very little accrued leave time available due to being newer employees. For example, after one year of fulltime employment, most employees will have earned only 12 days of sick time and 10 days of vacation time, totaling 22 days, excluding any time already taken due to illness or vacation.

A two year review of the City's payroll records shows that from 01-01-18 to 12-31-19, there were two employees that went without pay due to unpaid parental leave. If approved, it is estimated that not more than five employees per year would be eligible for such a benefit. Since employee wages are budgeted as a year round expense, offering a paid parental leave benefits, in most cases, would not impact the City's budget.

Policy Considerations

The purpose of such a policy would be to provide parents of all genders time to bond with newborn children or newly adopted children with less financial worry. Therefore, in recognition of the importance of family and work life integration, the City Council may wish to consider a policy to provide paid parental leave benefits to benefit earning employees due to the birth of an employee's child or adopted child. This policy would not apply to foster parents, surrogate mothers or sperm or egg donors.

The policy would apply to all regular full-time and part-time eligible, benefit-earning City employees who have been employed by the City and are benefit earning for a minimum of one continuous year (12 months). Staff's research shows that most cities offer an equal benefit to both genders. However, one city has policy language stating: "...Parent that gives birth shall receive 4 weeks of paid leave....and other purposes shall receive 2 weeks." This policy would be separate and distinct from any other City benefit.

Staff proposes, if approved by resolution at a later date, the paid parental leave benefit would provide 100% of the

employee's regular base wage for regularly scheduled work hours, for up to a specified number of working days or hours. The benefit would, if approved, become available on the employee's first scheduled work day after the baby's birth or placement for adoption and would be applied prior to other accrued leave. In the unlikely event that any unused time remained after 12 weeks, the benefit would be forfeited. Multiple births or adoptions (i.e. twins, triplets), medical conditions, and/or other circumstances would not increase the length of paid leave granted. For the purpose of this benefit, holidays would not be counted as a regularly scheduled work day and would not be included in the work day or hours count. The City's benefit contributions and leave accruals would continue during paid parental leave. However, accruals would not exceed policy or contractual maximums allowed for each respective leave. Paid parental leave would run concurrently with FMLA, MN Parental Leave and would not extend the length of these leaves or programs.

Any change in benefits for union employees would need to be negotiated with the respective bargaining units. Non-union employee benefit changes would need to be amended into the city's Personnel Policy.

Timeframe:

Up to 15 minutes.

Funding Source:

Not applicable at this time.

Responsible Party(ies):

Administrative Services Director, Colleen Lasher

Outcome:

For the City Council to provide staff with feedback on whether or not to offer paid parental leave.

Attachments

No file(s) attached.

Form Review

Inbox

Kurt Ulrich

Form Started By: Colleen Lasher

Final Approval Date: 02/20/2020

Reviewed By

Kurt Ulrich

Date

02/20/2020 03:09 PM

Started On: 02/20/2020 10:09 AM

CC Work Session**3. 1.****Meeting Date:** 02/24/2020**By:** Katie Schmidt, Administrative Services

Information**Title:**

Review Future Topics/Calendar

Purpose/Background:

Attached is the current list of future topics for work session discussion. Items are drawn from Council requests at meetings, or are related to topics that have been identified in the City's strategic plan. Tentative dates have been assigned.

Recommendation:

N/A

Action:

For Council review - no formal action necessary.

AttachmentsFuture Topics List

Form Review**Inbox**

Colleen Lasher

Kurt Ulrich

Form Started By: Katie Schmidt

Final Approval Date: 02/20/2020

Reviewed By

Colleen Lasher

Kurt Ulrich

Date

02/18/2020 03:05 PM

02/20/2020 08:39 AM

Started On: 02/18/2020 07:57 AM

	<u>City Council Future Topics – Work Session</u> <u>(Draft)</u>	
Proposed Date	Topics for Discussion – Council Action	
03-10-20	Discuss Renaming Central Park	15
03-16-20	Board and Commission Interviews	120
03-24-20	Discussion Regarding Recycling Services-Anderson	30
03-24-20	Discussion regarding Adding the Option to Include Donation Round Up to the City's Utility Billing	15
2020	Discuss Historic Town Hall – Ulrich	30
2020	Discuss the General Topic of Holding Joint Meeting(s) with the Council and Commissions & Other Cities. Based on discussion, future work sessions TBD.	30
TBD	Discuss Legislation Regarding TIF #14 Amendments-Ulrich/Sullivan	30
	Topics for Discussion – Policy	
2020	Discuss Balance of Planned Retail and Multifamily Housing and Interim Options - Gladhill	45
2020	Intersection Control Evaluation for Spot Improvements on Armstrong -- Westby	30
TBD	Discussion Regarding Process for Sharing Correspondences, between Council and staff.	15
	Topics for Discussion – Planning and Budget	
02-27-20	Strategic Planning Session	90
03-19-20	Discussion Regarding Local Road Funding-Special work session	90
May 2020	Trail Maintenance Policy – Westby	30
May 2020	Stormwater Pond Maintenance Policy -Westby	30
03-24-20	Discussion Regarding Seasonal Employee Pay-Lasher	15
TBD	Accounting of City Engineering Staff Time for City Projects - Westby	30