

City of Ramsey
Agenda
City Council Work Session
Tuesday, March 24, 2026

5:30 pm
Lake Itasca Room, 7550 Sunwood Drive NW

Remote Attendance available at www.cityoframsey.com/meetings.
Those joining remotely and requesting to speak are asked to use a webcam when speaking.

1. Call to Order

2. Topics for Discussion

1. Review Senior Project TIF Financing Request by Trident Development and Provide Feedback to Developer
2. Review 2026 Fiber Optic Buildout Project and Proposed Permitting and Construction Requirements
3. Community Center Re-Visioning and Public Participation Plan
4. Outdoor Wood-Burning Boiler Discussion

3. Topics for Future Discussion

1. Review Future Topics/Calendar

4. Mayor/Council/Staff Input

1. Update on Outside Committees

5. Adjournment*

***Note: the City Council may motion to recess this Work Session meeting and reconvene after the regular City Council meeting if items on the agenda are not completed.**

CC Work Session

Meeting Date: 03/24/2026

Primary Strategic Plan Initiative: Promote economic growth and development.

Information

Title:

Review Senior Project TIF Financing Request by Trident Development and Provide Feedback to Developer

Purpose/Background:

The purpose of this case is to review a revised request for TIF Financing by Trident Development for a proposed 186-unit senior project for Memory Care and Assisted Living Buildings in the COR.

New Information / Council Consideration

At the March 10th City Council Work Session, Council consensus generally supported the proposed project at the new location. In addition to general project support, council consensus was for Staff to negotiate a lesser TIF amount and potentially a shorter duration to a proposed new TIF Housing District. Staff has negotiated a deal with Trident Development which reduces both the amount of TIF and the duration of the TIF district. The proposal presented to the Council is for a 95/5% split in TIF for 18 years of increment. This proposal is \$1,357,766 dollars less in gross tax increment and 7 years less in TIF District duration. As previously mentioned in the past work session, Staff is supportive of a reduced City percentage in TIF as the City has no planned eligible TIF expenses, aside from administration, on or adjacent to the proposed TIF District boundary which can be funded by the 5% proposed. This proposal increases the rate of return for the developer slightly during TIF payments, but the duration of the subsidy is reduced by 7 years, which gets the real estate back on the full tax rolls sooner for the benefit of the community.

Project Description and Valuation (previously provided March 10, 2026 - No changes)

Trident Development is proposing to build a 2-story 78 unit Senior Assisted Living (AL) building, a 1-story 24 unit Memory Care (MC) building and a 4-story 84 unit Independent Living (IL) building adjacent to the VA Clinic on 6.05 acres in the COR. The proposed project is being built on all of Outlot B (28-32-25-42-0023) and part of Outlot A (28-32-25-42-0022), Ramsey Town Center 12th Addition. The property is owned by Deal Family Holdings LLC. The proposed project is different, and broader than the project proposed by Trident two years ago which included only 14 MC units and 60 AL units and did not include a non-TIF IL building along Sunwood Drive. City Staff provided the Anoka County Assessor project information and the Assessor has provided an estimated assessed valuation and tax information for the proposed project that includes 2 buildings. The County Assessor project a Low, Middle and High valuation estimates for each building based on varying costs based on the quality of materials used to construct the structure and on the level of facade finish illustrated below:

Parcel A – 84-unit independent living apartment building sitting on 83,168 sf of land

- Low - \$17,220,000 or \$205,000/unit
- Mid - \$19,320,000 or \$230,000/unit
- High - \$21,420,000 or \$255,000/unit

Parcel B – 78-unit assisted living apartment building with a 24-unit dementia care building sitting on 180,540 sf of land

- Low - \$19,890,000 or \$195,000/unit
- Mid - \$22,440,000 or \$220,000/unit
- High - \$24,990,000 or \$245,000/unit

For the purposes of this case, Staff is using the Middle estimated assessed valuations for the preliminary TIF and future property tax analysis. All data will be reviewed by Ehlers during the underwriting process if the project moves forward.

Taxes and TIF (update)

The parcel is not in TIF 14 district. Trident has requested the creation of a new 18(20) year Housing Tax Increment District and to retain 95% of the available increment. The estimated annual property taxes for the completed projects are \$306,617 for the AL/MC building and \$263,986 for the IL building. Currently, the land proposed for the MC/AL project is generating \$23,211 in property taxes annually and the IL Land is generating \$10,708 in annual property taxes. The Developer is seeking tax increment financing for the MC/AL project only. Under the \$22.44M tax assessed valuation scenario for the MC/AL project, it would generate approximately 251K annually and 4.92M in TIF over the 18-year TIF Housing District. Under the 95% (developer) / 5% (City) scenario, this would equate to 237K (Trident) and 12.5K (City) annually. Please note that the City does not anticipate any costs to be incurred by the city as a result of this project other than administrative costs to create and maintain the district for upping the percentage for the developer does not financially hurt the city. Based on recent negotiations, Staff has put together an updated TIF Estimate showing the previous 25 year and current 18 year proposals. Staff has also put together an attached summary document that provides an estimate of each building, taxes and estimated TIF for discussion purposes.

Zoning

(previously provided March 10, 2026 - No changes)

The proposed development property is currently zoned COR-1 (mixed use core sub-district) which is zoned appropriately for the proposed project. Staff has communicated the design standard for the COR 1 district, which requires the highest level of materials and connectivity to the street. The proposed memory care and assisted living use traditionally does not typically see a lot of mobility outside the building to adjacent businesses by its residents, although visitors will be coming and going to the site on a regular basis which could visit businesses in the COR. However, the 84-unit independent living project proposed along Sunwood Drive NW will include active seniors that will provide many customers for businesses in the COR.

Next Steps - Council Direction (New direction requested)

In order for the developer to be comfortable moving forward with the project and working on a formal site plan submittal, they will need to know if the City Council is supportive of the following development terms:

- **Creation of 18 (20) year TIF Housing District and the provision of TIF 95/5% Split. (previously 25 (27) year with 90/10% split)**
 - **TIF request is 4.18M (previously 5.54M) with a present value of approximately 2.48M. (previously \$2.63M)**

Roger Fink from Trident Development will be present to answer questions the Council might have.

Notification:

None required at this time. If a TIF district is created and a business subsidy to be awarded, public hearings will be required.

Time Frame/Observations/Alternatives:

Revised TIF Request and Comparison to Previous Request

The Developer is hoping to submit a site plan this year and to commence construction shortly after with the provision of TIF. Trident has provided a Demand Assessment for Senior Housing in Ramsey Study which has identified the following demand for 130 Independent Living units, 62 Assisted Living units and 47 Memory Care units by 2030. The new raw TIF ask is for 4.182M (previously 5.54M) in raw TIF with a present value of 2.48M (previously 2.63M). The Independent living project will not be in the TIF District. This project will generate

approximately 4.77M in gross property taxes over a 20-year period, with 1.9M going directly to the City General Fund. Based on the proforma provided by Trident, the provision of TIF increased the Cash on Cash return from 7.3% to 9.7% by year 5 (up from 9.6%). Cap on cost increases from 7.4% to 8.1% (no change).(See attachments and explanation in TIF Request) If the project proceeds, the City will work with Ehlers to also underwrite the project to ensure the TIF assistance is not unduly enriching the developer. It is anticipated that the project will bring over 40 new jobs to Ramsey with wages ranging from \$40,000 to \$80,000 a year. The City Council should provide consensus/feedback to the developer on the level of support for the project including the level and duration of TIF and overall support for the project as a whole.

Alternatives for Consensus Include:

- 1) Provide Consensus supporting the project and providing TIF at the level requested by the developer; subject to underwriting by Ehlers
- 3) Provide Consensus supporting the project and providing TIF (Insert New Number/terms) to the developer; subject to underwriting by Ehlers
- 3) Provide Consensus to Developer to not financially participate in the project.
- 4) Something else

Funding Source:

Newly Created TIF Housing District revenue, TIF Application Fee \$4,000 and Developer Project Escrow up to \$10,000.

Recommendation:

Communication to developer on the level of Council support for the proposed project and willingness to provide assistance, so the developer can make a decision to proceed with a formal TIF Application, or not.

Outcome/Action:

Communication to developer on the level of Council support for the proposed project and willingness to provide assistance, so the developer can make a decision to proceed with a formal TIF Application, or not.

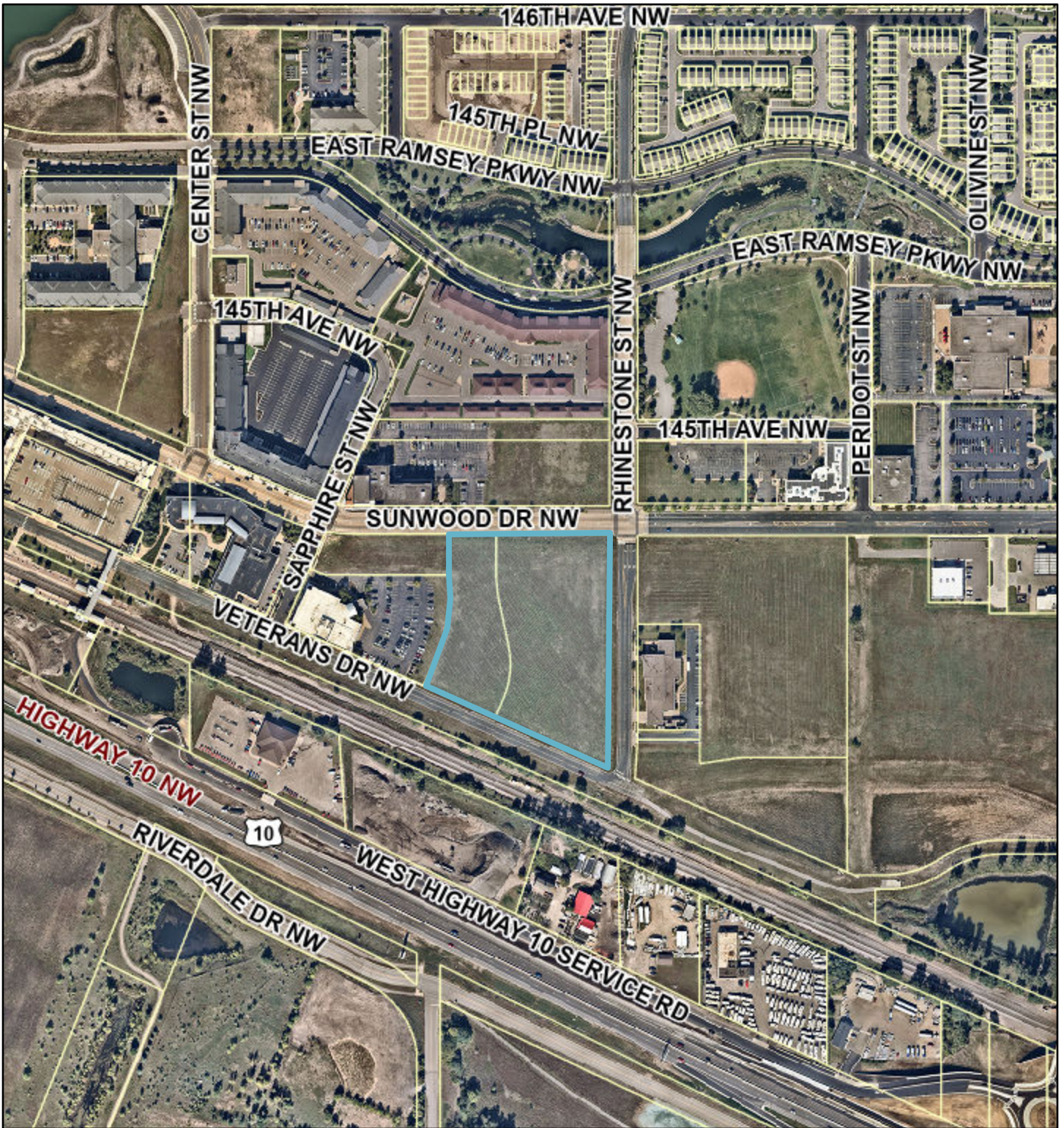
Attachments

- Site Location Map
- Site Plan Layout
- Project Narrative and TIF request
- Rate of Return Projections wo TIF 18 years
- Rate of Return with TIF 18 years 95 5
- Tax Summary and TIF Projections
- REFERENCE - Senior Housing Demand Study
- REFERENCE - Trident Proforma without TIF (25 year)
- REFERENCE - Trident Proforma with TIF (25 year)
- REFERENCE - Project Narrative and Previous Request

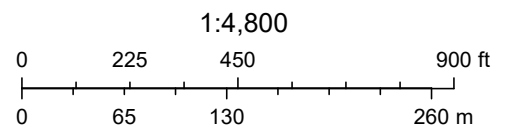
Form Review

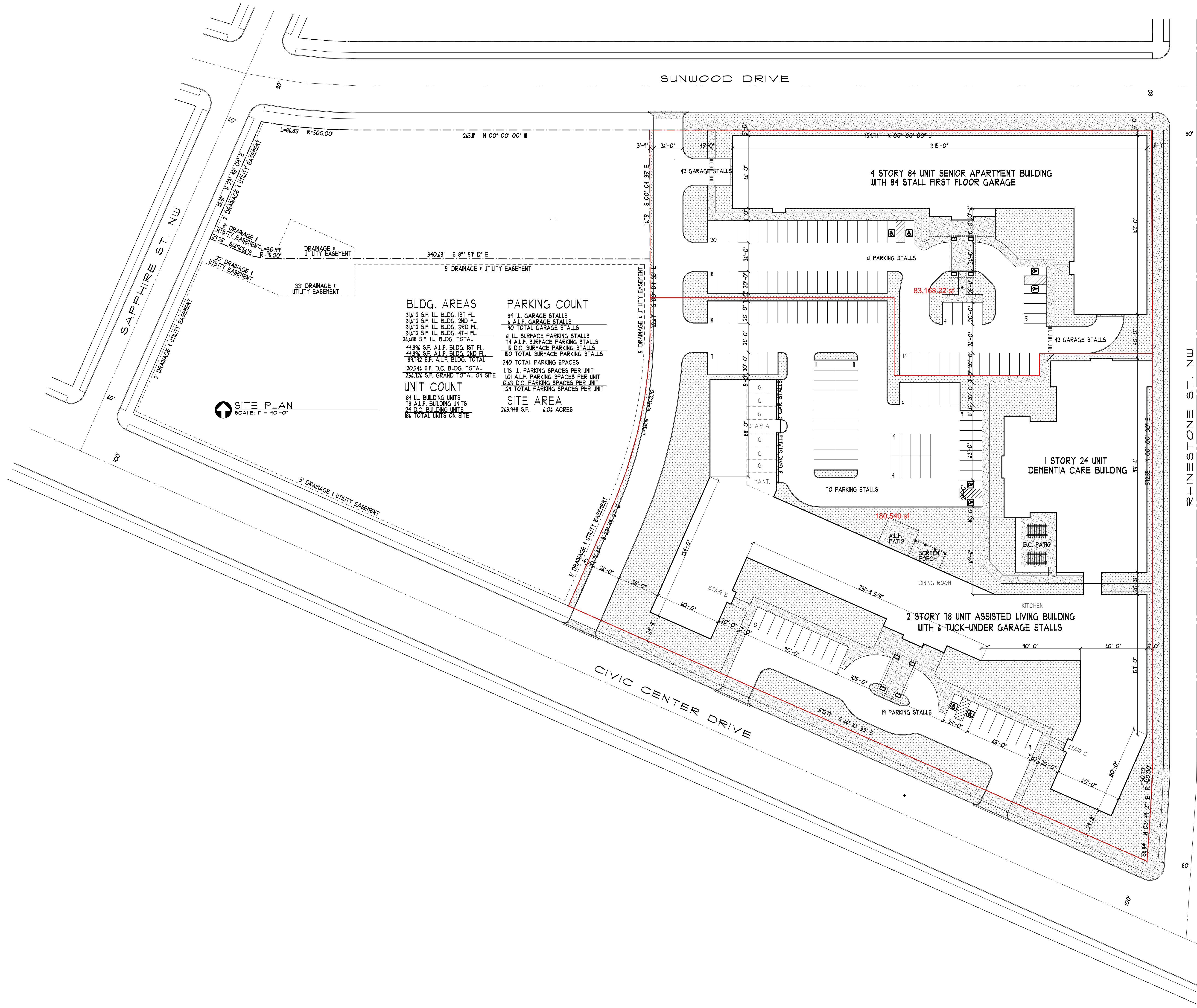
Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	03/19/2026 02:50 PM
Form Started By: Sean Sullivan		Started On: 03/17/2026 01:19 PM
Final Approval Date: 03/19/2026		

Trident Site Location Map



3/5/2026, 8:24:46 AM





BLDG. AREAS	PARKING COUNT
31472 S.F. IL. BLDG. 1ST FL.	84 IL. GARAGE STALLS
31472 S.F. IL. BLDG. 2ND FL.	4 A.L.F. GARAGE STALLS
31472 S.F. IL. BLDG. 3RD FL.	40 TOTAL GARAGE STALLS
31472 S.F. IL. BLDG. 4TH FL.	41 IL. SURFACE PARKING STALLS
12,488 S.F. IL. BLDG. TOTAL	74 A.L.F. SURFACE PARKING STALLS
44,894 S.F. A.L.F. BLDG. 1ST FL.	5 D.C. SURFACE PARKING STALLS
44,894 S.F. A.L.F. BLDG. 2ND FL.	150 TOTAL SURFACE PARKING STALLS
89,788 S.F. A.L.F. BLDG. TOTAL	240 TOTAL PARKING SPACES
20244 S.F. D.C. BLDG. TOTAL	173 IL. PARKING SPACES PER UNIT
234,724 S.F. GRAND TOTAL ON SITE	101 A.L.F. PARKING SPACES PER UNIT
	0.43 D.C. PARKING SPACES PER UNIT
	124 TOTAL PARKING SPACES PER UNIT
UNIT COUNT	SITE AREA
84 IL. BUILDING UNITS	243,948 S.F. 4.04 ACRES
18 A.L.F. BUILDING UNITS	
24 D.C. BUILDING UNITS	
84 TOTAL UNITS ON SITE	

SITE PLAN
SCALE: 1" = 40'-0"

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These documents are not valid for building permit unless signed in ink or by digital signature. Copies are not valid. I hereby certify that this plan, specification or report was prepared by me or under my direct supervision and that I am a duly licensed Architect under the laws of the state of MINNESOTA.

