

Welcome Home Ramsey: Creating Housing Opportunity for All



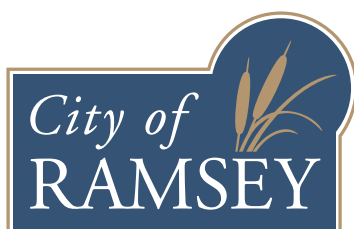
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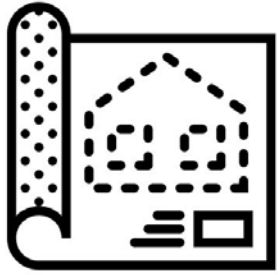
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Introduction & Overview



As an emerging **suburban edge community**, the City of Ramsey faces increasing growth and **changing development patterns**. Ramsey is working toward creating an orderly, well-designed and varied housing development strategy that will provide opportunities for all types of families and people of differing income ranges. **This project examines how Ramsey's current housing stock serves its residents and explores policy solutions for future implementation.**

Housing Plan Update

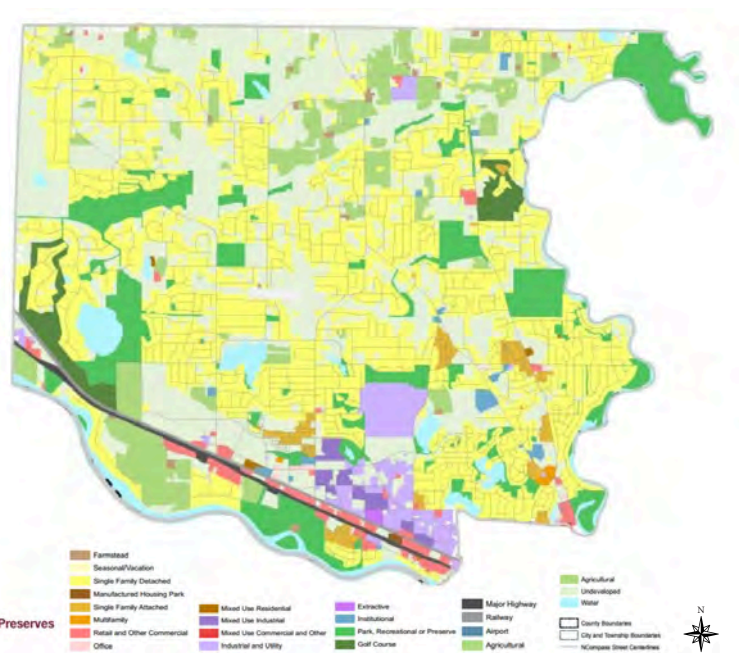
The City of Ramsey's housing plan was last updated in 2008, when numerous strategies for achieving the City's housing goals were identified. These included:

- Providing a **variety of housing options** for people at all life stages and income levels to encourage existing and future residents to stay in Ramsey and to achieve a balanced housing supply.
- **Revitalizing and rehabilitating** areas where **housing is aging** and in need of repair, and where the land is underutilized.
- **Maintaining and improving the housing stock** to preserve the character and quality of existing neighborhoods.
- Providing a development environment that increases residential health and **respects the natural environment**.

Ramsey at a Glance



Ramsey Land Use Map



Our Research Questions

Our **communities need stable neighborhoods** where families can settle. Children need safe and stable homes to succeed, and having workforce housing available throughout the city is **critical to a strong economy**. It reduces worker shortages for employers and transportation problems for workers. Housing development enables and **supports the many economic plans** Ramsey is currently pursuing. Our team is tasked with developing technical and communications strategies. We will explore the following research questions:



How can the City **communicate** to residents, business owners, and developers **the need** for workforce housing and a diverse housing stock?



What **programs, policies, and strategies** can the City consider to meet its housing goals?



What housing styles are **currently under-represented in Ramsey** that would provide more options for new and existing residents at varying income levels and throughout the life spectrum?

We will address the research questions in the following manner:



Profile of Ramsey



Spatial Analysis



Community Education



Urban Precedents



Conclusion & Recommendation



The City of Ramsey can offer great housing opportunities to its current and future residents. This leads to a set of important questions: **Who are the residents of Ramsey and what kinds of housing do they have access to?** We will explore these questions in the following poster.

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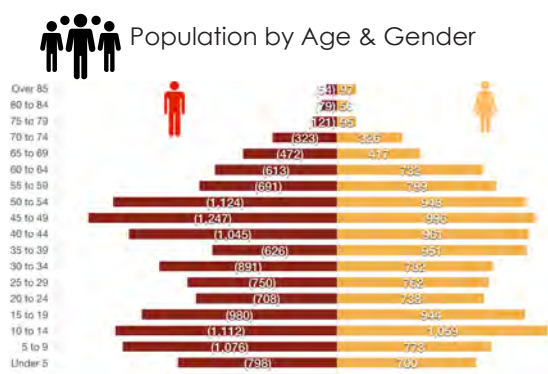


Community Profile

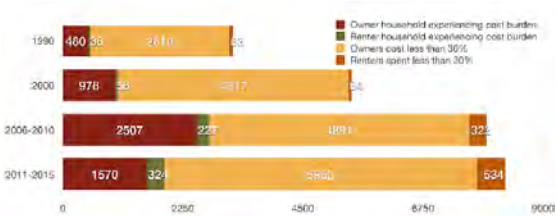


To work toward developing housing solutions for Ramsey, we must first gain an understanding of the city's residents and their housing conditions. The following figures tell a story about **who lives in Ramsey**, **what kinds of housing** they have access to, and **the connections their homes have to employment** opportunities.

