

**CITY COUNCIL WORK SESSION
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

The Ramsey City Council conducted a City Council Work Session on Tuesday, January 14, 2025, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present: Mayor Ryan Heineman
Councilmember Kirsten Buscher
Councilmember Michael Olson
Councilmember Eric Peters
Councilmember Chris Riley (attended remotely)
Councilmember Dan Specht
Councilmember Shanna Stewart

Also Present: City Administrator Brian Hagen
Planning Manager Todd Larson
Economic Development Manager Sean Sullivan
City Attorney Fritz Knaak
City Clerk Katie Schmidt

1. CALL TO ORDER

Mayor Heineman called the City Council Work Session to order at 5:30 p.m.

2. TOPICS FOR DISCUSSION

2.01: Review of CorTrust Bank Site Plan and Acquisition of Property in the COR

City Administrator Hagen reviewed the Staff report in regard to the CorTrust Bank site plan. He shared that this item was being brought forward again for the new Council to consider.

Economic Development Manager Sullivan reviewed the project for the new Councilmembers.

Dean Suchy, CorTrust Bank, came forward and shared that they had made a few changes to the proposed plan since this was last brought to the Council. He noted that there were concerns with the drive-thru, which they have now decreased to two drive-thrus. He added that they would also likely look to sell the small retail parcel to another developer.

Councilmember Specht said he does not have any concerns with CorTrust Bank itself; however, he does have concerns with this being a very prime spot within the City and that this bank would take up a lot of space on the lot and would limit what could be on the smaller parcel.

Economic Development Manager Sullivan explained that they have worked with the bank and they are looking at pushing the building right up against the road and this would limit how the lot can

be laid out. He said this building will have a one-and-a-half story look and will look much better than the daycare and the other buildings in the area. He noted that he thinks the bank would fit perfectly in this location. He shared that the bank has spent around \$80,000 to get this in front of the Council as they want to be here in Ramsey.

Councilmember Olson shared that he sees a bank as an anchor for a city and he thinks CorTrust Bank having a prime location in the City is appropriate. He asked what kind of traffic is caused by a bank. He noted that most people do a majority of their banking on their phones.

Mr. Suchy explained that the traffic at a certain bank depends on its location. He said some banks have pretty steady traffic and others do not. He stated he could not use any other locations as a reference as all locations are different. He noted that the most similar location would be the Anoka location, and he could get some traffic numbers and report those back to the Council.

Councilmember Riley stated that this is a local business that very clearly wants to be in Ramsey and has brought this forward again showing their determination. He added that they have made many changes to their original plan including moving an exit and having a plan for the excess land that will be held. He shared that he supported this in the past and will continue to support this now.

Councilmember Peters added that he believes this would be a great addition to Ramsey, especially with the apartments and other housing developments in the area within walking distance.

Councilmember Buscher asked what CorTrust thinks they will be able to bring to the City.

Mr. Suchy said that one of the things that they can bring to the table is that they are very involved in the communities that they serve. He stated that CorTrust has been around for almost 100 years so they can also bring stability as a family-owned bank.

Councilmember Stewart asked what the checks and balances will be on the retail space to ensure it matches the aesthetics of the bank and the hotel.

Economic Development Manager Sullivan explained that they have strict development standards in the COR that ensure that the buildings in the area meet the architectural standards of the COR. He stated that the retail space will have to be used by a business that fits within the COR framework.

Mayor Heineman shared that he agrees with Councilmember Specht on this as the COR is the prime location within the City and once it has been developed, it is pigeonholed with what they have developed. He added that he has not heard from residents that they want a bank in the COR; however, he has heard that they want restaurants, retail spaces, and shopping. He asked if the Council will have any say in what goes into the retail space.

Economic Development Manager Sullivan said that they would not be able to regulate what kind of business would go in this space as any business that is permitted within the COR zoning district could go in this space. He explained that they could put a restrictive deed that could disallow

potential uses; however, they would have to list out every use they would not want to see in this area.

Councilmember Stewart said that even though the space will be small, there would still be room for a restaurant.

Councilmember Olson asked if the restrictive deed is something that could come from the City or the property owner.

Economic Development Manager Sullivan said it would come from the City when they would deed the property to the property owner. He shared that they have looked at the City keeping this land; however, the thought process is that the bank will be putting in all of the infrastructure for access to the site and the City would not spend any money on the infrastructure.

Councilmember Riley noted that having a restrictive deed would give the City some more control over what the retail space on the property would be; however, that is not his preference.

Economic Development Manager Sullivan asked if the City would be able to retain the smaller lot that would be used for retail space.

Planning Manager Larson said they would just have to find some kind of business that could fit within the space as there are no minimum lot sizes in the COR.

Mr. Suchy stated they would prefer for the City to keep the smaller lot as they are not in the development businesses and would not want to worry about the smaller lot.

Councilmember Buscher asked Mr. Suchy if there is any kind of establishment they would not want next to the bank.

Mr. Suchy shared that any kind of restaurant would be ideal in this space and there are not any types of establishments he would not like to see.

The consensus of the Council was to direct Staff to continue to work with CorTrust Bank to work through the land use application process and replatting the land for the City to retain the smaller parcel.