Name: **DAVID J. TRUCHZAN**

PROPOSED BY: **A.L.F. - D.C. SENIOR BUILDING DEVELOPMENT**
RAMSEY, MN

DEVELOPER: **TRIDENT DEVELOPMENT**

REVISIONS COMMENTS	REVISIONS COMMENTS

Project No. **24001**
Issue Date:

Document Set: **PRELIMINARY**
Not For Construction

A010

PLOTTED: 02-24-26 FILE: 26007S COM: 3



1200 25th Avenue South • St. Cloud, MN 56301
Phone: 320.258.4438 • 320.252.3603

REVISED March 18, 2026

Mr. Sean Sullivan
Economic Development Manager
City of Ramsey
7550 Sunwood Dr. NW
Ramsey, MN 55303

VIA E-MAIL SSullivan@cityoframsey.com

**RE: REQUEST FOR FINANCIAL ASSISTANCE – TAX INCREMENT FINANCING
PROPOSED SENIOR LIVING COMMUNITY
ANOKA COUNTY PARCELS 28-32-25-42-0022 and 28-32-25-42-0023
RAMSEY, MINNESOTA**

Dear Mr. Sullivan,

Trident Development, LLC (Trident) is pleased to present this request for Tax Increment Financing (TIF) for a proposed 102-unit senior assisted living facility to be located near the Southwest corner of Rhinestone Street NW and Sunwood Drive, east of the Northwest Metro VA clinic in Ramsey, Minnesota.

REQUEST FOR TAX INCREMENT FINANCING (TIF):

Trident requests consideration for tax increment financing creating an 18-year, 95% Pay-Go housing tax increment district. Based on estimates from the Anoka County Assessor, the total gross increment payments over the life of the district would be approximately \$4,182,439, which equates to \$2,481,545 in today's dollars. Several factors are causing the need for financial assistance for this development.

- High Cost of Construction – inflation has greatly impacted the cost of new construction, both in materials and labor.
- COR Exterior Design Standards – the location of the subject property demands attractive, high quality exterior elements to compliment the high standards of the COR district. This creates additional costs to the development.
- City Development Fees – The City of Ramsey has adopted various development-related fees (ie park dedication, trail development, utility connection fees, etc) which increases the cost of new development.
- Loss of Rental Revenue – Ri, which diminishes the potential revenue and reduces the return on investment.

NOTE: The TIF plan anticipates 20% of the dwelling units to households whose income is 50% or less of the area median income (AMI).

Attracting Investment Capital:

In today's investment climate, senior housing is an attractive option, but only if projected returns compensate for the risk. Unlike general occupancy apartments, assisted living properties have inherent financial risks and require a higher expected reward. Among these financial risks is: a) Occupancy – unexpected deaths or a health epidemic can devastate occupancy; b) Regulatory Risk – State and Federal government agencies may impose greater reporting, staffing or other requirements. They may also halt or reduce the critical Medicaid reimbursements; c) New Competition – with a defined market segment (elderly seniors w/ health needs), new competition in the market would greatly impact occupancy and/or prevent the growth of rental revenue. Finally, traditional lending sources typically include the requirement for the individual investors to personally guarantee the mortgage debt, adding more financial risk if the property does not perform.

Given the numerous risks associated with assisted living properties, today's investor expects a projected annual average rate of return between 8% and 10% to be attractive. Many investors also evaluate their expected return by considering the profit or proceeds in the event of a future sale. This return metric (referred to as internal rate of return "IRR") is expected to exceed 18% in order to attract risk capital.

Statement of Public Purposes:

The public benefit of the proposed development is the creation of affordable rental housing for low-income seniors in Ramsey and the Greater Anoka County Area. The proposed, 102-unit senior living community will offer affordable, high-quality housing options for low-income seniors by providing a range of cost-effective housing options. The development will ensure that 20% of the rental housing units will be reserved exclusively for seniors whose household income is 50% or less of the AMI.

In addition to meeting critical affordable housing needs, this development will offer a variety of employment opportunities ranging from housekeeping, resident care, food service, property maintenance and health care administration. It is estimated that this new development, when complete, will create 40 new local jobs, or 30+/- full-time equivalent positions paying somewhere between \$40,000-\$80,000/year depending on the position.

By providing seniors with an affordable and supportive place to live locally, this community will allow long-time residents to remain close to family, friends, and familiar surroundings, ultimately enhancing quality of life and community stability.

Description of the Project:

The proposed improvements consist of 78 assisted living (AL) units and 24 memory care (MC), for a total of 102 apartment units contained in two connected wood-framed buildings. Structures include a two-story AL apartment building with 89,792 +/- square feet connected to a one-story MC facility with 20,246 +/- square feet. (The mix of studio, one-bedroom and two-bedroom unit plans will be determined as we complete the building design phase.) Other areas of the AL building will consist of administrative offices, community dining room, commercial kitchen, storage, spacious lobby with concierge desk, multipurpose lounge area for activities and gatherings, fully equipped fitness room with programming, a beauty salon, a grand bath spa, restrooms and elevators. The MC building, which is connected to the AL and located on one level, consists of 24 studio units, grand bath spa, laundry, restrooms, serving kitchen, activity space, and resident dining area. Exterior features include covered/screened patio, walking trails, secured patio with pergola and porte-cochere, along with parking for 95 cars (6 AL tuck under stalls, 74 AL surface stalls plus 15 MC surface stalls), all situated on 4.14 +/- acres.

This community will be professionally managed by Lifespark, an industry leader in senior care for over 20 years, and is headquartered in St. Louis Park, MN. Lifespark has developed an innovative "Complete Senior Health" model that transforms the lives of seniors by enabling them to "Age Magnificently". Lifespark has been recognized for its exceptional award-winning workplace culture, achieving Minneapolis-Saint Paul Business Journal's

Best Places to Work three times, and Star Tribune's Meaningful Award. They have also earned Top USA rankings three times, and in 2021 ranked as the #1 Healthcare Workplace for Top USA.

Site Plan and Preliminary Architectural Drawings:

In addition to the improvements discussed above, the current development concept contemplates two distinct senior housing communities – an independent, active senior rental building, containing 84 units, fronting on Sunwood Drive (“IL”) and an assisted living / memory care facility offering 102 units accessed off Veteran’s Drive (“AL/MC”). A preliminary site concept plan is included with this narrative. The TIF district will be established for the AL/MC building only. The IL building will not be included in the TIF district.

Due to the proximity to Sunwood Drive, the IL building is intended to meet the COR Exterior Design Standards and provide an attractive streetscape. The design is also intended to promote connectivity with Sunwood Drive with convenient access to the building by pedestrian and vehicular traffic. The active senior residents in the IL community will lend further support to the growing commercial district in Ramsey’s COR district. Real estate taxes generated by the IL building will not be subject to a TIF district.

St. Cloud-based Cole Group Architects has extensive experience in senior living design and function. Cole Group has designed over 4,000 senior housing units across multiple states. Cole Group is well versed in the current building and life safety codes specific to housing-with-services use. Cole Group has also designed multi-family apartments within the COR district of Ramsey including Skyline on Sunwood, Park View East and Sapphire Apartments.

Experience of Development Company:

Trident Development, LLC is located in St. Cloud, MN with a dedicated team of six experienced professionals. For nearly twenty years, Trident Development has successfully developed and operated multi-family housing communities - for seniors and market rate rentals. Trident has completed 21 assisted living communities and three independent senior living communities, accounting for nearly 2,000 senior housing units. Together with its development of market-rate apartments, Trident has delivered nearly \$1 billion in development volume as of 2025. Over the past 20 years, Trident has worked with numerous Minnesota cities to arrange tax increment financing as a tool to support affordable housing for low-income seniors. Trident Development, LLC is owned by Jeffrey Drown, Scott O’Brien and Roger Fink.

Description Property Ownership and Partners:

Trident intends to organize a single-purpose limited liability company (LLC) for the ownership and operation of the assisted living community. This LLC will become the “developer” entity named in the tax increment agreement. Managing members and officers of the LLC will include executives of Trident Development. The LLC is expected to include other financial partners (investors) as part of the ownership group.

Market Analysis:

Included with this narrative is a Market Assessment prepared by Viewpoint Consulting Group, Inc., dated November 5, 2025. Viewpoint Consulting has been performing market demand assessments for over 15 years and is widely recognized as the authority on senior housing and assisted living. In summary, the market assessment estimates a market-wide, unmet need of 123 senior housing units by 2025, growing to 199 units by 2030 (assisted living and memory care market rate and elderly waiver units only).

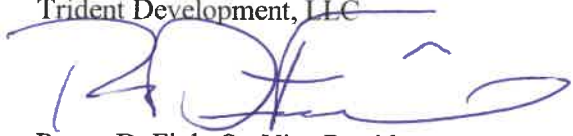
Preliminary Cost Budget:

Based on construction cost estimates from Lyon Contracting, Inc. and accounting for land and all direct and indirect development costs, the total project cost is estimated to be \$32,300,000. The present value of the TIF request represents 8% of the total costs. The remainder of the costs will be obtained through private financing sources and private investment capital. Included with this narrative are preliminary development budgets (Sources and Uses of Funds) with projected cashflows.

Conclusion:

We appreciate the consideration for this request for financial assistance. This greatly needed housing project will be a valuable asset to the Ramsey community, providing not only affordable housing for seniors, but quality job opportunities for the citizens of Ramsey.

Sincerely,
Trident Development, LLC



Roger D. Fink, Sr. Vice President

Enclosures

C: Andy Brummer, Trident Development

Ramsey AL/MC Cash Flow Projections

Total Project Costs	\$ 32,300,000	100.00%
Equity	\$ 9,690,000	30.00%
Primary Loan	\$ 22,610,000	70.00%

Type	ALF/MC	Inflation Trend:	Economic Occupancy	Vacancy
Mgmt. Fee	5.50%	Expenses	Op Yr 1	40.0% 60.0%
Units	102	Taxes	Op Yr 2	70.0% 30.0%
Interest Rate Yrs 1-2	6.25%	Rent	Op Yr 3	93.0% 7.0%
Interest Rate Yrs 3-7	6.25%	Other Income		
Term	30			

Construction: 12 months

	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
Rental Income (base+services)	\$7,198,103 \$5,881	\$7,342,065 \$5,998	\$7,488,906 \$6,118	\$7,638,685 \$6,241	\$7,791,458 \$6,366	\$7,947,287 \$6,493	\$8,106,233 \$6,623	\$8,268,358 \$6,755	\$8,433,725 \$6,890	\$8,602,399 \$7,028
Vacancy/Loss	-\$4,336,028 60.2%	-\$2,202,620 30.0%	-\$524,223 7.0%	-\$534,708 7.0%	-\$545,402 7.0%	-\$556,310 7.0%	-\$567,436 7.0%	-\$578,785 7.0%	-\$590,361 7.0%	-\$602,168 7.0%
EFFECTIVE GROSS INCOME	\$2,862,075 39.8%	\$5,139,446 70.0%	\$6,964,683 93.0%	\$7,103,977 93.0%	\$7,246,056 93.0%	\$7,390,977 93.0%	\$7,538,797 93.0%	\$7,689,573 93.0%	\$7,843,364 93.0%	\$8,000,231 93.0%
Net Collected Rent	\$2,338	\$4,199	\$5,690	\$5,804	\$5,920	\$6,038	\$6,159	\$6,282	\$6,408	\$6,536
Other Income	\$70,193 2.45%	\$124,811 2.43%	\$167,478 2.40%	\$170,828 2.40%	\$174,244 2.40%	\$177,729 2.40%	\$181,284 2.40%	\$184,909 2.40%	\$188,607 2.40%	\$192,380 2.40%
Total Revenue	\$2,932,268	\$5,264,256	\$7,132,161	\$7,274,804	\$7,420,300	\$7,568,706	\$7,720,080	\$7,874,482	\$8,031,972	\$8,192,611

	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
EXPENSES	\$28,748	\$51,610	\$69,923	\$71,322	\$72,748	\$74,203	\$75,687	\$77,201	\$78,745	\$80,320
x Administration	\$400,000 13.6%	\$400,000 7.6%	\$408,000 5.7%	\$416,160 5.7%	\$424,483 5.7%	\$432,973 5.7%	\$441,632 5.7%	\$450,465 5.8%	\$459,474 6.0%	\$468,664 6.1%
x Human Resources	\$30,000 1.0%	\$32,313 0.6%	\$32,960 0.5%	\$33,619 0.5%	\$34,291 0.5%	\$34,977 0.5%	\$35,676 0.5%	\$36,390 0.5%	\$37,118 0.5%	\$37,860 0.5%
x Sales & Marketing	\$120,000 4.1%	\$146,916 2.8%	\$149,855 2.1%	\$152,852 2.1%	\$155,909 2.1%	\$159,027 2.1%	\$162,207 2.1%	\$165,452 2.1%	\$168,761 2.2%	\$172,136 2.2%
x Activities & Entertainment	\$157,500 5.4%	\$167,088 3.2%	\$170,430 2.4%	\$173,838 2.4%	\$177,315 2.4%	\$180,861 2.4%	\$184,478 2.4%	\$188,168 2.4%	\$191,931 2.5%	\$195,770 2.5%
x Assisted Living	\$920,000 31.4%	\$1,425,000 27.1%	\$1,850,000 25.9%	\$1,887,000 25.9%	\$1,924,740 25.9%	\$1,963,235 25.9%	\$2,002,499 25.9%	\$2,042,549 26.5%	\$2,083,400 27.0%	\$2,125,068 27.5%
x Dietary	\$349,932 11.9%	\$725,000 13.8%	\$851,539 11.9%	\$868,569 11.9%	\$885,941 11.9%	\$903,660 11.9%	\$921,733 11.9%	\$940,168 12.2%	\$958,971 12.4%	\$978,150 12.7%
x Housekeeping	\$100,000 3.4%	\$130,696 2.5%	\$177,112 2.5%	\$180,654 2.5%	\$184,267 2.5%	\$187,952 2.5%	\$191,711 2.5%	\$195,545 2.5%	\$199,456 2.6%	\$203,446 2.6%
x Maintenance & Repairs-Facility	\$150,000 5.1%	\$288,172 5.5%	\$390,514 5.5%	\$398,324 5.5%	\$406,290 5.5%	\$414,416 5.5%	\$422,704 5.5%	\$431,159 5.6%	\$439,782 5.7%	\$448,577 5.8%
Insurance	\$66,300 2.3%	\$104,040 2.0%	\$106,121 1.5%	\$108,243 1.5%	\$110,408 1.5%	\$112,616 1.5%	\$114,869 1.5%	\$117,166 1.5%	\$119,509 1.5%	\$121,899 1.6%
Real Estate Taxes	\$172,446 5.9%	\$270,608 5.1%	\$276,020 3.9%	\$281,541 3.9%	\$287,171 3.9%	\$292,915 3.9%	\$298,773 3.9%	\$304,749 3.9%	\$310,844 4.0%	\$317,060 4.1%
x Laundry	\$617 0.0%	\$1,109 0.0%	\$1,503 0.0%	\$1,533 0.0%	\$1,563 0.0%	\$1,595 0.0%	\$1,626 0.0%	\$1,659 0.0%	\$1,692 0.0%	\$1,726 0.0%
x Management Fee/Asset Mgmt	\$161,275 5.5%	\$301,534 5.7%	\$404,269 5.7%	\$412,114 5.7%	\$420,117 5.7%	\$428,279 5.7%	\$436,604 5.7%	\$445,097 5.8%	\$453,758 5.9%	\$462,594 6.0%
Replacement Reserves	\$0 0.0%	\$0 0.0%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$31,212 0.4%	\$31,836 0.4%	\$32,473 0.4%
Total Expenses	\$2,628,071 89.6%	\$3,992,476 75.8%	\$4,848,920 68.0%	\$4,945,046 68.0%	\$5,043,095 68.0%	\$5,143,105 68.0%	\$5,245,115 67.9%	\$5,349,778 67.9%	\$5,456,533 67.9%	\$5,565,424 67.9%

NET OPERATING INCOME	\$304,197 10.4%	\$1,271,781 24.2%	\$2,283,241 32.0%	\$2,329,758 32.0%	\$2,377,205 32.0%	\$2,425,601 32.0%	\$2,474,965 32.1%	\$2,524,704 32.1%	\$2,575,439 32.1%	\$2,627,187 32.1%
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Est TIF Payments										
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TOTAL INCOME	\$304,197	\$1,271,781	\$2,283,241	\$2,329,758	\$2,377,205	\$2,425,601	\$2,474,965	\$2,524,704	\$2,575,439	\$2,627,187
Debt Service, Primary Lender	-\$1,413,125 NA	-\$1,413,125 NA	-\$1,670,564 1.37	-\$1,670,564 1.39	-\$1,670,564 1.42	-\$1,670,564 1.45	-\$1,670,564 1.48	-\$1,670,564 1.51	-\$1,670,564 1.54	-\$1,670,564 1.57
Rent/ Lease-Up Reserve	\$1,600,000	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

PROJECTED ANNUAL CASH FLOW	\$491,072	\$658,656	\$612,677	\$659,194	\$706,641	\$755,037	\$804,401	\$854,141	\$904,875	\$956,623
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Annual Cash-on-Cash	5.1%	6.8%	6.3%	6.8%	7.3%	7.8%	8.3%	8.8%	9.3%	9.9%
Cap on Cost	0.9%	3.9%	7.1%	7.2%	7.4%	7.5%	7.7%	7.8%	8.0%	8.1%

Confidential and Subject to Change- Preliminary and for discussion purposes only.