Who lives there?



Percent of Cost-Burdened Households

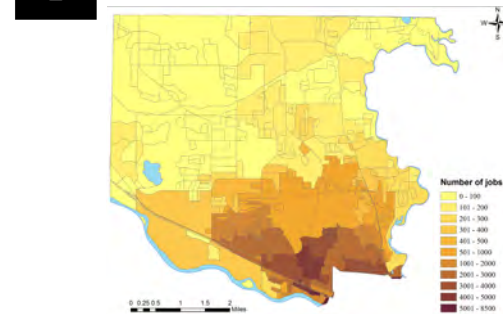


Ramsey will see a rise in its senior population in the near future, many of whom will face the uncertainty of becoming cost-burdened if they do not have access to affordable housing in their retirement.

Where are jobs?

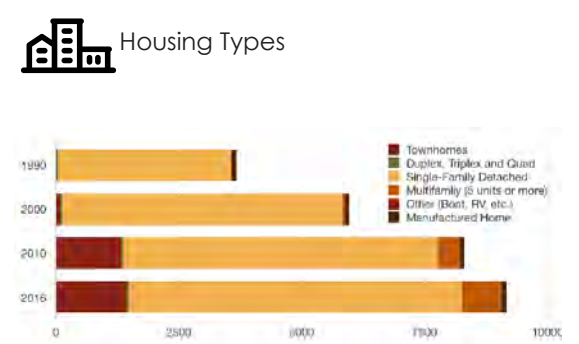


Jobs in Ramsey



Only 7% of Ramsey residents work in the city, meaning more than half of them commute 30+ minutes to work. This will change as the City increases investments in economic development, especially the recently-approved business park.

What kinds of housing?



Affordability of New Units Added



Market Value of Owner-Occupied Housing



Although Ramsey is diversifying its housing types, the price of new housing is becoming increasingly inaccessible to the average Ramsey resident.



Ramsey's evolving demographics and economic growth will require specific actions to successfully meet the needs of residents, enabling the city to be a desirable destination for people and businesses. We continue by **focusing on three research areas across Ramsey and analyzing the housing supply in each area.**

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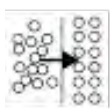
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Our Research Strategy



Different pockets of growth are emerging in Ramsey. In this poster, we introduce the three research areas where we will examine the city's current housing supply. Then, we will take a closer look at how they impact and are supported by various housing options in surrounding neighborhoods.



Site Selection

1. The COR
2. Ramsey Business Park
3. Green Valley Garden Center



Spatial Visualization

- Land use map
- Housing value distribution
- Infographics showing land use pattern and housing type



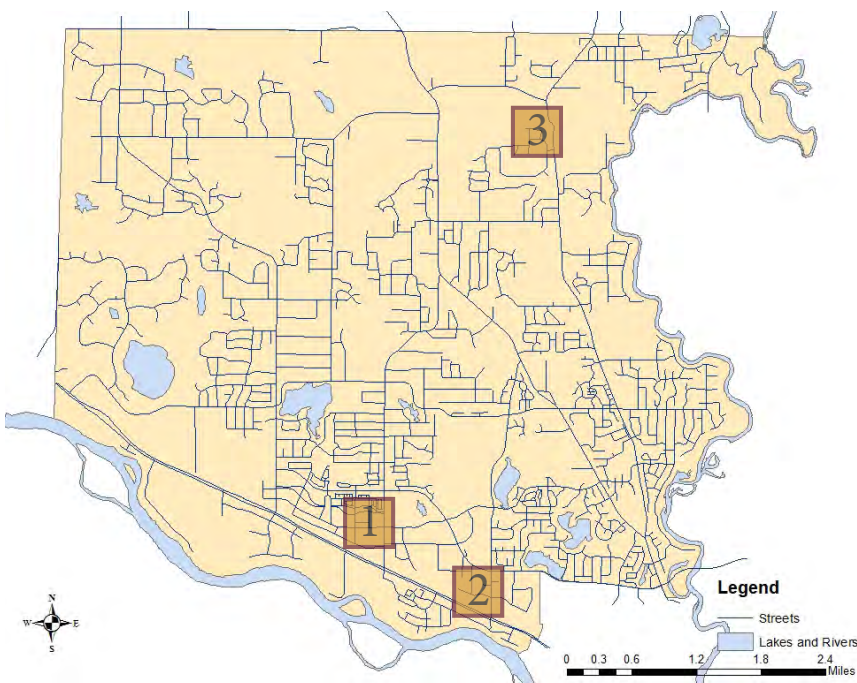
Housing Comparison

- Year Built
- Total units
- Area
- Average sale price in 2015
- Percentage change by 2018



Analysis

- Research Area 1: Affordable housing opportunity
- Research Area 2: Job accessibility from potential housing sites
- Research Area 3: Housing in rural areas and rural character preservation



Research Area 1: The COR Development Site



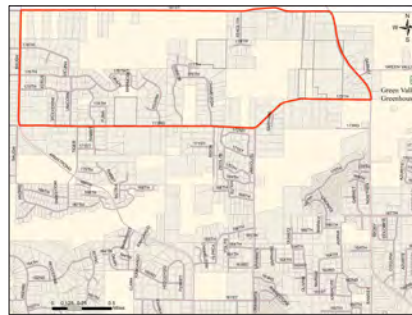
One of Ramsey's largest areas of growth is The COR, an innovative, mixed-use and transit-oriented development. This area is rich with amenities for residents, including retail, housing, and office space. There are a wide range of housing options: single-family attached, single-family detached, and multi-family apartments. **Our analysis will focus on the impact of affordable multi-family housing on nearby property values to make a case for additional development of this type of housing in the region.**

Research Area 2: Ramsey Business Park Site



Ramsey Business Park is a recent acquisition for the city, and contains 37 office suites (> 60,000 square feet) for potential businesses. The business park brings a high concentration of jobs to the surrounding neighborhood, which is already desirable due to proximity to green spaces and nature. **Our analysis will focus mainly on labor access, while touching lightly on other quality-of-life factors, to make a case for the development of more affordable rental and ownership options in the neighborhood.**

Research Area 3: Green Valley Garden Center



As The COR experiences unprecedented growth, Ramsey strives to preserve its rural character on the rural edge, both in terms of residential style and natural resource protection. **Our analysis will focus on current agricultural, residential and recreational land while protecting rural character and providing support for rehabilitating older homes.**



Our selection of three research sites covers multiple categories of housing development: mixed-use, workforce, and single-family rural. A closer examination of these sites through spatial analysis will allow us to study emerging housing needs in Ramsey.

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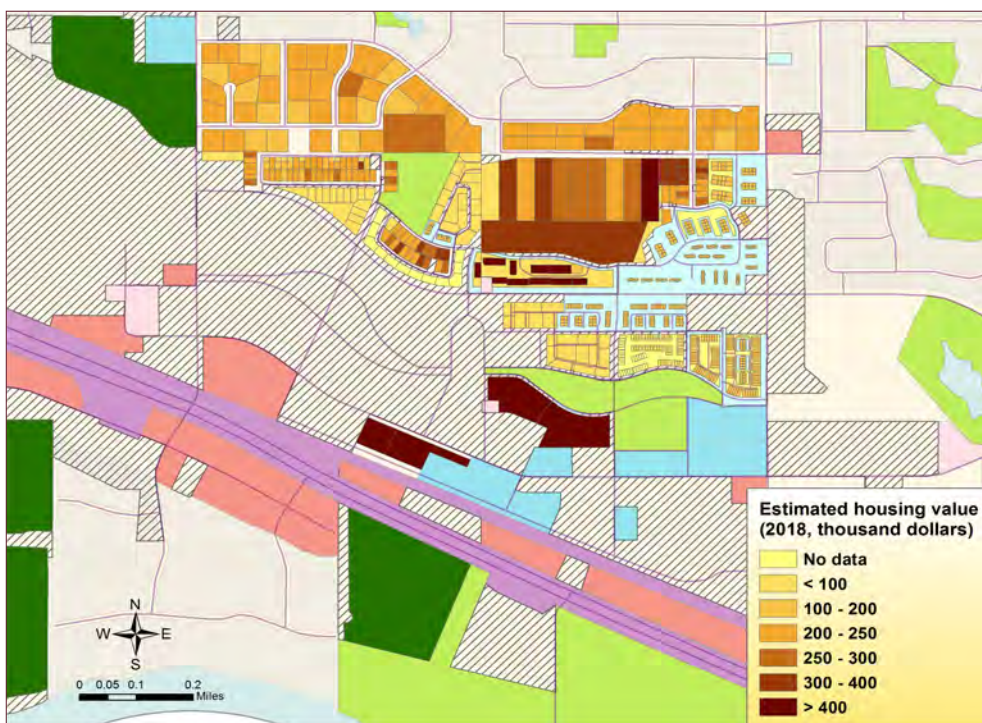
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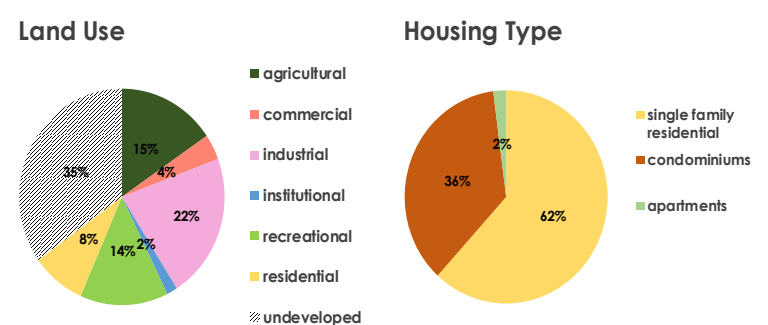
Research Area 1: The COR



The Center of Ramsey (COR) is an area of approximately 40 acres that incorporates **mixed land uses** such as commercial, institutional, office, and residential. One of the three **affordable multi-family housing** developments in Ramsey is located near The COR. Some residents are concerned about the negative effect on **property value** that affordable housing projects may cause. In this poster, we examine the projection of housing prices for 2018 in The COR to assess whether affordable housing will reduce property values.