Sources & Uses

Ramsey Assisted Living

Ramsey, MN
3/5/2026

Sources of Funds

Equity	\$9,690,000	30.00%
Primary Loan	\$22,610,000	70.00%
	\$32,300,000	

Uses of Funds

		Per Unit	
Land	\$1,715,130	\$16,815	5.3%
Construction Contract/ General Contractor	\$20,910,000	\$205,000	64.7%
Furniture, Fixtures, & Equipment	\$1,200,000	\$11,765	3.7%
Design: Architect, Engineer, Surveyor	\$273,100	\$2,677	0.8%
Environmental: ESA, RAP, Soils, Wetlds., Trees, HazMat.	\$9,500	\$93	0.0%
Legal, Organizational, Accounting	\$70,000	\$686	0.2%
Market Analysis & Appraisal	\$9,500	\$93	0.0%
Pre-Open Marketing & Staffing	\$150,000	\$1,471	0.5%
Government Fees	\$3,000,314	\$29,415	9.3%
Recording & Title Insurance	\$114,221	\$1,120	0.4%
Real Estate Taxes & Insurance	\$41,153	\$403	0.1%
Other/ Miscellaneous	\$3,500	\$34	0.0%
Development Fee	\$1,000,000	\$9,804	3.1%
Construction Interest	\$560,578	\$5,496	1.7%
Lease Up Reserves	\$2,400,000	\$23,529	7.4%
Financing Fees	\$246,100	\$2,413	0.8%
Owner's Contingency	\$596,904	\$5,852	1.8%
	\$32,300,000	\$316,667	100.0%

Confidential and Subject to Change- Preliminary and for discussion purposes only.

Assisted Living	78
\$16,815	\$1,311,570.00
\$205,000	\$15,990,000.00
\$11,765	\$917,647.06
\$2,677	\$208,841.18
\$93	\$7,264.71
\$686	\$53,529.41
\$93	\$7,264.71
\$1,471	\$114,705.88
\$29,415	\$2,294,357.76
\$1,120	\$87,345.47
\$403	\$31,469.87
\$34	\$2,676.47
\$9,804	\$764,705.88
\$5,496	\$428,677.16
\$23,529	\$1,835,294.12
\$2,413	\$188,194.12
\$5,852	\$456,456.20
Total	\$24,700,000
Total/Unit	\$316,667

Memory Care	24
\$16,815	\$403,560.00
\$205,000	\$4,920,000.00
\$11,765	\$282,352.94
\$2,677	\$64,258.82
\$93	\$2,235.29
\$686	\$16,470.59
\$93	\$2,235.29
\$1,471	\$35,294.12
\$29,415	\$705,956.24
\$1,120	\$26,875.53
\$403	\$9,683.04
\$34	\$823.53
\$9,804	\$235,294.12
\$5,496	\$131,900.67
\$23,529	\$564,705.88
\$2,413	\$57,905.88
\$5,852	\$140,448.06
TOTAL	\$7,600,000
TOTAL/UNIT	\$316,667

Ramsey AL/MC Cash Flow Projections

Total Project Costs	\$ 32,300,000	100.00%
Equity	\$ 9,690,000	30.00%
Primary Loan	\$ 22,610,000	70.00%

Type	ALF/MC	Inflation Trend:	Economic Occupancy	Vacancy
Mgmt. Fee	5.50%	Expenses	2.00%	Op Yr 1 40.0% 60.0%
Units	102	Taxes	2.00%	Op Yr 2 70.0% 30.0%
Interest Rate Yrs 1-2	6.25%	Rent	2.00%	Op Yr 3 93.0% 7.0%
Interest Rate Yrs 3-7	6.25%	Other Income	1.00%	
Term	30			

Construction: 12 months

	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
Rental Income (base+services)	\$7,198,103 \$5,881	\$7,342,065 \$5,998	\$7,488,906 \$6,118	\$7,638,685 \$6,241	\$7,791,458 \$6,366	\$7,947,287 \$6,493	\$8,106,233 \$6,623	\$8,268,358 \$6,755	\$8,433,725 \$6,890	\$8,602,399 \$7,028
Vacancy/Loss	-\$4,336,028 60.2%	-\$2,202,620 30.0%	-\$524,223 7.0%	-\$534,708 7.0%	-\$545,402 7.0%	-\$556,310 7.0%	-\$567,436 7.0%	-\$578,785 7.0%	-\$590,361 7.0%	-\$602,168 7.0%
EFFECTIVE GROSS INCOME	\$2,862,075 39.8%	\$5,139,446 70.0%	\$6,964,683 93.0%	\$7,103,977 93.0%	\$7,246,056 93.0%	\$7,390,977 93.0%	\$7,538,797 93.0%	\$7,689,573 93.0%	\$7,843,364 93.0%	\$8,000,231 93.0%
Net Collected Rent	\$2,338	\$4,199	\$5,690	\$5,804	\$5,920	\$6,038	\$6,159	\$6,282	\$6,408	\$6,536
Other Income	\$70,193 2.45%	\$124,811 2.43%	\$167,478 2.40%	\$170,828 2.40%	\$174,244 2.40%	\$177,729 2.40%	\$181,284 2.40%	\$184,909 2.40%	\$188,607 2.40%	\$192,380 2.40%
Total Revenue	\$2,932,268	\$5,264,256	\$7,132,161	\$7,274,804	\$7,420,300	\$7,568,706	\$7,720,080	\$7,874,482	\$8,031,972	\$8,192,611

EXPENSES	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
	\$28,748	\$51,610	\$69,923	\$71,322	\$72,748	\$74,203	\$75,687	\$77,201	\$78,745	\$80,320
x Administration	\$400,000 13.6%	\$400,000 7.6%	\$408,000 5.7%	\$416,160 5.7%	\$424,483 5.7%	\$432,973 5.7%	\$441,632 5.7%	\$450,465 5.8%	\$459,474 6.0%	\$468,664 6.1%
x Human Resources	\$30,000 1.0%	\$32,313 0.6%	\$32,960 0.5%	\$33,619 0.5%	\$34,291 0.5%	\$34,977 0.5%	\$35,676 0.5%	\$36,390 0.5%	\$37,118 0.5%	\$37,860 0.5%
x Sales & Marketing	\$120,000 4.1%	\$146,916 2.8%	\$149,855 2.1%	\$152,852 2.1%	\$155,909 2.1%	\$159,027 2.1%	\$162,207 2.1%	\$165,452 2.1%	\$168,761 2.2%	\$172,136 2.2%
x Activities & Entertainment	\$157,500 5.4%	\$167,088 3.2%	\$170,430 2.4%	\$173,838 2.4%	\$177,315 2.4%	\$180,861 2.4%	\$184,478 2.4%	\$188,168 2.4%	\$191,931 2.5%	\$195,770 2.5%
x Assisted Living	\$920,000 31.4%	\$1,425,000 27.1%	\$1,850,000 25.9%	\$1,887,000 25.9%	\$1,924,740 25.9%	\$1,963,235 25.9%	\$2,002,499 25.9%	\$2,042,549 26.5%	\$2,083,400 27.0%	\$2,125,068 27.5%
x Dietary	\$349,932 11.9%	\$725,000 13.8%	\$851,539 11.9%	\$868,569 11.9%	\$885,941 11.9%	\$903,660 11.9%	\$921,733 11.9%	\$940,168 12.2%	\$958,971 12.4%	\$978,150 12.7%
x Housekeeping	\$100,000 3.4%	\$130,696 2.5%	\$177,112 2.5%	\$180,654 2.5%	\$184,267 2.5%	\$187,952 2.5%	\$191,711 2.5%	\$195,545 2.5%	\$199,456 2.6%	\$203,446 2.6%
x Maintenance & Repairs-Facility	\$150,000 5.1%	\$288,172 5.5%	\$390,514 5.5%	\$398,324 5.5%	\$406,290 5.5%	\$414,416 5.5%	\$422,704 5.5%	\$431,159 5.6%	\$439,782 5.7%	\$448,577 5.8%
Insurance	\$66,300 2.3%	\$104,040 2.0%	\$106,121 1.5%	\$108,243 1.5%	\$110,408 1.5%	\$112,616 1.5%	\$114,869 1.5%	\$117,166 1.5%	\$119,509 1.5%	\$121,899 1.6%
Real Estate Taxes	\$172,446 5.9%	\$270,608 5.1%	\$276,020 3.9%	\$281,541 3.9%	\$287,171 3.9%	\$292,915 3.9%	\$298,773 3.9%	\$304,749 3.9%	\$310,844 4.0%	\$317,060 4.1%
x Laundry	\$617 0.0%	\$1,109 0.0%	\$1,503 0.0%	\$1,533 0.0%	\$1,563 0.0%	\$1,595 0.0%	\$1,626 0.0%	\$1,659 0.0%	\$1,692 0.0%	\$1,726 0.0%
x Management Fee/Asset Mgmt	\$161,275 5.5%	\$301,534 5.7%	\$404,269 5.7%	\$412,114 5.7%	\$420,117 5.7%	\$428,279 5.7%	\$436,604 5.7%	\$445,097 5.8%	\$453,758 5.9%	\$462,594 6.0%
Replacement Reserves	\$0 0.0%	\$0 0.0%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$31,212 0.4%	\$31,836 0.4%	\$32,473 0.4%
Total Expenses	\$2,628,071 89.6%	\$3,992,476 75.8%	\$4,848,920 68.0%	\$4,945,046 68.0%	\$5,043,095 68.0%	\$5,143,105 68.0%	\$5,245,115 67.9%	\$5,349,778 67.9%	\$5,456,533 67.9%	\$5,565,424 67.9%

NET OPERATING INCOME	\$304,197 10.4%	\$1,271,781 24.2%	\$2,283,241 32.0%	\$2,329,758 32.0%	\$2,377,205 32.0%	\$2,425,601 32.0%	\$2,474,965 32.1%	\$2,524,704 32.1%	\$2,575,439 32.1%	\$2,627,187 32.1%
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Est TIF Payments	\$137,510	\$237,937	\$237,937	\$237,937	\$237,937	\$237,937	\$237,937	\$237,937	\$237,937	\$237,937
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TOTAL INCOME	\$441,707	\$1,509,718	\$2,521,178	\$2,567,695	\$2,615,142	\$2,663,538	\$2,712,902	\$2,762,641	\$2,813,376	\$2,865,124
Debt Service, Primary Lender	-\$1,413,125 NA	-\$1,413,125 NA	-\$1,670,564 1.37	-\$1,670,564 1.39	-\$1,670,564 1.42	-\$1,670,564 1.45	-\$1,670,564 1.48	-\$1,670,564 1.51	-\$1,670,564 1.54	-\$1,670,564 1.57
Rent/ Lease-Up Reserve	\$1,600,000	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

PROJECTED ANNUAL CASH FLOW	\$628,582	\$896,593	\$850,614	\$897,131	\$944,578	\$992,974	\$1,042,338	\$1,092,078	\$1,142,812	\$1,194,560
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Annual Cash-on-Cash Including TIF	6.5%	9.3%	8.8%	9.3%	9.7%	10.2%	10.8%	11.3%	11.8%	12.3%
Cap on Cost Including TIF	1.4%	4.7%	7.8%	7.9%	8.1%	8.2%	8.4%	8.6%	8.7%	8.9%

Confidential and Subject to Change- Preliminary and for discussion purposes only.

Sources & Uses

Ramsey Assisted Living

Ramsey, MN
3/18/2026

Sources of Funds

Equity	\$9,690,000	30.00%
Primary Loan	\$22,610,000	70.00%
	\$32,300,000	

Uses of Funds

		Per Unit	
Land	\$1,715,130	\$16,815	5.3%
Construction Contract/ General Contractor	\$20,910,000	\$205,000	64.7%
Furniture, Fixtures, & Equipment	\$1,200,000	\$11,765	3.7%
Design: Architect, Engineer, Surveyor	\$273,100	\$2,677	0.8%
Environmental: ESA, RAP, Soils, Wetlds., Trees, HazMat.	\$9,500	\$93	0.0%
Legal, Organizational, Accounting	\$70,000	\$686	0.2%
Market Analysis & Appraisal	\$9,500	\$93	0.0%
Pre-Open Marketing & Staffing	\$150,000	\$1,471	0.5%
Government Fees	\$3,000,314	\$29,415	9.3%
Recording & Title Insurance	\$114,221	\$1,120	0.4%
Real Estate Taxes & Insurance	\$35,669	\$350	0.1%
Other/ Miscellaneous	\$3,500	\$34	0.0%
Development Fee	\$1,000,000	\$9,804	3.1%
Construction Interest	\$560,244	\$5,493	1.7%
Lease Up Reserves	\$2,400,000	\$23,529	7.4%
Financing Fees	\$246,100	\$2,413	0.8%
Owner's Contingency	\$602,722	\$5,909	1.9%
	\$32,300,000	\$316,667	100.0%

Confidential and Subject to Change- Preliminary and for discussion purposes only.

Assisted Living	78
\$16,815	\$1,311,570.00
\$205,000	\$15,990,000.00
\$11,765	\$917,647.06
\$2,677	\$208,841.18
\$93	\$7,264.71
\$686	\$53,529.41
\$93	\$7,264.71
\$1,471	\$114,705.88
\$29,415	\$2,294,357.76
\$1,120	\$87,345.47
\$350	\$27,276.29
\$34	\$2,676.47
\$9,804	\$764,705.88
\$5,493	\$428,422.11
\$23,529	\$1,835,294.12
\$2,413	\$188,194.12
\$5,909	\$460,904.83
Total	\$24,700,000
Total/Unit	\$316,667

Memory Care	24
\$16,815	\$403,560.00
\$205,000	\$4,920,000.00
\$11,765	\$282,352.94
\$2,677	\$64,258.82
\$93	\$2,235.29
\$686	\$16,470.59
\$93	\$2,235.29
\$1,471	\$35,294.12
\$29,415	\$705,956.24
\$1,120	\$26,875.53
\$350	\$8,392.71
\$34	\$823.53
\$9,804	\$235,294.12
\$5,493	\$131,822.19
\$23,529	\$564,705.88
\$2,413	\$57,905.88
\$5,909	\$141,816.87
TOTAL	\$7,600,000
TOTAL/UNIT	\$316,667

Projected Property Tax Cash Flow 20 years (18 years of TIF)

78 Unit Assisted Living and 24 Unit Memory Care Apartment

84 Unit Independent Living Apartment

	Base Val Taxes (City, County, Sch)	MC/AL	City 40%	Developer TIF (Max 95%)	City TIF (5%)	IL Taxes (No Dev.) (City, County, School)	City 40%	IL Taxes (w/Dev) (City, County, School)	City 40%
12/31/2026	\$	23,211	\$ 9,284	0	0	\$ 10,708	\$ 4,283	\$ 10,708	\$ 4,283
12/31/2027	\$	16,035	\$ 6,414	0	0	\$ 8,240	\$ 3,296	\$ 8,240	\$ 3,296
12/31/2028	\$	16,035	\$ 6,414	\$ 137,510	\$ 7,237	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2029	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2030	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2031	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2032	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2033	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2034	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2035	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2036	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2037	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2038	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2039	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2040	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2041	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2042	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2043	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2044	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
12/31/2045	\$	16,035	\$ 6,414	\$ 237,937	\$ 12,523	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$	327,876	\$ 131,150	\$ 4,182,432	\$ 220,128	\$ 167,268	\$ 66,907	\$ 4,770,696	\$ 1,908,278
	Baseline Taxes			Project Completion		Baseline Taxes (No Dev.)		Project Completion	

Projected Tax Increment Report (SD 11)
78 Units Assisted Living, 24 Units Memory Care - New Value 22.44M (20% at 50% Median Income)
18 Years of Tax Increment (95% to Developer)

Annual Period Ending (1)	Total Net Tax Capacity (2)	Less: Original Net Tax Capacity (3)	Less: Fiscal Disp. @ 0 (4)	Retained Captured Net Tax Capacity (5)	Times: Local Tax Capacity Rate ** (6)	Annual Gross Tax Increment (7)	Less State Aud. Deduction 0.360% (8)	Less: Admin. Retainage 5.00% (9)	Annual Net Tax Increment (10)	Plus: Local Contribution 0.00% (11)	Annual Net Revenue (12)
12/31/2026	14,669	14,669	0	0	94.558%	0	0	0	0	0	0
12/31/2027	14,669	14,669	0	0	94.558%	0	0	0	0	0	0
12/31/2028	168,300	14,669	0	153,631	94.558%	145,270	523	7,237	137,510	0	137,510
12/31/2029	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2030	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2031	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2032	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2033	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2034	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2035	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2036	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2037	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2038	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2039	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2040	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2041	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2042	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2043	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2044	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
12/31/2045	280,500	14,669	0	265,831	94.558%	251,364	905	12,523	237,937	0	237,937
						4,418,467	15,906	220,128	4,182,432	0	4,182,432

Projected Tax Increment Report (SD 11)
78 Units Assisted Living, 24 Units Memory Care - New Value 22.44M (20% at 50% Median Income)
20 Years of Tax Increment (90% to Developer)

Annual Period Ending (1)	Total Net Tax Capacity (2)	Less: Original Net Tax Capacity (3)	Less: Fiscal Disp. @ 0 (4)	Retained Captured Net Tax Capacity (5)	Times: Local Tax Capacity Rate ** (6)	Annual Gross Tax Increment (7)	Less State Aud. Deduction 0.360% (8)	Less: Admin. Retainage 10.00% (9)	Annual Net Tax Increment (10)	Plus: Local Contribution 0.00% (11)	Annual Net Revenue (12)
12/31/2026	14,669	14,669	0	0	94.558%	0	0	0	0	0	0
12/31/2027	14,669	14,669	0	0	94.558%	0	0	0	0	0	0
12/31/2028	168,300	14,669	0	153,631	94.558%	145,270	523	14,475	130,273	0	130,273
12/31/2029	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2030	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2031	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2032	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2033	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2034	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2035	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2036	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2037	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2038	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2039	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2040	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2041	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2042	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2043	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2044	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2045	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2046	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2047	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
						4,921,195	17,716	490,348	4,413,131	0	4,413,131

Projected Property Tax Cash Flow 27 years (25 years of TIF)

78 Unit Assisted Living and 24 Unit Memory Care Apartment

84 Unit Independent Living Apartment

	Base Val Taxes (City, County, Sch)	MC/AL	City 40%	Developer TIF (Max 90%)	City TIF (10%)
12/31/2026	\$	23,211	\$ 9,284	0	0
12/31/2027	\$	16,035	\$ 6,414	0	0
12/31/2028	\$	16,035	\$ 6,414	\$ 130,273	\$ 14,475
12/31/2029	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2030	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2031	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2032	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2033	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2034	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2035	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2036	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2037	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2038	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2039	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2040	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2041	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2042	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2043	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2044	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2045	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2046	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2047	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2048	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2049	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2050	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2051	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
12/31/2052	\$	16,035	\$ 6,414	\$ 225,414	\$ 25,046
	\$	440,121	\$ 176,048	\$ 5,540,200	\$ 615,578
	Baseline Taxes			Project Completion	

	IL Taxes (No Dev.) (City, County, School)	City 40%	IL Taxes (w/Dev) (City, County, School)	City 40%
	\$ 10,708	\$ 4,283	\$ 10,708	\$ 4,283
	\$ 8,240	\$ 3,296	\$ 8,240	\$ 3,296
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 8,240	\$ 3,296	\$ 263,986	\$ 105,594
	\$ 224,948	\$ 89,979	\$ 6,618,598	\$ 2,647,439
	Baseline Taxes (No Dev.)		Project Completion	

Projected Tax Increment Report (SD 11)
78 Units Assisted Living, 24 Units Memory Care - New Value 22.44M (20% at 50% Median Income)
25 Years of Tax Increment (90% to Developer)

Annual Period Ending	Total Net Tax Capacity	Less: Original Net Tax Capacity	Less: Fiscal Disp. @ 0	Retained Captured Net Tax Capacity	Times: Local Tax Capacity Rate **	Annual Gross Tax Increment	Less State Aud. Deduction 0.360%	Less: Admin. Retainage 10.00%	Annual Net Tax Increment	Plus: Local Contribution 0.00%	Annual Net Revenue
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
12/31/2026	14,669	14,669	0	0	94.558%	0	0	0	0	0	0
12/31/2027	14,669	14,669	0	0	94.558%	0	0	0	0	0	0
12/31/2028	168,300	14,669	0	153,631	94.558%	145,270	523	14,475	130,273	0	130,273
12/31/2029	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2030	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2031	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2032	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2033	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2034	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2035	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2036	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2037	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2038	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2039	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2040	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2041	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2042	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2043	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2044	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2045	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2046	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2047	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2048	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2049	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2050	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2051	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
12/31/2052	280,500	14,669	0	265,831	94.558%	251,364	905	25,046	225,414	0	225,414
						6,178,018	22,241	615,578	5,540,199	0	5,540,199



Demand Assessment for Senior Housing in Ramsey, Minnesota

Subject site Location:

Rhinestone Street NW & Sunwood Drive, Ramsey, Minnesota

Prepared for:

Trident Development

Prepared by:

Viewpoint Consulting Group

Date:

November 5, 2025



November 5, 2025

To: Jacob Lane
Trident Development

From: Jay Thompson
Viewpoint Consulting Group, Inc.