Land Use and Housing



The **land-use pattern** in this area is **compact** with a large area of **undeveloped land**. With the exception of undeveloped land, the top three land uses are industrial, agricultural and recreational. As we can see from the pie chart above, the residential area takes up only 8% of total land uses. Since The COR is adjacent to **the Northstar Commuter Rail station**, mixed-use apartments are ideal for future renters who either work in The COR or commute to jobs along the rail line. In summary, providing more **multi-family housing** opportunities near The COR is both feasible and beneficial.

Existing Housing Comparison



Single-Family



Multi-Family Apartment

1975-2015	Year Built	2012
41	Total Units	220
960-2,611	Area (sq ft per unit)	1670
\$170,268	Average Sale Price in 2015	\$170,454
+1%	Average Change by 2018	-18%

Opportunities



According to City of Ramsey staff, the sale price of **multi-family apartments** is estimated to **decrease**. However, historical trends show that **detached single-family homes** will **maintain their property value** with a **slight increase** of 1%. Over time, property values in The COR will stabilize and affordable housing will benefit those who need it most. Due to the location of the commuter-rail station, however, this area could potentially become a **transit-oriented development site**, where property prices overall could increase due to the diversity of land uses and residential types.



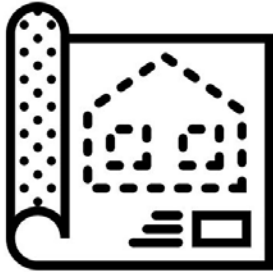
According to our analysis, **concerns about declining property values in The COR are unfounded**. In addition, multi-family apartments may **benefit people in need of affordable housing** due to their average sale prices. In the next poster, we consider **job access for future renters** who may live in The COR and other parts of Ramsey.

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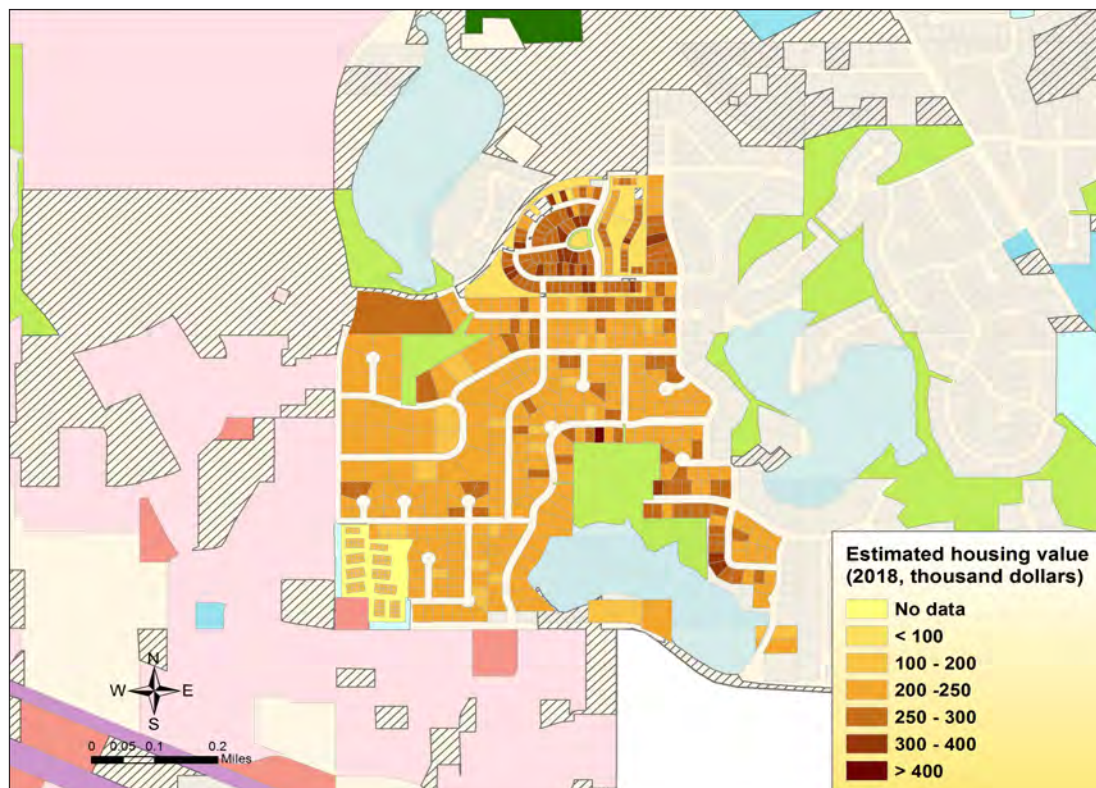
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Research Area 2: Ramsey Business Park

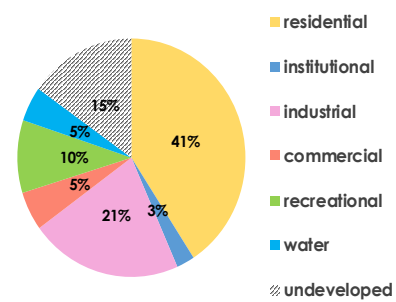


In this poster, we will examine the potential for multi-family affordable housing development near the Ramsey Business Park. Since most affordable housing projects aim to provide housing for **blue-collar workers with low to moderate incomes**, we selected a study area with **a high concentration of jobs nearby**. Our analysis illustrates the current housing and land-use patterns in the area, and makes a case for the development of multi-family affordable housing in an opportunity-rich neighborhood.