RE: Demand Assessment for Senior Housing in Ramsey, Minnesota

Introduction

This memorandum provides an assessment of the demand for senior housing in Ramsey, Minnesota. The purpose of this assessment is to broadly assess the depth of demand for senior housing in the local area to determine if potential exists to support a new development. As we understand, the Site is east of Rhinestone Street Northwest, between Sunwood Drive and Veterans Drive.

Included in this assessment are demand calculations for congregate independent, assisted living and memory care housing. Potential demand is calculated based on analysis of the income/asset-qualified target market for senior housing and the supply of competitive senior housing units serving the primary market area. The ability of the subject development to capture unmet market area demand is discussed in this assessment.

Primary Market Area Definition

The subject site (“Site”) for the proposed senior housing development is in Ramsey, Minnesota. Ramsey is a suburban community with a population of 27,646 in 2020. It is located in Anoka County, approximately 24 miles northwest of downtown Minneapolis. The Mississippi River borders Ramsey to the south. Ramsey’s neighbors are Elk River (pop. 25,835) to the west, Nowthen (pop. 4,536) to the north, Andover (pop. 32,601) to the east, and Anoka (pop. 17,921) to the southeast.

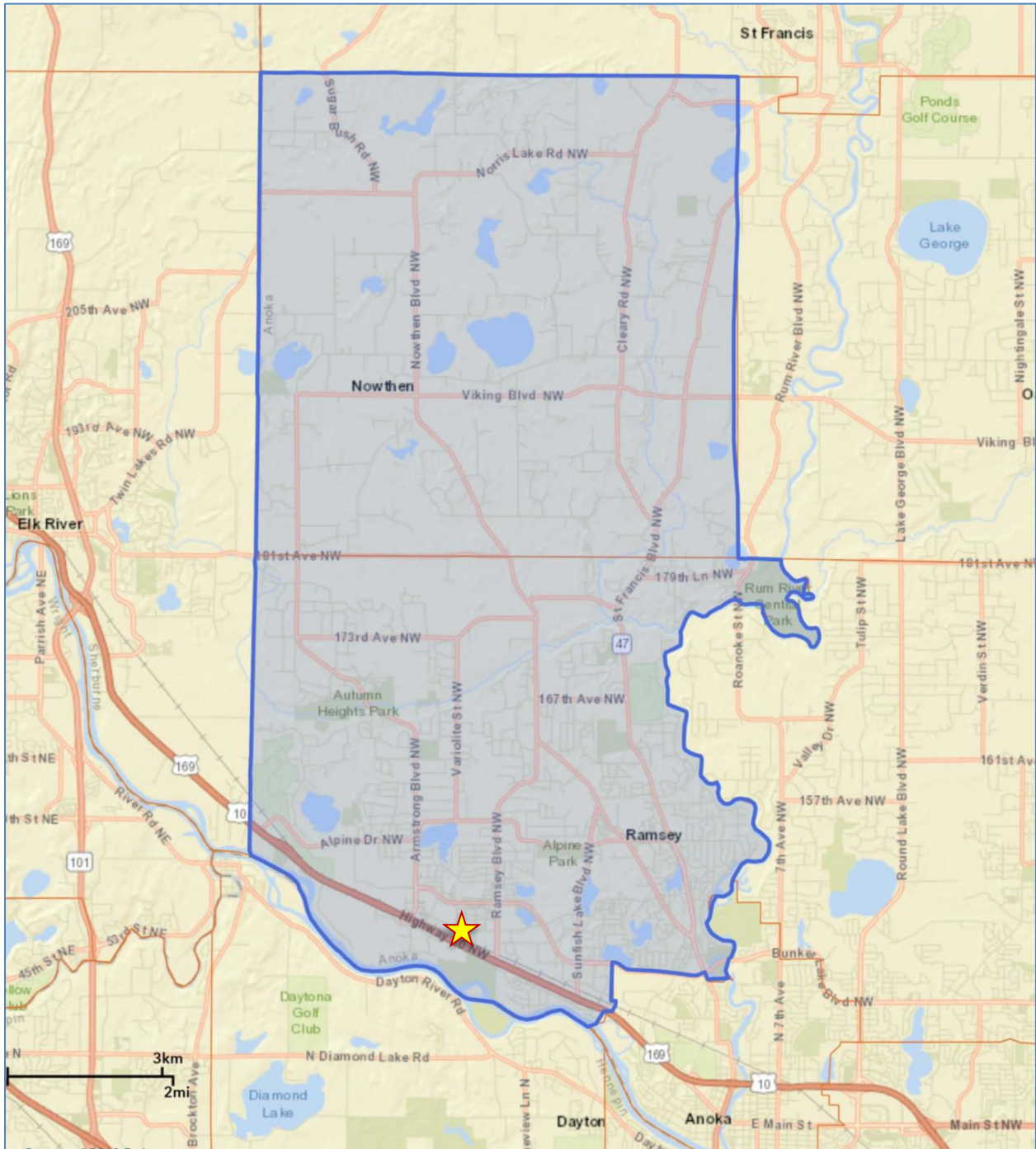
More specifically, the Site consists of two parcels east of Rhinestone Street Northwest, between Sunwood Drive and Veterans Drive. This location is in The COR, Ramsey’s downtown. The COR is situated on the north side of Highway 10, between Ramsey and Sunwood Boulevards.

Based on the site location, community orientation, proximity to other senior housing properties in the surrounding area, and our knowledge of senior housing draw areas, it is estimated that a senior housing development on the Site in Ramsey would attract approximately 70% of its residents from a draw area (Primary Market Area, or “PMA”) that includes Ramsey and Nowthen.

It is estimated that about 30% of the demand for senior housing on the Site would come from outside the PMA, particularly parents of adult children living in the PMA.

A map of the PMA is shown on the following page.

Primary Market Area



Demographic Analysis

Tables 1 through 5 on Pages 6 through 8 show key economic and demographic variables related to the demand for senior housing in the PMA (age distribution of the senior population and household base, senior household income, senior homeownership rates, and estimated home values). This demographic and home value data is from ESRI, a national demographics firm.

The key demographic and economic findings are summarized on the following pages.

Senior Population and Household Trends

- ▶ The total population in the PMA was 32,182 in 2020. The population increased by 14.5% last decade. Population growth stemmed from new housing construction which led to the addition of over 1,600 households.
- ▶ While the overall population in the PMA increased by 14.5% last decade (2010 to 2020), the senior population (age 65+) doubled, growing from 1,898 in 2010 to 3,978 seniors in 2020. Seniors ages 75+ are the primary target market for senior housing. This group more than doubled last decade, reaching 1,256 in 2020.
- ▶ The senior population in the PMA has continued growing since 2020. As of 2025, there are an estimated 1,813 seniors ages 75+ (up 44% since 2020).
- ▶ Between 2025 and 2030, all age groups above 65 in the PMA are projected to experience growth. The age 80 to 84 age group is projected to experience the greatest numerical growth as the first baby boomers begin turning 80 in 2026. Overall, the age group 75 and over is projected to add 562 seniors between 2025 and 2030 (+31%). This growth should lead to increased demand for senior housing.
- ▶ The City of Ramsey has an estimated population of 29,012 as of 2025, of which 1,561 are over age 75. This equates to Ramsey containing 86% of both the PMA's overall population and its age 75+ population.

Senior Household Incomes

- ▶ Incomes in the PMA are above average compared to the Twin Cities Metro Area, meaning an above average percentage of seniors would likely be able to afford market rate housing. The estimated median income of age 75+ households in the PMA in 2025 is \$55,044, higher than the Metro Area's median of \$53,245 for this age group.

- ▶ The target market for senior housing with support services is generally senior households age 75 and older with incomes of at least \$55,000 (plus some senior homeowners with lower incomes). In 2025, an estimated 550 households age 75 and older in the PMA have incomes of at least \$55,000. By 2030, about 735 households age 75 and older are projected to have incomes of at least \$60,000 (increased from \$55,000 to adjust for inflation). It should be noted that senior housing with personal care services will primarily serve seniors age 80+. Also, since assisted living and memory care housing are predominately need driven, seniors with lower incomes are still candidates for private pay housing if they have home equity or other savings that they can utilize to pay for the costs.

Senior Household Tenure

- ▶ Seniors who own their homes have an additional source of income through the sale of their home that can be utilized to afford market rate housing. Seniors in the PMA have a high homeownership rate compared to the Twin Cities Metro Area (89.3% for 65+ households in 2020 compared to 75.7% metrowide).
- ▶ There is normally a significant drop in the homeownership rate among the age 75+ population since rental housing becomes more predominant as seniors' care needs rise and/or they no longer desire to maintain a single-family home. However, in the PMA the homeownership rate among age 75+ households remains at 84%. This indicates a potential lack of senior housing options in the PMA.

Home Value Trends

- ▶ Seniors can use the proceeds from the sale of their home to offset the cost of senior housing. The estimated median home value is \$399,563 in 2025. In comparison, the median home value in the Twin Cities is estimated at \$419,048.
- ▶ A senior selling their home for \$399,000 could receive an investment return of approximately \$920 monthly from the sale (sale price minus 7% sales agent fees, and a 3% annual return on their investment). If a senior uses the full home sale proceeds towards the cost of alternative housing, the home sale proceeds would cover the costs at an assisted living facility (\$5,000 per month) for about six years. At a memory care facility (\$7,500 per month), the same amount of home sale proceeds would last about four years.

Table 1
Senior Population Growth Trends and Projections
Primary Market Area
2010 to 2030

Age	2010	2020	2025	2030	Change, 2025 to 2030	
					No.	Pct.
55 to 59	1,787	2,370	2,235	2,076	-159	-7.1%
60 to 64	1,443	1,963	2,155	2,101	-54	-2.5%
65 to 69	945	1,524	1,764	1,995	231	13.1%
70 to 74	475	1,198	1,322	1,589	267	20.2%
75 to 79	253	724	987	1,144	157	15.9%
80 to 84	125	343	552	774	222	40.2%
85+	100	189	274	457	183	66.8%
Total 65+	1,898	3,978	4,899	5,959	1,060	21.6%
Total 75+	478	1,256	1,813	2,375	562	31.0%
Total Population	28,111	32,182	33,491	35,304	1,813	5.4%
<i>Ramsey</i>	<i>23,668</i>	<i>27,646</i>	<i>29,012</i>	<i>30,804</i>	<i>1,792</i>	<i>6.2%</i>
<i>Anoka County</i>	<i>298,084</i>	<i>363,887</i>	<i>376,937</i>	<i>386,405</i>	<i>9,468</i>	<i>2.5%</i>
<i>Twin Cities Metro Area</i>	<i>2,849,567</i>	<i>3,163,104</i>	<i>3,253,299</i>	<i>3,322,753</i>	<i>69,454</i>	<i>2.1%</i>

Sources: ESRI; Census Bureau; Viewpoint Consulting Group, Inc.

Table 2
Senior Household Growth Trends and Projections
Primary Market Area
2010 to 2030

Age	2010	2020	2025	2030	Change, 2025 to 2030	
					No.	Pct.
55 to 64	1,788	2,426	2,452	2,329	-123	-5.0%
65 to 74	860	1,514	1,735	2,005	270	15.6%
75+	297	744	1,049	1,364	315	30.0%
Total 65+	1,157	2,258	2,784	3,369	585	21.0%
Total Households	9,483	11,101	11,886	12,710	824	6.9%
<i>Ramsey</i>	<i>8,033</i>	<i>9,591</i>	<i>10,363</i>	<i>11,163</i>	<i>800</i>	<i>7.7%</i>
<i>Anoka County</i>	<i>106,428</i>	<i>133,879</i>	<i>140,873</i>	<i>145,771</i>	<i>4,898</i>	<i>3.5%</i>
<i>Twin Cities Metro Area</i>	<i>1,117,749</i>	<i>1,239,526</i>	<i>1,288,806</i>	<i>1,325,145</i>	<i>36,339</i>	<i>2.8%</i>

Sources: ESRI; Census Bureau; Viewpoint Consulting Group, Inc.

Table 3
Household Incomes by Age of Householder
Primary Market Area
2025 and 2030

2025 Households by Age			
Income	55 - 64	65-74	75+
<\$15,000	94	99	76
\$15,000 to \$24,999	48	41	71
\$25,000 to \$34,999	50	56	85
\$35,000 to \$49,999	151	204	213
\$50,000 to \$74,999	263	333	271
\$75,000 to \$99,999	273	222	70
\$100,000 to \$149,999	606	329	106
\$150,000 to \$199,999	556	259	118
\$200,000+	411	192	39
Total	2,452	1,735	1,049
Median HH Income	\$123,084	\$88,504	\$55,044
<i>Ramsey Median HH Income</i>	<i>\$117,649</i>	<i>\$85,082</i>	<i>\$55,330</i>
<i>Anoka County Median HH Income</i>	<i>\$106,798</i>	<i>\$77,106</i>	<i>\$49,941</i>
<i>Twin Cities Metro Median HH Income</i>	<i>\$114,223</i>	<i>\$81,169</i>	<i>\$53,245</i>
2030 Households by Age			
Income	55 - 64	65-74	75+
<\$15,000	71	91	100
\$15,000 to \$24,999	27	40	74
\$25,000 to \$34,999	30	52	84
\$35,000 to \$49,999	108	184	239
\$50,000 to \$74,999	215	344	334
\$75,000 to \$99,999	239	251	98
\$100,000 to \$149,999	576	390	160
\$150,000 to \$199,999	576	351	200
\$200,000+	487	302	75
Total	2,329	2,005	1,364
Median HH Income	\$137,722	\$103,489	\$61,072
<i>Ramsey Median HH Income</i>	<i>\$130,394</i>	<i>\$100,492</i>	<i>\$60,398</i>
<i>Anoka County Median HH Income</i>	<i>\$117,779</i>	<i>\$87,529</i>	<i>\$55,553</i>
<i>Twin Cities Metro Median HH Income</i>	<i>\$130,429</i>	<i>\$94,067</i>	<i>\$61,269</i>
Sources: ESRI; Viewpoint Consulting Group, Inc.			

Table 4
Tenure by Age of Householder
Primary Market Area
2010

Households	Owners		Renters	
	No.	Pct.	No.	Pct.
Age 55 to 64	2,238	92.3%	188	7.7%
Age 65 to 74	1,392	91.9%	122	8.1%
Age 75 to 84	557	87.7%	78	12.3%
Age 85+	68	62.4%	41	37.6%
Total	4,255	90.8%	429	9.2%
Total Age 65+	2,017	89.3%	241	10.7%
Total Age 75+	625	84.0%	119	16.0%
<i>Anoka County</i>		82.1%		
<i>Age 65+</i>		75.7%		24.3%
<i>Age 75+</i>				100.0%
<i>Twin Cities Metro Area</i>				
<i>Age 65+</i>		75.7%		24.3%
<i>Age 75+</i>		69.4%		30.6%

Sources: ESRI; Viewpoint Consulting Group, Inc.

Table 5
Estimated Home Values
Primary Market Area
2025

	Median Home Value	Average Home Value
PMA	\$399,563	\$439,051
<i>Ramsey</i>	<i>\$388,141</i>	<i>\$422,508</i>
<i>Anoka County</i>	<i>\$378,920</i>	<i>\$409,840</i>
<i>Twin Cities Metro Area</i>	<i>\$419,048</i>	<i>\$488,307</i>

Sources: ESRI; Viewpoint Consulting Group, Inc.

Senior Housing Supply

Senior Housing Defined

Senior housing encompasses a wide variety of product types. The properties that include the lowest level of services are **adult** properties, which offer virtually no support services or health care, but restrict tenancy to those age 55 and over. Adult properties can be rental or owner-occupied (attached or detached townhomes, condominiums and cooperatives). Congregate properties, better known as **independent living**, offer support services such as meals and housekeeping. These services are either included in the rent or offered a-la-carte so that residents can choose whether or not to pay for them. Independent living projects attract an older and frailer senior population than adult properties (generally seniors age 75 and over).

The most service-intensive housing types are **assisted living**, **memory care**, and **enhanced care suites** as they offer the highest level of services short of a nursing home. Some of the typical services they provide are meals, housekeeping, linen changes, personal laundry, 24-hour emergency response and a wide range of personal-care and therapeutic services. The meals and services are built into the monthly fee, charged through a tiered service package or offered a-la-carte.

Competitive Senior Housing Properties

Table 6 shows the inventory of senior housing properties that would provide competition to a new development on the Site in Ramsey. For each competitive property, Table 6 provides information on location, year built, total number of units, whether or not it is located in the PMA, its distance from the Site, its estimated competitiveness and its total competitive units. The competitive percentage is a measure of draw area overlap and is estimated based on a property's distance from the Site, its location within or near the PMA, its community orientation (i.e., its estimated primary draw area), and unique characteristics of the property. The following are key highlights about the competitive supply.

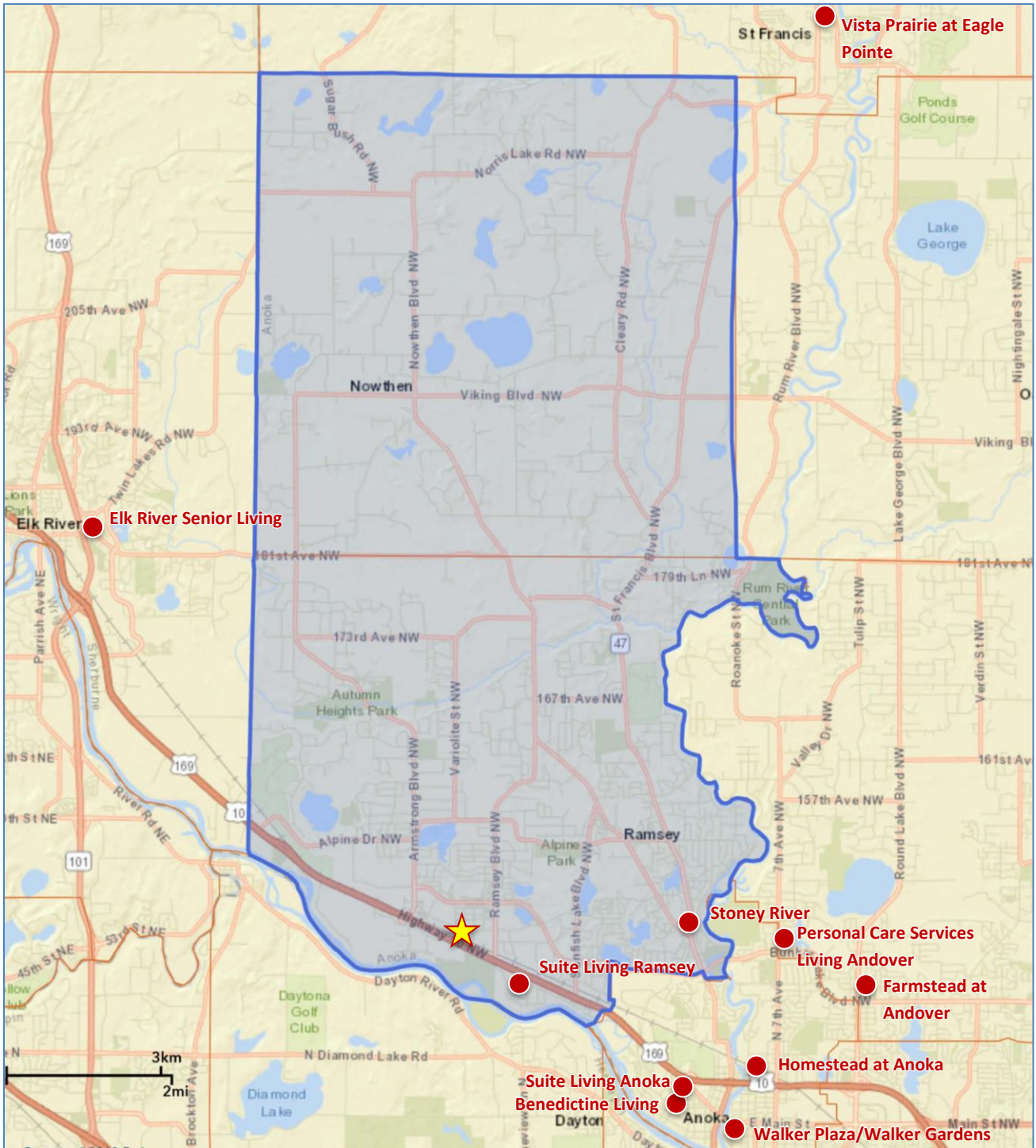
- ▶ A total of ten competitive senior housing with services properties were identified in and near the PMA, most of which contain at least two service levels. Combined, the properties have a total of 948 units. However, only two of the properties are in the PMA (Stoney River and Suite Living) and eight are outside the PMA. The properties outside the PMA are estimated to be 10% to 20% competitive with the Site to account for draw area overlap. Overall, the ten properties supply the PMA with 207 competitive units.
- ▶ The service-level mix of the competitive supply serving the PMA is 50 independent units, 103 assisted living units, and 54 memory care units.

- ▶ Stoney River and Suite Living Ramsey are the only competitive properties in the PMA. Suite Living opened in 2020, 1.1 miles from the Site. It has 18 assisted living and 14 memory care units. Stoney River is 3.1 miles from the subject Site. It was built in 2015 and contains 48 assisted living and 24 memory care units. Accounting for draw area overlap, Suite Living is estimated to be 95% competitive with the Site and Stoney River is estimated to be 85% competitive.
- ▶ The eight competitive properties outside the PMA range in distance of 4.0 miles from the Site (Suite Living Anoka) to 14.8 miles (Vista Prairie at Eagle Pointe in St. Francis). While they are estimated to be only 10% to 20% competitive with the Site, collectively they account for over half of the competitive units serving the PMA. This includes all the competitive independent units, since there are no competitive properties in the PMA that offer this service-level.
- ▶ Six properties provide independent living – all of which are outside the PMA. The closest is Benedictine Living in Anoka, followed by The Plaza – Cityview by Vivie. Combined, they supply the PMA with 50 competitive independent units.
- ▶ Ten properties provide assisted living housing. The closest are Suite Living Ramsey and Stoney River, which are in the PMA, followed by Suite Living Anoka and Benedictine Living, which are outside the PMA in Anoka. Overall, Suite Living and Stoney River account for 56% of the PMA’s competitive supply.
- ▶ Nine properties provide memory care housing, including two that are located in the PMA (Suite Living and Stoney River). They account for 63% of the PMA’s competitive supply. The other seven properties are only slightly competitive, with each supplying the PMA with just a few competitive units.
- ▶ Most of the competitive properties allow residency to some lower-income seniors who utilize the Elderly Waiver program to pay for services. It is estimated that about 85% of the competitive assisted living and memory care units serving the PMA are occupied by private pay residents and that 15% are occupied by Elderly Wavier residents.
- ▶ Vista Prairie at Eagle Pointe will be the newest competitive property when it opens in late-2025 in St. Francis. It is a 135-unit property that contains independent, assisted living, and memory care housing. It is the farthest competitive property from the Site (14.8 miles) and is estimated to be just 10% competitive when accounting for draw area overlap.
- ▶ Affinity at Ramsey is the newest senior housing development in Ramsey. It is a senior (55+) rental building that does not offer meals or services, and thus its target market is more active than the target market for the subject development. Since there is very little market overlap with the subject development, it would not be directly competitive and thus, its units are not included in Table 6.

Table 6
Competitive Senior Housing Supply
Primary Market Area
November 2025

Property Name	Location	Year Built	Number of Units	In the PMA	Miles from Site	Percent Competitive ¹	Number of Units
Independent Living							
Benedictine Living	Anoka	1988	42	No	4.1	20%	8
The Plaza - Cityview by Vivie	Anoka	1990	102	No	4.6	15%	15
Homestead at Anoka	Anoka	2016	69	No	5.0	15%	10
The Farmstead	Andover	1998	67	No	5.9	10%	7
Elk River Senior Living	Elk River	2018	36	No	8.1	10%	4
Vista Prairie at Eagle Pointe	St. Francis	2025	60	No	14.8	10%	6
Subtotal			376				50
Assisted Living							
Suite Living Ramsey	Ramsey	2020	18	Yes	1.1	95%	17
Stoney River	Ramsey	2015	48	Yes	3.1	85%	41
Suite Living Anoka	Anoka	2021	18	No	4.0	20%	4
Benedictine Living	Anoka	1988	42	No	4.1	20%	8
Personal Care Senior Living	Andover	2023	18	No	4.6	20%	4
The Plaza - Gardens by Vivie	Anoka	2016	44	No	4.6	15%	7
Homestead at Anoka	Anoka	2013	59	No	5.0	15%	9
The Farmstead	Andover	1998	51	No	5.9	10%	5
Elk River Senior Living	Elk River	2018	40	No	8.1	10%	4
Vista Prairie at Eagle Pointe	St. Francis	2025	51	No	14.8	10%	5
Subtotal			389				103
Memory Care							
Suite Living Ramsey	Ramsey	2020	14	Yes	1.1	95%	13
Stoney River	Ramsey	2015	24	Yes	3.1	85%	20
Suite Living Anoka	Anoka	2021	14	No	4.0	20%	3
Personal Care Senior Living	Andover	2023	14	No	4.6	20%	3
The Plaza - Gardens by Vivie	Anoka	2016	28	No	4.6	15%	4
Homestead at Anoka	Anoka	2013	24	No	5.0	15%	4
The Farmstead	Andover	1998	17	No	5.9	10%	2
Elk River Senior Living	Elk River	2018	24	No	8.1	10%	2
Vista Prairie at Eagle Pointe	St. Francis	2025	24	No	14.8	10%	2
Subtotal			183				54
¹ Percent Competitive is estimated by the researcher based on the competitive property's distance from the subject Site, location within/near the PMA, its community orientation, and specific characteristics unique to the property.							
Source: Viewpoint Consulting Group, Inc.							

Competitive Senior Housing Properties



Planned and Proposed Senior Housing Developments

One new senior housing property was identified in the development pipeline that will increase the future competitive supply. Vista Prairie at Eagle Pointe is located in St. Francis about 15 miles from the Site, outside the PMA (See Table 6). It is scheduled to open in late 2025 with 60 independent units, 43 assisted living units, 24 memory care units, and eight care assisted living units. As discussed on Page 10, it is estimated to be 10% competitive with the Site based on draw area overlap. Thus, 14 of its units are subtracted from demand calculations for both 2025 and 2030 presented later in this assessment.

Also in Ramsey, Presbyterian Homes and services received city approvals in 2024 for Haviland Fields. Haviland Fields is located at 14501 Nowthen Boulevard and would consist of a 280-unit apartment building for residents of all ages plus a 160-unit active adult (55+) apartment building. The active adult building would not offer meals or services and instead would be marketed to younger, more active seniors (such as Affinity at Ramsey). Thus, Haviland Fields would not be competitive with the subject development and its units are not subtracted from demand calculations presented later in this assessment.

Senior Housing Demand Calculations

Tables 7 through 11 provide demand calculations for the number of independent living, assisted living, and memory care units that can be supported in the PMA in 2025 and 2030, along with an estimate on the number of units that can be supported on the Site in Ramsey. Demand for assisted living and memory care housing is calculated for market rate (“private pay”) and Elderly Waiver units.

The Elderly Waiver program funds home- and community-based services for people ages 65 and older with an annual income below \$15,660 (singles) and assets below \$3,000 and require the level of care provided in a nursing home but choose to reside in the community. Single seniors with incomes above the limit are still eligible for the program with a spenddown. The Elderly Waiver cost for an individual cannot be greater than the estimated nursing home cost for that same individual.

Independent Senior Living

As shown in Table 7, unmet demand for independent living housing on the Site in Ramsey is calculated for 130 units in 2030. The points below summarize the demand methodology.

The target market for independent living housing is senior households age 75+ with incomes of \$55,000 or more plus homeowners with incomes below \$55,000 who would qualify with the proceeds from a home sale. There would also be some limited demand from seniors under age 75. These seniors are the “age/income-qualified base.” A capture rate – or “penetration rate” – is applied to the income-qualified base of younger and older seniors. The penetration rates are based on the penetration rates being achieved for independent living across the Twin Cities Metro Area. Applying the penetration rates to the age/income-qualified base results in demand for 143 independent units in 2025, growing to 185 units in 2030.

It is estimated that seniors currently residing outside the PMA will generate 30% of the total demand for independent senior housing. This demand from outside the PMA increases total demand to 204 units in 2025 and 264 units in 2030. This demand from outside the PMA will consist primarily of parents of adult children living in the local area.

The number of existing competitive units (minus a 5% vacancy factor) is subtracted from the total demand resulting in unmet demand for 157 units in the PMA in 2025. No pending developments that would increase the competitive supply of independent living in the PMA were identified. Subtracting existing units from 2030 total demand results in unmet demand potential in the PMA for 216 units in 2030.

No single location or development can capture all the demand in a PMA. Based on the geographic size of the PMA and the Site’s location within the PMA, it is estimated that the Site can capture 60% of the unmet demand potential. This results in unmet demand on the Site for 94 independent living units in 2025 increasing to 130 units in 2030.

Table 7
Independent Senior Housing Demand Calculation
Primary Market Area
2025 and 2030

	2025	2030
A 65 to 74 Households in the PMA	1,735	2,005
B Percent income-qualified	83%	83%
C Potential penetration rate of independent living housing	1.0%	1.0%
D Income-qualified 65-74 households in the PMA (A x B x C)	14	17
E 75+ Households in the PMA	1,049	1,364
F Percent income-qualified	68%	69%
G Potential penetration rate of independent living housing	18%	18%
H Income-qualified 75+ households in the PMA (E x F x G)	129	168
I Total demand for independent housing from the PMA (D + H)	143	185
J Estimated percent of demand from outside the PMA	30%	30%
K Total demand for independent living units in the PMA (I / (1- J))	204	264
L Competitive independent living supply*	48	48
M Unmet independent living demand in the PMA (K - L)	157	216
N Estimated percent of unmet demand capturable by Site	60%	60%
O Independent living demand on the Site (M x N)	94	130
* Competitive units minus a 5% vacancy factor.		
Source: Viewpoint Consulting Group, Inc.		

Market Rate Assisted Living

As shown in Table 8, unmet assisted living demand on the Site in Ramsey has been calculated for 62 units in 2030. This demand is for market rate (or “private pay”) units and does not include additional demand from lower-income seniors who could utilize the Elderly Waiver program to pay for services. The points listed below summarize the demand methodology.

The primary market for assisted living housing in the PMA is seniors aged 75 and over needing assistance with Activities of Daily Living (ADLs). Based on data from the Health and Aging Chartbook that was conducted by the Centers for Disease Control and Prevention and the National Center for Health Statistics, the percentage of seniors unable to perform, or having difficulty with, ADLs ranges from 12.5% of seniors ages 75 to 79 to 22.5% of seniors ages 80 to 84 and 40% of seniors ages 85 and over. Applying these percentages to the senior population in the PMA results in the total age-qualified population needing assistance with ADLs.

To afford market rents, these seniors will generally need incomes of at least \$70,000 or have assets available through the proceeds received from the sale of their home. Overall, it is calculated that approximately 65% of the senior population in the PMA in 2025 is income-qualified for market rate assisted living housing.

An estimated 40% of the age/income-qualified seniors needing assistance will need/choose assisted living housing. The remaining 60% will be able to remain in their homes by receiving home health care services or will live in other less service-intensive senior housing. This percentage also takes into account that many seniors are not living alone and will be able to remain in their existing homes with assistance from their spouse/partner.

Seniors who currently reside outside the PMA will generate an estimated 30% of the demand for assisted living senior housing – increasing total demand in the PMA to 133 units in 2025 growing to 187 units in 2030.

The next step in calculating demand is to subtract competitive supply from total PMA demand. A total of 103 competitive units were identified in Table 6. Subtracting these competitive units (minus 15% estimated to be occupied by Elderly Waiver residents and a 5% vacancy factor) from total demand results in the unmet demand for 50 assisted living units in the PMA in 2025. No pending developments that would increase the competitive supply of independent living in the PMA were identified. Unmet demand is calculated for 104 units in the PMA in 2030.

Again, no single site can capture all the demand in a PMA. It is estimated that the Site in Ramsey can capture 60% of the unmet demand potential in the PMA. This results in unmet demand on the Site for 30 market rate assisted living units in 2025 increasing to 62 units in 2030.

Table 8
Market Rate Assisted Living Demand Calculation
Primary Market Area
2025 and 2030

	2025	2030
A 75 to 79 Population in the PMA	987	1,144
B Percent needing ADL assistance	12.5%	12.5%
C Estimated population needing ADL assistance (A x B)	123	143
D 80 to 84 Population in the PMA	552	774
E Percent needing ADL assistance	22.5%	22.5%
F Estimated population needing ADL assistance (D x E)	124	174
G 85+ Population in the PMA	274	457
H Percent needing ADL assistance	40.0%	40.0%
I Estimated population needing ADL assistance (G x H)	110	183
J Total 75+ population needing ADL assistance (C + F + I)	357	500
K Percent of PMA population income-qualified	65.2%	65.6%
L Total income-qualified population needing ADL assistance (J x K)	233	328
M Potential penetration rate of assisted living housing	40%	40%
N Total demand for assisted living units (L x M)	93	131
O Estimated percent of demand from outside the PMA	30%	30%
P Total demand for assisted living units in the PMA (N / (1-O))	133	187
Q Competitive assisted living supply*	83	83
R Unmet assisted living demand in the PMA (P - Q)	50	104
S Estimated percent of demand capturable by the Site	60%	60%
T Assisted living demand at the Site (R x S)	30	62
* Competitive units minus 15% estimated to be occupied by Elderly Waiver residents and a 5% vacancy factor.		
Source: Viewpoint Consulting Group, Inc.		