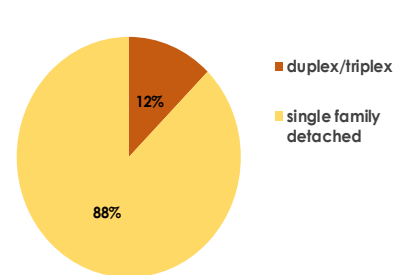


Land Use and Housing

Land Use



Housing Type



Similar to The COR, the Ramsey Business Park area has **compact land use** and **large tracts of undeveloped land**. Compared to The COR, there is more **institutional and commercial land** in the business park. The business park area has some **dense residential development**, as well as many **single-family homes**. Because the majority of these homes were built long ago, **residential property values tend to be lower than** in other neighborhoods in the city.

Existing Housing



Duplex/Triplex

Single-Family Detached

1997–1999	Year Built	1920–2016
81	Total Units	571
1,300–1,432	Area (sq ft per unit)	998–2,200
\$137,825	Average Sale Price in 2015	\$235,109
+3%	Average Change by 2018	+5%

Opportunities



Property values continue to rise, demonstrating that demand in the housing market likely exists. **Large parcels of undeveloped land in this area are ripe for transformation**. According to GIS data provided by the Metropolitan Council, roughly **16,000 jobs are accessible within 30 minutes via commuter rail**. This area could be a potential site for **apartments and attached townhouses for renters** who either work in the business park or commute to jobs along the rail line.



The Ramsey Business Park area provides a promising opportunity for more **multi-family housing**. With **high job accessibility** within **walking distance** or via **commuter rail**, it represents an **opportunity-rich neighborhood** for housing geared toward renters, whether they are **recent college graduates** entering the labor force or **young families** looking to settle down. In our next poster, we will examine our third and final research site to discuss issues related to rural character preservation.

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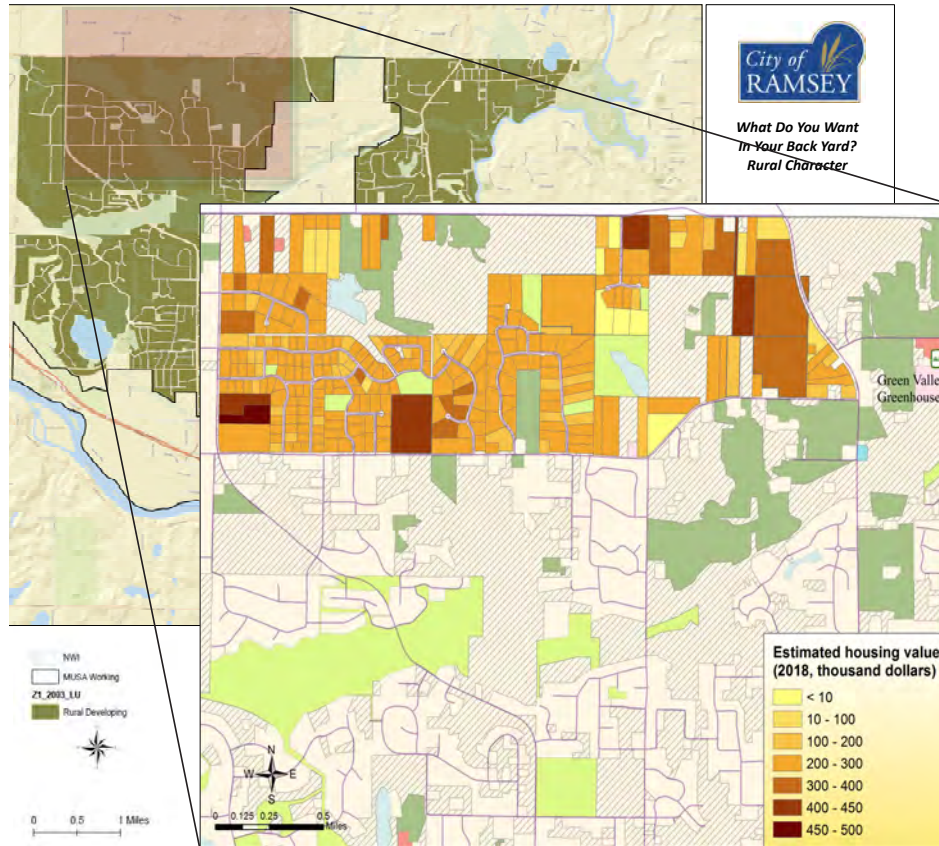


Green Valley Garden Center

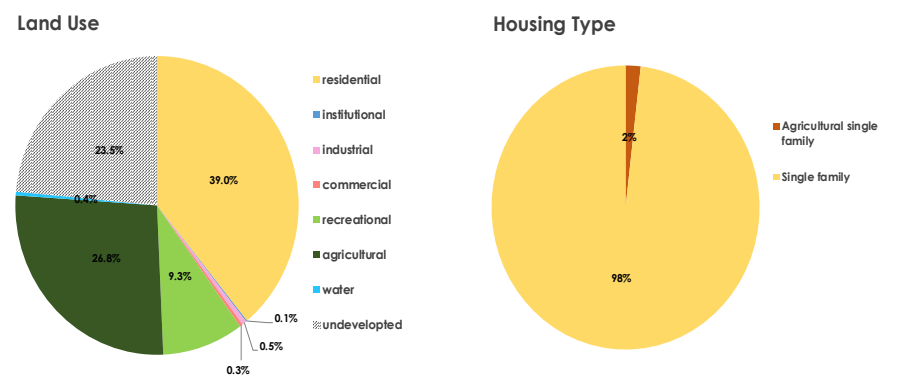
Research Area 3: Green Valley Garden Center



Now that we have studied the potential for Ramsey to incorporate housing projects near a business center, we next consider the relationship between **housing conditions** and **rural character** in the northern portion of Ramsey.