Elderly Waiver Assisted Living Demand

The calculation of unmet demand for Elderly Waiver assisted living units is shown in Table 9. The methodology to calculate unmet demand for Elderly Waiver assisted living is the same as for market rate assisted living, with the exception being the income-qualified calculation. The following paragraphs summarize the demand methodology.

Like market rate, the primary market for Elderly Waiver assisted living housing is seniors ages 75 and over needing assistance with activities of daily living (ADLs). Applying the percentages of seniors unable to perform or having difficulty with ADLs to the senior population in the PMA results in the total age-qualified population needing assistance with ADLs.

The income-qualified base is seniors with incomes below \$50,000 who are not homeowners. It is estimated that \$50,000 is about the maximum income to qualify for the program with a spenddown. About 32% of the senior population in the PMA is income-qualified for Elderly Waiver assisted living housing in 2025.

An estimated 40% of the age/income-qualified market needing assistance with daily living will choose assisted living housing. Applying a penetration rate of 40% to the age/income-qualified base needing assistance results in demand for 46 Elderly Waiver units in the PMA in 2025.

Seniors who currently reside outside the PMA will generate an estimated 30% of the demand for assisted living senior housing – increasing total demand in the PMA to 66 Elderly Waiver units in 2025 growing to 92 units in 2030.

The next step in calculating demand is to subtract competitive supply from total PMA demand. A total of 103 competitive units were identified in Table 6. An estimated 15% of the units in the PMA are occupied by Elderly Waiver residents. Subtracting 15% of the units that are estimated to be Elderly Waiver, minus a 5% vacancy factor, from total demand results unmet demand for 51 units in the PMA in 2025, growing to 77 units in 2030.

It is estimated that the Site in Ramsey can capture 60% of the unmet demand potential in the PMA. This results in unmet demand on the Site for 31 Elderly Waiver assisted living units in 2025 increasing to 46 units in 2030.

Table 9
Elderly Waiver Assisted Living Demand Calculation
Primary Market Area
2025 and 2030

	2025	2030
A 75 to 79 Population in the PMA	987	1,144
B Percent needing ADL assistance	12.5%	12.5%
C Estimated population needing ADL assistance (A x B)	123	143
D 80 to 84 Population in the PMA	552	774
E Percent needing ADL assistance	22.5%	22.5%
F Estimated population needing ADL assistance (D x E)	124	174
G 85+ Population in the PMA	274	457
H Percent needing ADL assistance	40.0%	40.0%
I Estimated population needing ADL assistance (G x H)	110	183
J Total 75+ population needing ADL assistance (C + F + I)	357	500
K Percent of PMA population income-qualified	32.3%	32.3%
L Total income-qualified population needing ADL assistance (J x K)	115	161
M Potential penetration rate of assisted living housing	40%	40%
N Total demand for assisted living units (L x M)	46	65
O Estimated percent of demand from outside the PMA	30%	30%
P Total demand for assisted living units in the PMA (N / (1-O))	66	92
Q Competitive assisted living supply	15	15
R Unmet assisted living demand in the PMA (P - Q)	51	77
S Estimated percent of demand capturable by Site	60%	60%
T Elderly Waiver assisted living demand on the Site (R x S)	31	46
* 15% of the competitive units that are estimated to be occupied by Elderly Waiver residents, minus a 5% vacancy factor.		
Source: Viewpoint Consulting Group, Inc.		

Market Rate Memory Care

Table 10 calculates unmet memory care demand on the Site in Ramsey for 47 units in 2030. Like assisted living, this demand is for market rate units and does not include additional demand from lower-income seniors who could utilize the Elderly Waiver program to pay for services. The following points summarize the demand methodology.

Demand is calculated by multiplying the PMA age 65+ population in 2025 and 2030 by the incidence rate of Alzheimer's/dementia (based on data from the Alzheimer's Association: Alzheimer's Disease Facts & Figures). An estimated 449 seniors living in the PMA as of 2025 have memory impairment.

Due to the high cost of memory care housing, the income needed to afford market rate memory care is much higher than independent and assisted living housing. To afford memory care rents, seniors will generally need incomes of at least \$105,000 or have assets available, such as the proceeds received from the sale of a home. Overall, it is calculated that 48% of the senior population in the PMA in 2025 is income-qualified for market rate memory care housing (with about half of the income-qualified seniors being homeowners with incomes below \$105,000).

The majority of seniors with dementia are able to live independently with the assistance of a caregiver, while those in the latter stages of dementia require intensive medical care that is only available in skilled nursing facilities. Some also choose other types of housing like adult foster care. An estimated 30% of age/income-qualified people with memory impairment constitute the market for memory care housing.

An estimated 30% of the demand for memory care housing would come from seniors residing outside of the PMA. This additional demand brings the total demand within the PMA to 91 units in 2025 growing to 121 units in 2030.

The competitive supply is then subtracted from the total demand to reveal unmet demand. A total of 54 competitive units were identified serving the PMA. Subtracting these competitive units (minus 15% estimated to be occupied by Elderly Waiver residents and a 5% vacancy factor) results in unmet demand for 48 memory care units in 2025. No pending memory care developments in or near the PMA that will increase the competitive supply were identified. Subtracting the existing competitive units from the total demand results in unmet demand for 78 units in the PMA in 2030.

It is estimated that the Site in Ramsey can capture 60% of the unmet demand potential in the PMA. This results in unmet demand on the Site for 29 units in 2025, growing to 47 units in 2030.

Table 10
Market Rate Memory Care Housing Demand Calculation
Primary Market Area
2025 and 2030

	2025	2030
A 65 to 75 Population	3,086	3,584
B Dementia incidence rate	5.0%	5.0%
C Estimated population with Dementia (A x B)	154	179
D 75 to 84 Population	1,539	1,918
E Dementia incidence rate	13.2%	13.2%
F Estimated population with Dementia (D x E)	203	253
G 85+ Population	274	457
H Dementia incidence rate	33.4%	33.4%
I Estimated population with Dementia (G x H)	92	153
J Total population with Dementia (C + F + I)	449	585
K Percent of population income-qualified	47.4%	48.3%
L Total income-qualified population needing assistance (J x K)	213	282
M Potential penetration rate of specialized memory care housing	30%	30%
N Total demand for memory care units (L x M)	64	85
O Estimated percent of demand from outside the PMA	30%	30%
P Total demand for memory care units in the PMA (N / (1- O))	91	121
Q Competitive memory care supply*	43	43
R Unmet memory care demand in the PMA (P - Q)	48	78
S Estimated % of unmet demand capturable by Site	60%	60%
T Memory care demand at the Site (R x S)	29	47
* Competitive units minus 15% estimated to be occupied by Elderly Waiver residents and a 5% vacancy factor.		
Source: Viewpoint Consulting Group, Inc.		

Elderly Waiver Memory Care

The calculation of unmet demand for Elderly Waiver memory care units is shown in Table 11. The methodology to calculate unmet demand for Elderly Waiver memory care is the same as for market rate memory care, with the exception being the income-qualified calculation. The income-qualified base is the same as for assisted living – seniors with incomes below about \$50,000, or the maximum income to qualify with a spenddown.

An estimated 449 seniors living in the PMA as of 2025 had a memory impairment. An estimated 32% are income-qualified for the Elderly Waiver program, or 145 seniors in 2025. It is estimated that 30% of the qualified population are a market for memory care housing. This results in demand for 43 Elderly Waiver memory care units in the PMA in 2025.

An estimated 30% of the demand for Elderly Waiver memory care housing would come from seniors residing outside of the PMA. This additional demand brings the total demand within the PMA to 62 units in 2025 growing to 81 units in 2030.

The next step in calculating demand is to subtract competitive supply from total PMA demand. A total of 54 competitive units were identified in Table 6. An estimated 15% of the units in the PMA are occupied by Elderly Waiver residents. Subtracting 15% of the units that are estimated to be Elderly Waiver, minus a 5% vacancy factor, from total demand results unmet demand for 54 units in the PMA in 2025, growing to 73 units in 2030.

It is estimated that the Site in Ramsey can capture 60% of the unmet Elderly Waiver demand potential in the PMA. This results in unmet demand on the Site for 33 Elderly Waiver memory care units in 2025 increasing to 44 units in 2030.

Table 11
Elderly Waiver Memory Care Housing Demand Calculation
Primary Market Area
2025 and 2030

	2025	2030
A 65 to 75 Population	3,086	3,584
B Dementia incidence rate	5.0%	5.0%
C Estimated population with Dementia (A x B)	154	179
D 75 to 84 Population	1,539	1,918
E Dementia incidence rate	13.2%	13.2%
F Estimated population with Dementia (D x E)	203	253
G 85+ Population	274	457
H Dementia incidence rate	33.4%	33.4%
I Estimated population with Dementia (G x H)	92	153
J Total population with Dementia (C + F + I)	449	585
K Percent of population income-qualified	32.3%	32.3%
L Total income-qualified population needing assistance (J x K)	145	189
M Potential penetration rate of specialized memory care housing	30%	30%
N Total demand for memory care units (L x M)	43	57
O Estimated percent of demand from outside the PMA	30%	30%
P Total demand for memory care units in the PMA (N / (1 - O))	62	81
Q Competitive memory care supply*	8	8
R Unmet memory care demand in the PMA (P - Q)	54	73
S Percent of unmet demand capturable by Site	60%	60%
T Elderly Waiver memory care demand at the Site (R x S)	33	44
* 15% of the competitive units in Table 6 estimated to be occupied by Elderly Waiver residents, minus a 5% vacancy factor.		
Source: Viewpoint Consulting Group, Inc.		

Demand Summary

With a growing senior population in the PMA (+31% from 2025 to 2030), additional senior housing units are likely to be needed in Ramsey. The demand calculations for senior housing are summarized in Table 12. Total market rate demand in the PMA for the three service levels of housing is projected to be 573 units in 2030, up from 429 units in 2025 (+34%). After subtracting competitive supply, unmet demand in the PMA for the three service levels combined is calculated for 254 units currently, increasing to 398 units in 2030.

No one location or property can capture all the demand in a PMA. It is estimated that the subject Site in Ramsey can capture 60% of the PMA demand. In 2030, this equates to potential on the Site for 130 independent units, 62 assisted living units, and 47 memory care units, for a total of 239 units. In addition to market rate units, demand is also projected on the Site for 90 Elderly Waiver assisted living and memory care units in 2030.

Table 12
Summary of Demand Calculations
Primary Market Area, 2025 to 2030

	Total PMA Demand	Competitive Supply	Unmet PMA Demand	Unmet Demand at Site
2025				
Market Rate				
Independent	204	48	157	94
Assisted Living	133	83	50	30
Memory Care	91	43	48	29
Total	429	174	254	153
Elderly Waiver				
Assisted Living	66	15	51	31
Memory Care	62	8	54	33
Total	128	22	106	63
2030				
Market Rate				
Independent	264	48	216	130
Assisted Living	187	83	104	62
Memory Care	121	43	78	47
Total	573	174	398	239
Elderly Waiver				
Assisted Living	92	15	77	46
Memory Care	81	8	73	44
Total	173	22	151	90

Source: Viewpoint Consulting Group, Inc.

Ramsey AL/MC Cash Flow Projections

Total Project Costs	\$ 32,300,000	100.00%
Equity	\$ 9,690,000	30.00%
Primary Loan	\$ 22,610,000	70.00%

Type	ALF/MC	Inflation Trend:	Economic Occupancy	Vacancy
Mgmt. Fee	5.50%	Expenses	Op Yr 1	40.0% 60.0%
Units	102	Taxes	Op Yr 2	70.0% 30.0%
Interest Rate Yrs 1-2	6.25%	Rent	Op Yr 3	93.0% 7.0%
Interest Rate Yrs 3-7	6.25%	Other Income		
Term	30			

Construction: 12 months

	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
Rental Income (base+services)	\$7,198,103 \$5,881	\$7,342,065 \$5,998	\$7,488,906 \$6,118	\$7,638,685 \$6,241	\$7,791,458 \$6,366	\$7,947,287 \$6,493	\$8,106,233 \$6,623	\$8,268,358 \$6,755	\$8,433,725 \$6,890	\$8,602,399 \$7,028
Vacancy/Loss	-\$4,336,028 60.2%	-\$2,202,620 30.0%	-\$524,223 7.0%	-\$534,708 7.0%	-\$545,402 7.0%	-\$556,310 7.0%	-\$567,436 7.0%	-\$578,785 7.0%	-\$590,361 7.0%	-\$602,168 7.0%
EFFECTIVE GROSS INCOME	\$2,862,075 39.8%	\$5,139,446 70.0%	\$6,964,683 93.0%	\$7,103,977 93.0%	\$7,246,056 93.0%	\$7,390,977 93.0%	\$7,538,797 93.0%	\$7,689,573 93.0%	\$7,843,364 93.0%	\$8,000,231 93.0%
Net Collected Rent	\$2,338	\$4,199	\$5,690	\$5,804	\$5,920	\$6,038	\$6,159	\$6,282	\$6,408	\$6,536
Other Income	\$70,193 2.45%	\$124,811 2.43%	\$167,478 2.40%	\$170,828 2.40%	\$174,244 2.40%	\$177,729 2.40%	\$181,284 2.40%	\$184,909 2.40%	\$188,607 2.40%	\$192,380 2.40%
Total Revenue	\$2,932,268	\$5,264,256	\$7,132,161	\$7,274,804	\$7,420,300	\$7,568,706	\$7,720,080	\$7,874,482	\$8,031,972	\$8,192,611

EXPENSES	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
	\$28,748	\$51,610	\$69,923	\$71,322	\$72,748	\$74,203	\$75,687	\$77,201	\$78,745	\$80,320
x Administration	\$400,000 13.6%	\$400,000 7.6%	\$408,000 5.7%	\$416,160 5.7%	\$424,483 5.7%	\$432,973 5.7%	\$441,632 5.7%	\$450,465 5.8%	\$459,474 6.0%	\$468,664 6.1%
x Human Resources	\$30,000 1.0%	\$32,313 0.6%	\$32,960 0.5%	\$33,619 0.5%	\$34,291 0.5%	\$34,977 0.5%	\$35,676 0.5%	\$36,390 0.5%	\$37,118 0.5%	\$37,860 0.5%
x Sales & Marketing	\$120,000 4.1%	\$146,916 2.8%	\$149,855 2.1%	\$152,852 2.1%	\$155,909 2.1%	\$159,027 2.1%	\$162,207 2.1%	\$165,452 2.1%	\$168,761 2.2%	\$172,136 2.2%
x Activities & Entertainment	\$157,500 5.4%	\$167,088 3.2%	\$170,430 2.4%	\$173,838 2.4%	\$177,315 2.4%	\$180,861 2.4%	\$184,478 2.4%	\$188,168 2.4%	\$191,931 2.5%	\$195,770 2.5%
x Assisted Living	\$920,000 31.4%	\$1,425,000 27.1%	\$1,850,000 25.9%	\$1,887,000 25.9%	\$1,924,740 25.9%	\$1,963,235 25.9%	\$2,002,499 25.9%	\$2,042,549 26.5%	\$2,083,400 27.0%	\$2,125,068 27.5%
x Dietary	\$349,932 11.9%	\$725,000 13.8%	\$851,539 11.9%	\$868,569 11.9%	\$885,941 11.9%	\$903,660 11.9%	\$921,733 11.9%	\$940,168 12.2%	\$958,971 12.4%	\$978,150 12.7%
x Housekeeping	\$100,000 3.4%	\$130,696 2.5%	\$177,112 2.5%	\$180,654 2.5%	\$184,267 2.5%	\$187,952 2.5%	\$191,711 2.5%	\$195,545 2.5%	\$199,456 2.6%	\$203,446 2.6%
x Maintenance & Repairs-Facility	\$150,000 5.1%	\$288,172 5.5%	\$390,514 5.5%	\$398,324 5.5%	\$406,290 5.5%	\$414,416 5.5%	\$422,704 5.5%	\$431,159 5.6%	\$439,782 5.7%	\$448,577 5.8%
Insurance	\$66,300 2.3%	\$104,040 2.0%	\$106,121 1.5%	\$108,243 1.5%	\$110,408 1.5%	\$112,616 1.5%	\$114,869 1.5%	\$117,166 1.5%	\$119,509 1.5%	\$121,899 1.6%
Real Estate Taxes	\$172,446 5.9%	\$270,608 5.1%	\$276,020 3.9%	\$281,541 3.9%	\$287,171 3.9%	\$292,915 3.9%	\$298,773 3.9%	\$304,749 3.9%	\$310,844 4.0%	\$317,060 4.1%
x Laundry	\$617 0.0%	\$1,109 0.0%	\$1,503 0.0%	\$1,533 0.0%	\$1,563 0.0%	\$1,595 0.0%	\$1,626 0.0%	\$1,659 0.0%	\$1,692 0.0%	\$1,726 0.0%
x Management Fee/Asset Mgmt	\$161,275 5.5%	\$301,534 5.7%	\$404,269 5.7%	\$412,114 5.7%	\$420,117 5.7%	\$428,279 5.7%	\$436,604 5.7%	\$445,097 5.8%	\$453,758 5.9%	\$462,594 6.0%
Replacement Reserves	\$0 0.0%	\$0 0.0%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$31,212 0.4%	\$31,836 0.4%	\$32,473 0.4%
Total Expenses	\$2,628,071 89.6%	\$3,992,476 75.8%	\$4,848,920 68.0%	\$4,945,046 68.0%	\$5,043,095 68.0%	\$5,143,105 68.0%	\$5,245,115 67.9%	\$5,349,778 67.9%	\$5,456,533 67.9%	\$5,565,424 67.9%

NET OPERATING INCOME	\$304,197 10.4%	\$1,271,781 24.2%	\$2,283,241 32.0%	\$2,329,758 32.0%	\$2,377,205 32.0%	\$2,425,601 32.0%	\$2,474,965 32.1%	\$2,524,704 32.1%	\$2,575,439 32.1%	\$2,627,187 32.1%
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Est TIF Payments										
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TOTAL INCOME	\$304,197	\$1,271,781	\$2,283,241	\$2,329,758	\$2,377,205	\$2,425,601	\$2,474,965	\$2,524,704	\$2,575,439	\$2,627,187
Debt Service, Primary Lender	-\$1,413,125 NA	-\$1,413,125 NA	-\$1,670,564 1.37	-\$1,670,564 1.39	-\$1,670,564 1.42	-\$1,670,564 1.45	-\$1,670,564 1.48	-\$1,670,564 1.51	-\$1,670,564 1.54	-\$1,670,564 1.57
Rent/ Lease-Up Reserve	\$1,600,000	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

PROJECTED ANNUAL CASH FLOW	\$491,072	\$658,656	\$612,677	\$659,194	\$706,641	\$755,037	\$804,401	\$854,141	\$904,875	\$956,623
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Annual Cash-on-Cash	5.1%	6.8%	6.3%	6.8%	7.3%	7.8%	8.3%	8.8%	9.3%	9.9%
Cap on Cost	0.9%	3.9%	7.1%	7.2%	7.4%	7.5%	7.7%	7.8%	8.0%	8.1%

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Sources & Uses

Ramsey Assisted Living

Ramsey, MN
3/5/2026

Sources of Funds

Equity	\$9,690,000	30.00%
Primary Loan	\$22,610,000	70.00%
	\$32,300,000	

Uses of Funds

		Per Unit	
Land	\$1,715,130	\$16,815	5.3%
Construction Contract/ General Contractor	\$20,910,000	\$205,000	64.7%
Furniture, Fixtures, & Equipment	\$1,200,000	\$11,765	3.7%
Design: Architect, Engineer, Surveyor	\$273,100	\$2,677	0.8%
Environmental: ESA, RAP, Soils, Wetlds., Trees, HazMat.	\$9,500	\$93	0.0%
Legal, Organizational, Accounting	\$70,000	\$686	0.2%
Market Analysis & Appraisal	\$9,500	\$93	0.0%
Pre-Open Marketing & Staffing	\$150,000	\$1,471	0.5%
Government Fees	\$3,000,314	\$29,415	9.3%
Recording & Title Insurance	\$114,221	\$1,120	0.4%
Real Estate Taxes & Insurance	\$41,153	\$403	0.1%
Other/ Miscellaneous	\$3,500	\$34	0.0%
Development Fee	\$1,000,000	\$9,804	3.1%
Construction Interest	\$560,578	\$5,496	1.7%
Lease Up Reserves	\$2,400,000	\$23,529	7.4%
Financing Fees	\$246,100	\$2,413	0.8%
Owner's Contingency	\$596,904	\$5,852	1.8%
	\$32,300,000	\$316,667	100.0%

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Assisted Living	78
\$16,815	\$1,311,570.00
\$205,000	\$15,990,000.00
\$11,765	\$917,647.06
\$2,677	\$208,841.18
\$93	\$7,264.71
\$686	\$53,529.41
\$93	\$7,264.71
\$1,471	\$114,705.88
\$29,415	\$2,294,357.76
\$1,120	\$87,345.47
\$403	\$31,469.87
\$34	\$2,676.47
\$9,804	\$764,705.88
\$5,496	\$428,677.16
\$23,529	\$1,835,294.12
\$2,413	\$188,194.12
\$5,852	\$456,456.20
Total	\$24,700,000
Total/Unit	\$316,667

Memory Care	24
\$16,815	\$403,560.00
\$205,000	\$4,920,000.00
\$11,765	\$282,352.94
\$2,677	\$64,258.82
\$93	\$2,235.29
\$686	\$16,470.59
\$93	\$2,235.29
\$1,471	\$35,294.12
\$29,415	\$705,956.24
\$1,120	\$26,875.53
\$403	\$9,683.04
\$34	\$823.53
\$9,804	\$235,294.12
\$5,496	\$131,900.67
\$23,529	\$564,705.88
\$2,413	\$57,905.88
\$5,852	\$140,448.06
TOTAL	\$7,600,000
TOTAL/UNIT	\$316,667

Ramsey AL/MC Cash Flow Projections

Total Project Costs	\$ 32,300,000	100.00%
Equity	\$ 9,690,000	30.00%
Primary Loan	\$ 22,610,000	70.00%

Type	ALF/MC	Inflation Trend:	Economic Occupancy	/Vacancy
Mgmt. Fee	5.50%	Expenses	2.00%	Op Yr 1 40.0% 60.0%
Units	102	Taxes	2.00%	Op Yr 2 70.0% 30.0%
Interest Rate Yrs 1-2	6.25%	Rent	2.00%	Op Yr 3 93.0% 7.0%
Interest Rate Yrs 3-7	6.25%	Other Income	1.00%	
Term	30			

Construction: 12 months

	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
Rental Income (base+services)	\$7,198,103 \$5,881	\$7,342,065 \$5,998	\$7,488,906 \$6,118	\$7,638,685 \$6,241	\$7,791,458 \$6,366	\$7,947,287 \$6,493	\$8,106,233 \$6,623	\$8,268,358 \$6,755	\$8,433,725 \$6,890	\$8,602,399 \$7,028
Vacancy/Loss	-\$4,336,028 60.2%	-\$2,202,620 30.0%	-\$524,223 7.0%	-\$534,708 7.0%	-\$545,402 7.0%	-\$556,310 7.0%	-\$567,436 7.0%	-\$578,785 7.0%	-\$590,361 7.0%	-\$602,168 7.0%
EFFECTIVE GROSS INCOME	\$2,862,075 39.8%	\$5,139,446 70.0%	\$6,964,683 93.0%	\$7,103,977 93.0%	\$7,246,056 93.0%	\$7,390,977 93.0%	\$7,538,797 93.0%	\$7,689,573 93.0%	\$7,843,364 93.0%	\$8,000,231 93.0%
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	\$28,748	\$51,610	\$69,923	\$71,322	\$72,748	\$74,203	\$75,687	\$77,201	\$78,745	\$80,320

EXPENSES	Op Yr #1	Op Yr #2	Op Yr #3	Op Yr #4	Op Yr #5	Op Yr #6	Op Yr #7	Op Yr #8	Op Yr #9	Op Yr #10
x Administration	\$400,000 13.6%	\$400,000 7.6%	\$408,000 5.7%	\$416,160 5.7%	\$424,483 5.7%	\$432,973 5.7%	\$441,632 5.7%	\$450,465 5.8%	\$459,474 6.0%	\$468,664 6.1%
x Human Resources	\$30,000 1.0%	\$32,313 0.6%	\$32,960 0.5%	\$33,619 0.5%	\$34,291 0.5%	\$34,977 0.5%	\$35,676 0.5%	\$36,390 0.5%	\$37,118 0.5%	\$37,860 0.5%
x Sales & Marketing	\$120,000 4.1%	\$146,916 2.8%	\$149,855 2.1%	\$152,852 2.1%	\$155,909 2.1%	\$159,027 2.1%	\$162,207 2.1%	\$165,452 2.1%	\$168,761 2.2%	\$172,136 2.2%
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x Dietary	\$349,932 11.9%	\$725,000 13.8%	\$851,539 11.9%	\$868,569 11.9%	\$885,941 11.9%	\$903,660 11.9%	\$921,733 11.9%	\$940,168 12.2%	\$958,971 12.4%	\$978,150 12.7%
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x Maintenance & Repairs-Facility	\$150,000 5.1%	\$288,172 5.5%	\$390,514 5.5%	\$398,324 5.5%	\$406,290 5.5%	\$414,416 5.5%	\$422,704 5.5%	\$431,159 5.6%	\$439,782 5.7%	\$448,577 5.8%
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Real Estate Taxes	\$172,446 5.9%	\$270,608 5.1%	\$276,020 3.9%	\$281,541 3.9%	\$287,171 3.9%	\$292,915 3.9%	\$298,773 3.9%	\$304,749 3.9%	\$310,844 4.0%	\$317,060 4.1%
x Laundry	\$617 0.0%	\$1,109 0.0%	\$1,503 0.0%	\$1,533 0.0%	\$1,563 0.0%	\$1,595 0.0%	\$1,626 0.0%	\$1,659 0.0%	\$1,692 0.0%	\$1,726 0.0%
x Management Fee/Asset Mgmt	\$161,275 5.5%	\$301,534 5.7%	\$404,269 5.7%	\$412,114 5.7%	\$420,117 5.7%	\$428,279 5.7%	\$436,604 5.7%	\$445,097 5.8%	\$453,758 5.9%	\$462,594 6.0%
Replacement Reserves	\$0 0.0%	\$0 0.0%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$30,600 0.4%	\$31,212 0.4%	\$31,836 0.4%	\$32,473 0.4%
Total Expenses	\$2,628,071 89.6%	\$3,992,476 75.8%	\$4,848,920 68.0%	\$4,945,046 68.0%	\$5,043,095 68.0%	\$5,143,105 68.0%	\$5,245,115 67.9%	\$5,349,778 67.9%	\$5,456,533 67.9%	\$5,565,424 67.9%
	\$25,765	\$39,142	\$47,538	\$48,481	\$49,442	\$50,423	\$51,423			

NET OPERATING INCOME	\$304,197 10.4%	\$1,271,781 24.2%	\$2,283,241 32.0%	\$2,329,758 32.0%	\$2,377,205 32.0%	\$2,425,601 32.0%	\$2,474,965 32.1%	\$2,524,704 32.1%	\$2,575,439 32.1%	\$2,627,187 32.1%
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Est TIF Payments	\$130,273	\$225,414	\$225,414	\$225,414	\$225,414	\$225,414	\$225,414	\$225,414	\$225,414	\$225,414
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TOTAL INCOME	\$434,470	\$1,497,195	\$2,508,655	\$2,555,172	\$2,602,619	\$2,651,015	\$2,700,379	\$2,750,118	\$2,800,853	\$2,852,601
Debt Service, Primary Lender	-\$1,413,125 NA	-\$1,413,125 NA	-\$1,670,564 1.37	-\$1,670,564 1.39	-\$1,670,564 1.42	-\$1,670,564 1.45	-\$1,670,564 1.48	-\$1,670,564 1.51	-\$1,670,564 1.54	-\$1,670,564 1.57
Rent/ Lease-Up Reserve	\$1,600,000	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

PROJECTED ANNUAL CASH FLOW	\$621,345	\$884,070	\$838,091	\$884,608	\$932,055	\$980,451	\$1,029,815	\$1,079,555	\$1,130,289	\$1,182,037
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Annual Cash-on-Cash Including TIF	6.4%	9.1%	8.6%	9.1%	9.6%	10.1%	10.6%	11.1%	11.7%	12.2%
Cap on Cost Including TIF	1.3%	4.6%	7.8%	7.9%	8.1%	8.2%	8.4%	8.5%	8.7%	8.8%

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1200 25th Avenue South • St. Cloud, MN 56301
Phone: 320.258.4438 • 320.252.3603

March 3, 2026

Mr. Sean Sullivan
Economic Development Manager
City of Ramsey
7550 Sunwood Dr. NW
Ramsey, MN 55303

VIA E-MAIL SSullivan@cityoframsey.com

**RE: REQUEST FOR FINANCIAL ASSISTANCE – TAX INCREMENT FINANCING
PROPOSED SENIOR LIVING COMMUNITY
ANOKA COUNTY PARCELS 28-32-25-42-0022 and 28-32-25-42-0023
RAMSEY, MINNESOTA**

Dear Mr. Sullivan,

Trident Development, LLC is pleased to present this request for Tax Increment Financing (TIF) for a proposed 102-unit senior living facility to be located at the intersection of Rhinestone Street NW and Sunwood Drive, east/northeast of the Northwest Metro VA clinic in Ramsey, Minnesota.

REQUEST FOR TAX INCREMENT FINANCING (TIF):

Trident respectfully requests consideration of tax increment financing assuming a 25-year, 90% Pay-Go housing tax increment district, for the development and construction of a senior, assisted living community. The TIF plan would designate 20% of the dwelling units to households whose income is 50% or less of the area median income (AMI).

Statement of Public Purposes:

The public benefit of the proposed development is the creation of affordable rental housing for low-income seniors in Ramsey and the Greater Anoka County Area. The proposed, 102-unit senior living community will offer affordable, high-quality housing options for low-income seniors by providing a range of cost-effective housing options. The development will ensure that 20% of the rental housing units will be reserved exclusively for seniors 55+ whose household income is 50% or less of the AMI.

In addition to meeting critical affordable housing needs, this development will offer a variety of employment opportunities ranging from housekeeping, resident care, food service, property maintenance and health care administration. It is estimated that this new development, when complete, will create 40 new local jobs, or 30+/- full-time equivalent positions.

By providing seniors with an affordable and supportive place to live locally, this community will allow long-time residents to remain close to family, friends, and familiar surroundings, ultimately enhancing quality of life and community stability.

Description of the Project:

The proposed improvements consist of 78 assisted living (AL) units and 24 memory care (MC), for a total of 102 apartment units contained in two connected wood-framed buildings. Structures include a two-story AL apartment building with 89,792 +/- square feet connected to a one-story MC facility with 20,246 +/- square feet. (The mix of studio, one-bedroom and two-bedroom unit plans will be determined as we complete the building design phase.) Other areas of the AL building will consist of administrative offices, community dining room, commercial kitchen, storage, spacious lobby with concierge desk, multipurpose lounge area for activities and gatherings, fully equipped fitness room with programming, a beauty salon, a grand bath spa, restrooms and elevators. The MC building, which is connected to the AL and located on one level, consists of 24 studio units, grand bath spa, laundry, restrooms, serving kitchen, activity space, and resident dining area. Exterior features include covered/screened patio, walking trails, secured patio with pergola and porte-cochere, along with parking for 95 cars (6 AL tuck under stalls, 74 AL surface stalls plus 15 MC surface stalls), all situated on 4.14 +/- acres.

This community will be professionally managed by Lifespark, an industry leader in senior care for over 20 years, and is headquartered in St. Louis Park, MN. Lifespark has developed an innovative "Complete Senior Health" model that transforms the lives of seniors by enabling them to "Age Magnificently". Lifespark has been recognized for its exceptional award-winning workplace culture, achieving Minneapolis-Saint Paul Business Journal's Best Places to Work three times, and Star Tribune's Meaningful Award. They have also earned Top USA rankings three times, and in 2021 ranked as the #1 Healthcare Workplace for Top USA.

Site Plan and Preliminary Architectural Drawings:

A preliminary site plan is included with this narrative. St. Cloud-based Cole Group Architects has extensive experience in senior living design and function. Cole Group has designed over 4,000 senior housing units across multiple states. Cole Group is well versed in the current building and life safety codes specific to housing-with-services use.

Experience of Development Company:

Trident Development, LLC is located in St. Cloud, MN with a dedicated team of six experienced professionals. For nearly twenty years, Trident Development has successfully developed and operated multi-family housing communities - for seniors and market rate rentals. Trident has completed 21 assisted living communities and three independent senior living communities, accounting for nearly 2,000 senior housing units. Together with its development of market-rate apartments, Trident has delivered nearly \$1 billion in development volume as of 2025. Over the past 20 years, Trident has worked with numerous Minnesota cities to arrange tax increment financing as a tool to support affordable housing for low-income seniors. Trident Development, LLC is owned by Jeffrey Drown, Scott O'Brien and Roger Fink.

Description Property Ownership and Partners:

Trident intends to organize a single-purpose limited liability company (LLC) for the ownership and operation of the assisted living community. This LLC will become the "developer" entity named in the tax increment agreement. Managing members and officers of the LLC will include executives of Trident Development. The LLC is expected to include other financial partners (investors) as part of the ownership group.

Market Analysis:

Included with this narrative is a Market Assessment prepared by Viewpoint Consulting Group, Inc., dated November 5, 2025. Viewpoint Consulting has been performing market demand assessments for over 15 years and is widely recognized as the authority on senior housing and assisted living. In summary, the market assessment estimates a market-wide, unmet need of 123 senior housing units by 2025, growing to 199 units by 2030 (assisted living and memory care market rate and elderly waiver units only).

Preliminary Cost Budget:

Included with this narrative is a preliminary development budget, providing estimated development and construction costs for the proposed project. Based on current costs estimates, the 102-unit senior living building is estimated to cost \$20,910,000 for construction plus \$10,990,000 in other development costs. Both the assisted and memory care buildings will be Type VA construction.

Conclusion:

We appreciate your consideration for this TIF request. This greatly needed project will be a tremendous asset to the Ramsey community, providing not only affordable housing for seniors, but quality job opportunities for the citizens of Ramsey.

Sincerely,
Trident Development, LLC



Roger D. Fink, Sr. Vice President

Enclosures

C: Andy Brummer, Trident Development

CC Work Session

Meeting Date: 03/24/2026

Primary Strategic Plan Initiative: Not Applicable

Information

Title:

Review 2026 Fiber Optic Buildout Project and Proposed Permitting and Construction Requirements

Purpose/Background:

The purpose of this case is to review a proposed 2026 fiber optic buildout project in the southeast corner of the City and to receive City Council feedback on staff's proposed permitting and construction requirements.

Staff will present information on a proposed 2026 fiber optic buildout project in the southeast corner of the City, and will discuss staff's plans to impose certain requirements for city right-of-way permitting and construction to help minimize impacts on city businesses, residents, and staff. Imposing such restrictions will allow staff to accommodate the required permitting, utility locating and inspections without hiring contracted services in 2026.

Recommendation:

Staff recommends imposing certain requirements on large fiber optic buildout projects to minimize impacts on city businesses, residents, and staff, per the attached document.

Outcome/Action:

Consensus confirmation from City Council is requested on staff's proposed permitting and construction requirements for large fiber optic buildout projects, one of which is proposed in the southeast corner of the city in 2026, and another may occur in 2027 over a larger area of the city.