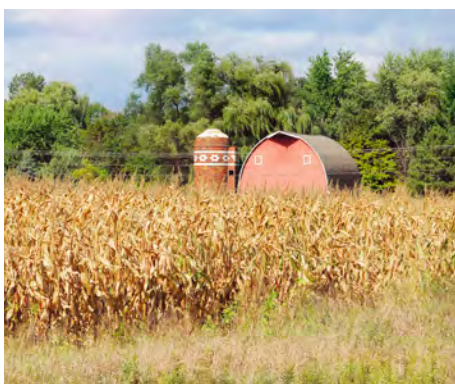


Land Use and Housing



Ramsey's land-use map identifies more than half of the land in the city as rural developable land, meaning rural character preservation should be considered in the development process. We chose to examine an area near the city's northern boundary because of the potential to incorporate rural features and preserve rural character within future commercial and residential developments. The current land-use pattern in this area is predominately large-lot single-family residential, agricultural, and recreational, with plenty of undeveloped land.

Existing Housing



Agricultural Residential

Single-Family

1936–1996	Year Built	1889–2014
5	Total Units	271
1,424–2,396	Area (sq ft per unit)	880–2,460
\$271,000	Average Sale Price in 2015	\$196,580
+56%	Average Change by 2018	+20%

Opportunities



The land use pattern is predominantly **large-lot residential surrounded by rural landscapes**. Most homes were built before 1980. Older dwellings may be in disrepair or lack modern amenities, so **property values tend to be lower than in the previous study areas**. However, **large tracts of undeveloped land** provide an opportunity to engage in activities such as **farming, hunting, fishing**, and other **recreational activities**. To preserve rural character and improve housing conditions, renovation or **rehabilitation** of existing older homes may hold promise.



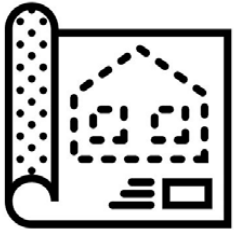
Ramsey's evolving demographics and expected population growth will require action to successfully meet the needs of residents and improve resiliency in the housing market. Both residents and City staff are committed to preserving Ramsey's rural character and maintaining property values. We continue by addressing the following questions: **What cities have successfully created a diverse housing stock and what strategies did they employ to do so?**

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Affordable Housing: Can I Be Your Neighbor?

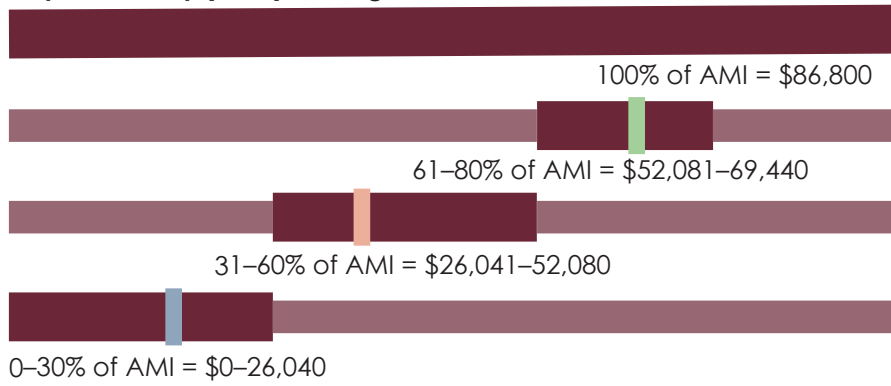


We hear much about affordable housing, but rarely do we take the time to have meaningful dialogue about it. The following images raise awareness of the **relationship between income and housing costs**. They **challenge misconceptions about who benefits from affordable housing**. These vignettes can help residents realize that **affordable housing is a community asset**, not something to be feared.

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:

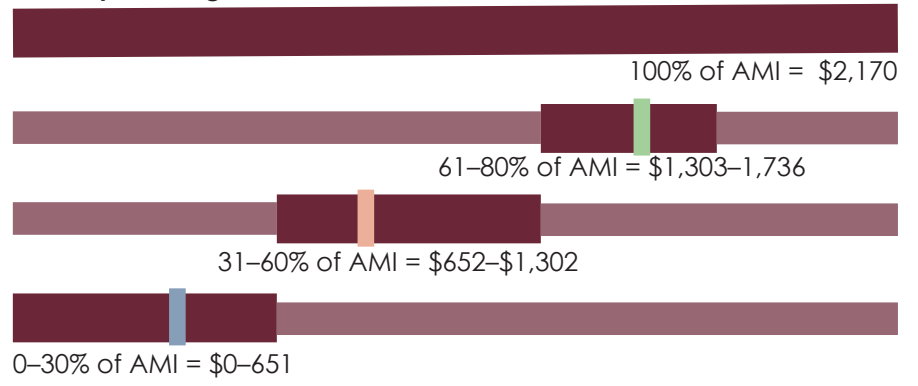
City of Ramsey (2015) Average Annual Median Income



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?

Age: 88
Occupation: Retired, Ramsey native
Annual Income: \$16,320 (Social Security)
30% of Income: \$408 per month

(Source for Minnesota Social Security Income data: Social Security Administration)

Can I be your neighbor?

Age: 28
Occupation: Firefighter
Annual Income: \$34,770
30% of Income: \$869 per month

(Source for Minnesota Firefighter income data: Bureau of Labor Statistics)

Can I be your neighbor?

Age: 37
Occupation: Middle-School Teacher
Annual Income: \$62,300
30% of Income: \$1,557 per month

(Source for Anoka County income data: Star Tribune <http://strib.mn/2myrXUf>)

Many people are in need of more affordable housing. Opposing its development denies those who provide valuable services to our community the **opportunity to improve their quality of life**. Ramsey residents must understand that providing access to affordable **housing for all populations is vital to create a thriving and resilient community**. We conclude with recommendations for Ramsey.

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Housing Precedents



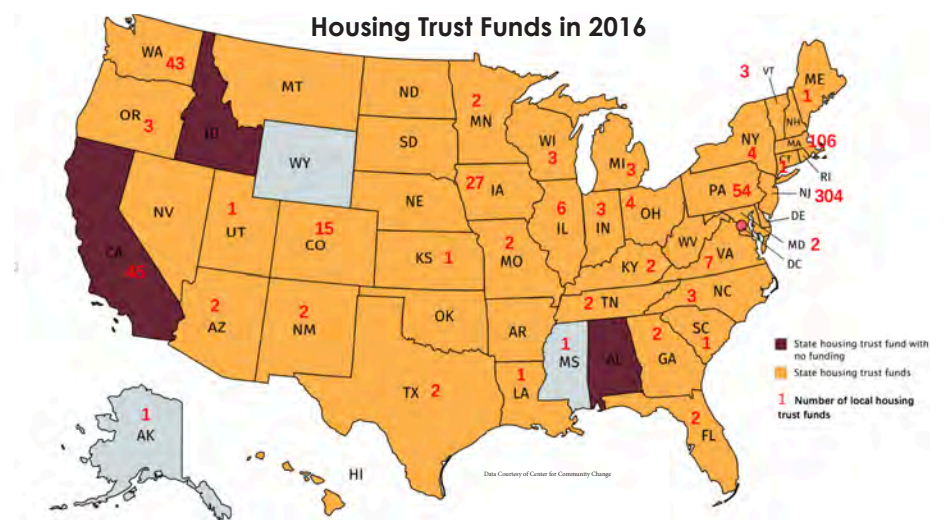
Countless cities across the United States have experienced the same “growing pains” that Ramsey faces, but not all of them have found equal success. In this poster, we highlight **successful peer cities and the innovative approaches they have used to achieve their housing goals.**



Housing Trust Funds: Cities Across the U.S.

- The housing trust fund movement is over four decades old, and has taken place at the state, county, and city level. **Over 770 housing trust funds generate over \$1 billion annually to support critical housing needs.** A key component of this tool's success is its flexibility.
- Across the country, **funds have been used to preserve affordability, rehabilitate neighborhoods, and provide housing stability for families and individuals.** A housing trust fund's versatility is also demonstrated in the countless ways it can collect revenue.
- Cities have used a combination of general funds, developer impact fees, inclusionary zoning, in-lieu fees, tax-increment financing, and linkage fees to support their funds. There is **great potential to tie together multiple tools in funding and implementing trust funds.**

→ **A Housing Trust Fund for Ramsey could consist of general funds and impact fees to support housing repair programs and more.**



Home Repair Program: St. Louis, Missouri

- **Rehabilitation is essential for sustaining the useful life of housing stock.** However, the overwhelming share of home improvement projects are done without government support, leaving many homeowners behind.
- Prompted by Missouri's Neighborhood Preservation Act, **the City of St. Louis addressed their aging housing stock head-on** through the creation of the Healthy Home Repair Program. Through this program, homeowners who rehabilitate their home receive state tax credits.
- **In 2011, 220 homeowners were assisted.** These repairs not only improved affordability of units, but also **helped preserve the character and quality of declining neighborhoods.**

→ **A Rural Revitalization Program for Ramsey could provide tax credits for homeowners in rural neighborhoods for home rehabilitation.**



Before Home Repair



After Home Repair

Left: 4105 E Kossuth project before home repair; **Right:** 4105 E Kossuth project after home repair. Through the Healthy Home Repair Program, aging homes like the one featured above are able to undergo significant structural and exterior improvements. Program participation is limited to low and moderate income households (less than 80% of Area Median Income).



Community Land Trust - Burlington, Vermont

- To ensure permanent affordability, community control, and housing security, the Champlain Housing Trust (CHT) **uses shared equity homeownership to lower the cost of purchasing a home, and make ownership more accessible** to low and moderate income earners.
- Community land trusts acquire properties and **remove them from the speculative real estate market.** The land trust owns the land, but sells the home to an income-qualified buyer. If a homeowner decides to sell, they still receive **equity from their home**, and the land trust still owns the land, ensuring homes are **perpetually affordable for future owners.**
- Founded in 1984, CHT is the largest community land trust in the U.S., managing **565 owner-occupied homes.** In 2011, they **received the U.N. World Habitat Award** for their innovative programs.

→ **A Community Land Trust for Ramsey could purchase undeveloped land on which homes could be built for permanent affordability.**



From \$207,000 to \$140,000



From \$189,000 to \$130,000

Left: A 3-bedroom/1-bathroom home with a market value of \$207,000 is sold to buyers through the land trust for a price of only \$140,000. **Right:** A 2-bedroom/1-bathroom condominium with market value of \$189,000 is sold to buyers through the land trust for a price of only \$130,000.



From land trusts to dedicated funds, **there are many tools the City of Ramsey can choose from to flexibly serve the needs of residents of all incomes as the city grows.** In the next poster, we conclude with policy recommendations for Ramsey.

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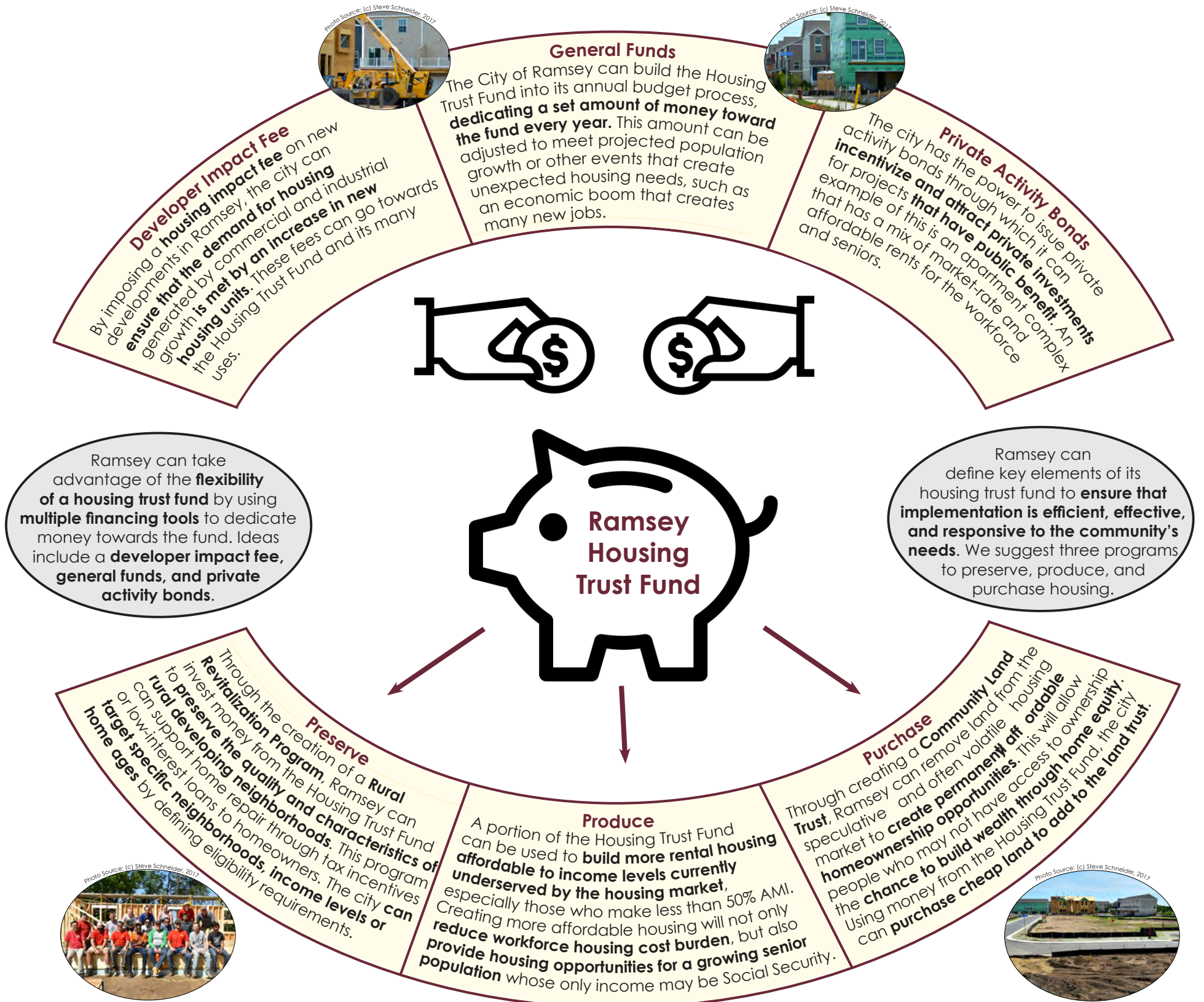


Conclusion

Policy Recommendations



After analyzing research areas within Ramsey and studying peer cities, we conclude with **a list of policy recommendations that address our original research questions**. We believe that if the City of Ramsey creates a housing trust fund, it will **move toward accomplishing housing goals established in the 2008 plan**.



A home is the foundation for a stable and successful life. For Ramsey to ensure all of its residents the opportunity to thrive, it **must provide housing options for residents of every income level and every age** in the life spectrum, while also **balancing urban growth with rural preservation**. **Preserving, producing, and purchasing** homes through a housing trust fund will ensure that Ramsey remains resilient in times of change.