Attachments

Draft FO Buildout Requirements

Form Review

Inbox

Brian Hagen

Form Started By: Bruce Westby

Final Approval Date: 03/19/2026

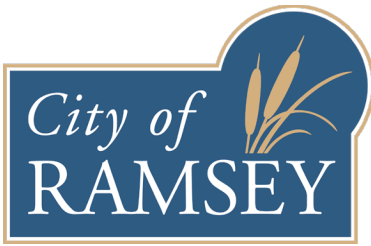
Reviewed By

Brian Hagen

Date

03/19/2026 03:50 PM

Started On: 03/11/2026 10:19 AM



Requirements for Fiber System Buildout Projects

Right-of-Way Permitting Requirements

1. City of Ramsey utilizes ROWAY (https://ramsey.mn.roway.net/public_map.php) for right-of-way permitting.
2. ROWAY registration is required, which includes uploading insurance and performance/restoration bonds.
3. Permit applications must include traffic control plans.
4. Work will be limited to two (2) active permits at a time.
5. Permitted work areas will be limited to the greater of 4,000 LF of fiber or 120 serviceable properties.
6. Conduct kickoff meetings in person at least two-weeks prior to submitting new ROW permit applications for new work areas.
7. Provide overview maps for each new work area at least two-weeks prior to submitting new ROW permit applications for new work areas.
8. Provide proposed start and completion dates with each new ROW permit application.
9. Draw permit plans to scale and show all known municipal utilities (sanitary sewer, water, storm, streetlights), easement and right-of-way limits, street names and addresses.
10. Provide total lineal footage of fiber installations within permitted work areas.
11. Maintain a paper or digital copy of approved permit/plans on worksite at all times.

Construction Requirements

General

1. Allowed working hours:
 - a. Residential areas; Monday - Friday, 8:00 am - 8:00 pm
 - b. Commercial/Industrial areas; Monday - Friday, 7:00 am - 8:00 pm
 - c. No activity allowed on Saturdays, Sundays, or holidays without City permission
2. Conduct weekly work coordination meetings between Contractor, Provider and City staff.
3. Underground telecommunications installer certification per State Statute 326B.198, Underground Telecommunication Infrastructure, is required.
4. When fiber crosses municipal utilities, verify depths using Minnesota Office of Pipeline Safety approved methods. Contact Public Works at 763-433-9839 prior to potholing any municipal utilities.
5. Bituminous and concrete coring/potholing requires prior City approval.
6. Road tracking must be minimized and debris must be swept up as soon as practical or within 3 hours of City notice. Contractor will be billed if City must sweep streets.
7. All vehicles used for work purposes must display company name and DOT # on each side, and must utilize 360-degree amber flashing devices while in work zones adhering to the Minnesota Temporary Traffic Control Field Manual.
8. Minimize phasing of work and number of drill crews working in an area.
9. Clearly identify all work staging areas using approved signage.

10. All trunk fiber must be installed by directional drilling/boring.
11. All fiber must be installed between 30 and 42-inches deep.
12. All fiber must be installed within drainage and utility easements (where applicable) or at the outside edge of right of ways.
13. Fiber lines crossing roadways shall be limited to 1 crossing per block.
14. Water cannot be drawn from fire hydrants without prior City approval.
15. As-built plans must be provided to City for all underground ROW work within 6 months of installation.

Public Communications

1. Provide door hangers at each business or residence before locates and route flags are placed. Failure to notify residents in advance may result in shut down or delay of work.
2. Door hangers must provide contact names and numbers for both the Provider and the City.
3. Gopher State One Call locates must be called in before requesting ROW permits.
4. Place sign boards in work areas at least 7 calendar days prior to beginning work.
5. Notifications must detail the work being performed and restoration expectations.
6. Neighborhood letters, project information boards and project hotline must be provided to keep businesses and residents informed.
7. When Provider is contacted by the public, Provider must respond within 24-hours and provide written documentation of their discussion to the City, including dates and times, who they spoke with, and any details regarding resolution of complaints or shared documents and/or photos, as needed. New ROW permits will not be issued until all known public concerns are addressed within all previously permitted areas.

Restoration Work

1. Restore turf in right of ways and easements as soon as possible but no later than 5 days after placing topsoil using southern boulevard seed mix in commercial areas and southern turfgrass seed mix in residential areas per most current MnDOT Seeding Manual.
2. Repair all damaged landscaping and irrigation systems resulting from work as soon as possible.
3. Repair damage to streets resulting from work per applicable city standards plates available at <https://cityoframsey.com/181/Engineering>.
4. Repair or replace concrete curbs, gutters and sidewalks using concrete mix matching existing sections and meeting a minimum 28-day compressive strength of 4,000 PSI.
5. Replace sidewalk panels that are cracked, chipped, or broken with a full panel. If the city replaces panels due to safety concerns, the city reserves the right to bill the contractor.
6. Restore all hard surfaces, including curb, core holes, sidewalks and trails, that are damaged by contractor within 30 days.
7. Reinstall disturbed property corners using a surveyor licensed by the State of Minnesota.
8. All restorations shall be equal to or better than the original conditions.

Traffic Control

1. Conform to current Minnesota Manual on Uniform Traffic Control Devices and Minnesota Temporary Traffic Control Field Manual.
2. Identify Contractor providing traffic control.
3. Identify Work Zone Safety Coordinator.

4. Traffic control should only be installed while actively working in the area and removed upon completion. Devices must be removed from the roadway and faced away from traffic when not in use.
5. No road closures are allowed without prior approval from City.

Erosion Control

1. Erosion control measures employed on site must conform to most current MnDOT standards.
2. Erosion control measures must remain in place while actively working in area and must be removed upon completion of work and/or upon 70-percent turf establishment following City verification.

Temporary Pedestrian Access Routes

1. When a sidewalk or trail is blocked or closed in a work area, a temporary pedestrian access route (TPAR) must be provided in accordance with MnDOT's Pedestrian Accommodations through Work Zones Design Guidance. City approval is required before placing signage.

School Zones

1. The Contractor may not block any sidewalk or trails adjacent to schools during school hours and/or 1 hour prior to and after school hours.

Severe Weather

1. Active work shall be suspended during inclement or severe weather that may impact the visibility of pedestrians and drivers.

Emergency Responders

1. Maintain access to all properties and streets during construction and maintain a minimum 11-foot drive lane for emergency vehicle access.
2. Contractor must not impede or interfere with Emergency Responders while in work areas.

CC Work Session**Meeting Date:** 03/24/2026**Primary Strategic Plan Initiative:** Connect the community through Parks, Trails and Recreational Programming.**Information****Title:**

Community Center Re-Visioning and Public Participation Plan

Purpose/Background:

For decades, a Community Center has been discussed for the City of Ramsey, and in recent years, it has been proposed that a large, two-story park building at The Waterfront might fulfill much of this community desire. At the same time, the vacant land on the south side of Ramsey Parkway has been reserved more-or-less as a place-holder for a traditional community center, usually described as being realized under a public/private partnership model.

Because there has been so much uncertainty relative to even whether-or-not to pursue a traditional community center, and what might constitute the program elements for the proposed park building at The Waterfront—it would appear that a 'reset' of this planning may be the best strategy to sort these questions out, and also be in the best, and long-term interest of residents community-wide. The extensive public engagement aspects of the Community Center Re-Visioning and Public Participation Plan will also coincide nicely with the beginning of Ramsey's 2050 Comprehensive Plan update—which will commence as soon as this late Spring.

Time Frame/Observations/Alternatives:**Observations:**

The first attachment is a community engagement plan that would yield a way forward in addressing the matters above, and was crafted by the architectural firm that the city has been working with in recent years, with staff input in February and March. The plan details the means and methods, as well as deliverables to achieve a community consensus on how to address many of the Community Center questions. As this proposal speaks for itself, this case narrative will conclude here by indicating that the Park & Recreation Commission recommended this plan to the Council at their regular March 2026 meeting.

Time Frame:

It is anticipated that approximately 10 minutes may be required for staff to highlight the proposed public engagement plan and process. Representatives from Cuningham Group Architecture, Inc. will be present for the work session, and discussion of the proposed plan and scope may entail another 10 minutes, depending on Council direction.

Funding Source:

Funding for this community center and public engagement endeavor is estimated to be between \$50k and \$66k as represented in the proposal by Cuningham Architecture. The funding source will be determined upon Council support for this recommended planning process and its scope.

As this proposed planning endeavor aligns with the 2050 Comprehensive Plan update, funding may be shared between the General Fund professional services allocations between Administration and Community Development for the first and second 'phases' of the plan (Phase 1: Internal Discovery + Survey Draft, and Phase 2: Community Engagement). The latter Phase 3: Synthesis, where the proposed building(s) program elements may be organized (for either or both) the park building, and the Community Center could be funded by the Park Trust Fund.

Recommendation:

The Park & Recreation Commission and staff recommend moving forward with the Community Center analysis, survey and public engagement process, which would formally begin at the April 2026 Business Expo.

Outcome/Action:

By consensus, acknowledge that approval of Cuningham's Community Center Engagement proposal will be on a subsequent consent agenda for formal approval.

Attachments

- Architect's proposal
- Excerpt fm Strategic Plan
- 2023 'Community Center' program elements
- Rendering bldg by splash pad
- Community Center U of M report
- Business Expo 2026

Form Review

Inbox	Reviewed By	Date
Bruce Westby	Mark Riverblood	03/18/2026 09:52 AM
Mark Riverblood (Originator)	Mark Riverblood	03/18/2026 09:59 AM
Bruce Westby	Bruce Westby	03/18/2026 03:59 PM
Brian Hagen	Brian Hagen	03/19/2026 03:02 PM
Form Started By: Mark Riverblood		Started On: 03/13/2026 09:04 AM
Final Approval Date: 03/19/2026		

March 5, 2026

Mark Riverblood and Brian Hagen
City of Ramsey
7550 Sunwood Drive NW
Ramsey, MN 55303

Subject: **Ramsey Community Center Engagement
PR22-0152.00**

Dear Mark and Brian:

Thank you for the continued partnership as we work together to confirm programming direction for the future Community Center. Based on our discussions and our understanding of Ramsey's priorities, we've crafted a 3 phase approach to achieving this objective:

1. Phase 1: Internal Discovery + Survey Draft
2. Phase 2: Community Engagement
3. Phase 3: Synthesis

We recommend structuring Phase 2 to intentionally reflect the City's three primary age bands: families with young children, young adults, and seniors. As requested, we've structured this fee proposal as an a la carte menu of options. We welcome engaging with you to craft the right mix that works for the City and represents your citizens. To that end, we recommend a few scenarios for consideration— each intentionally designed to reach the three primary age bands in settings where they already gather. This approach allows for balanced representation and produces segmented data that allows the City to clearly understand both shared priorities and generational differences.

Community centers are long-term civic investments. Programming decisions made now influence financial sustainability, facility utilization, and community identity for decades. By structuring engagement intentionally across life stages, Ramsey can confidently demonstrate that its program direction reflects broad, balanced input and thoughtful stewardship of public investment. This approach positions the City for clarity, alignment, and long-term community support. The below outlines our approach and fee proposal for all phases of engagement.

Project Understanding

The City of Ramsey is seeking to confirm desired program activities and footprint(s) for a future Community Center through a structured and data-informed engagement process.

Based on conversations to date, we understand this scope to include:

- Reviewing prior engagement efforts and relevant City programming data
- Facilitating a focused Leadership Roundtable to clarify objectives, priorities, and operational considerations
- Developing and refining a community survey to test potential program elements
- Analyzing survey results to inform targeted community engagement activities (as selected)
- Synthesizing all input into a clear, documented direction for Council consideration

This process is designed to build from internal alignment to broader community input — shaping programming that reflects both operational realities and community priorities. The outcome includes an Executive Summary Report documenting engagement themes, survey findings, and a recommended program direction, and construction cost scope, grounded in stakeholder and community feedback.

Cunningham

201 SE Main Street
Suite 325
Minneapolis
Minnesota 55414

Tel 612 379 3400

cunningham.com

Approach/Scope of Services

Based on our conversations to date, Architect anticipates providing to you the following scope of services:

Phase 1: Internal Discovery + Survey

Task 1A: Review of Prior Efforts

- Architect reviews information from previous community engagement efforts and studies conducted surrounding the Community Center.

Task 1B: Contextual Programming Analysis

- The Architect will analyze public and private uses within the City of Ramsey to inform potential Community Center programming and identify areas of market saturation or unmet need. Deliverable includes an exhibit illustrating comparable programming within an agreed-upon radius of the site.

Task 1C: Draft Survey Development (Version 1)

- Architect develops first draft of survey addressing potential program elements and support questions.

Task 1D: Owner Work Session (Virtual)

Architect meets with the Owner to:

- Review findings from discovery and contextual analysis
- Review draft survey framework
- Confirm objectives and agenda for Leadership Roundtable

Task 1E – Leadership Roundtable Meeting (In Person – 90 Minutes)

Architect facilitates a Leadership Roundtable including department heads, designated representatives, and City Council.

Objectives include:

- Discuss goals of this project
- Gather input on potential programs
- Gather input on departmental priorities and operational considerations

Task 1F – Survey Refinement (Version 2)

Architect refines the survey instrument based on Leadership Roundtable feedback.

Task 1G – Owner Survey Confirmation Meeting (Virtual)

Architect meets with Owner to:

- Review revised survey
- Confirm delivery method and target recipients (Survey can be sent both internally to City staff and externally to community members, with the ability to parse out data.)
- Confirm internal and external distribution strategy
- Finalize approval for release

Task 1H - Survey Release

- Survey is distributed via web link upon Owner approval, by Owner.

Task 1I – Survey Data Analysis

Architect analyzes survey results and identifies key themes, priorities, and areas requiring further exploration in preparation for community engagement session(s).

Phase 2 Community Engagement

As discussed with Owner, the following engagement formats (in person) may be selected to tailor scope and fee:

- 2A. Pop-Up Engagement(s)
- 2B. Community Design Fair
- 2C. Community Alignment & Direction Workshop

2A. Pop-up Engagement(s) – 2 hours each - \$2,500 per engagement

Architect facilitates conversations with community members across the City of Ramsey in accessible, high-traffic settings such as local coffee shops, the Farmers Market, EDA Business Expo, Food Truck Wednesdays, Ramsey Seniors Club events, athletic association events, and other established community events.

These informal yet intentional engagements are designed to meet residents where they already gather. Through guided prompts and brief interactive activities, participants are invited to share how a new community center will feel welcoming, foster a sense of belonging, and positively contribute to Ramsey's identity and daily life.

Participants engage in interactive ranked-choice exercises around potential programs and provide feedback about their selections to Architect. Conversations may explore perceived opportunities, potential barriers to support, and ideas for long-term community ownership.

2B. Community Design "Fair" - 4 hours - \$8,500

Architect facilitates a community-wide design conversation hosted at the new Splash Pad on July 9th or August 13th, creating an open and welcoming environment for broad public participation. Envisioned as an interactive "design fair," multiple engagement stations are distributed throughout the park to encourage conversation and hands-on involvement.

Each station focuses on collecting data regarding community programming preferences, with station activities finalized prior to workshop. Data collected during the event is documented and synthesized to inform programming decisions.

Ideas include:

- Ranked Choice exercise: Participants select top three program "must haves." Tokens will be different colors and represent first, second, third choice.
- Dot-voting exercise: Participants "spend" up to 5 stickers on programming preferences. Stickers could have different colors to represent different age bands (youth with one color / adults with another color for example).
- Open Ended Question Stations: Participants write responses to questions regarding programming activities and how the programs would strengthen feelings of belonging within the City.

2C. Community Alignment & Direction Workshop – 2-4 hours - \$12,500

The Architect facilitates a workshop with up to 50 community leaders for a focused working session to review and synthesize what has been learned from the various community engagement session(s) to date. The presentation includes aggregated insights from all community engagement conversations, survey, as well as a draft program scenarios representing common themes and priorities heard.

Through facilitated discussion, the group identifies strengths, weaknesses, opportunities, and threats related to the program options. The outcome of this session includes a documented framework that

defines the preferred path forward – providing Council with a grounded, community-informed basis for advancing into design (when ready).

The outcomes will help determine whether the community prefers a standard park building at The Waterfront (adjacent to the splash pad) paired with a larger traditional public/private community center located south of Ramsey Parkway.

Phase 3: Synthesis

Architect prepares an Executive Summary Report documenting:

- Leadership Roundtable insights
- Survey findings
- Community engagement themes (if applicable)
- Identified priorities and recommended program direction

Proposed Fees:

1. Phase 1: Internal Discovery + Survey Draft - \$36,800
2. Phase 2: Community Engagement - *Varies* – \$11,000 - \$28,300 (see below for recommended options)
 - a. Pop-Up Engagements - \$2,500 per engagement
 - b. Community Design Fair - \$8,500
 - c. Community Alignment and Direction Workshop - \$12,500
3. Phase 3: Synthesis - \$5,400

Small	Medium	Medium +	Large
<ul style="list-style-type: none"> • 1 Pop-Up Engagement (Business Expo – April 25) • Community Design Fair (intended to capture all age bands) 	<ul style="list-style-type: none"> • 3 Pop-Up Engagements • Community Alignment and Direction Workshop 	<ul style="list-style-type: none"> • 1 Pop-Up Engagement • Community Design Fair • Community Alignment and Direction Workshop 	<ul style="list-style-type: none"> • 3 Pop-Up Engagements • Community Design Fair • Community Alignment and Direction Workshop
\$11,000	\$19,800	\$23,300	\$28,300

Proposed Schedule:

		2026																					
		Mar.			April				May				June				July			August			
		16-Mar	23-Mar	30-Mar	6-Apr	13-Apr	20-Apr	27-Apr	4-May	11-May	18-May	25-May	1-Jun	8-Jun	15-Jun	22-Jun	29-Jun	6-Jul	13-Jul	20-Jul	27-Jul	3-Aug	10-Aug
Weeks		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Contract Approval																							
Phase 1: Internal Discovery + Survey		Phase 1																					
Task 1A: Review of Prior Efforts																							
Task 1B: Contextual Programming Analysis																							
Task 1C: Draft Survey Development (Version 1)																							
Task 1D: Owner Work Session																							
Task 1E - Leadership Roundtable Meeting																							
Task 1F - Survey Refinement (Version 2)																							
Task 1G - Owner Survey Confirmation Meeting (Virtual)																							
Task 1H - Survey Release																							
Task 1I - Survey Data Analysis																							
Phase 2 Community Engagement		Phase 2																					
Task 2A - Pop-up Engagements																							
Task 2B - Community Design "Fair"																							
Task 2C - Community Alignment and Direction Workshop																							
Phase 3: Synthesis																							Ph 3

* Business Expo

We look forward to helping you achieve your goals for Ramsey Waterfront Pavilion.

Sincerely,

CUNINGHAM GROUP ARCHITECTURE, INC.



Heidi Neumueller, AIA, NCARB, LEED AP®
Principal

Date: 3/5/2026 _____

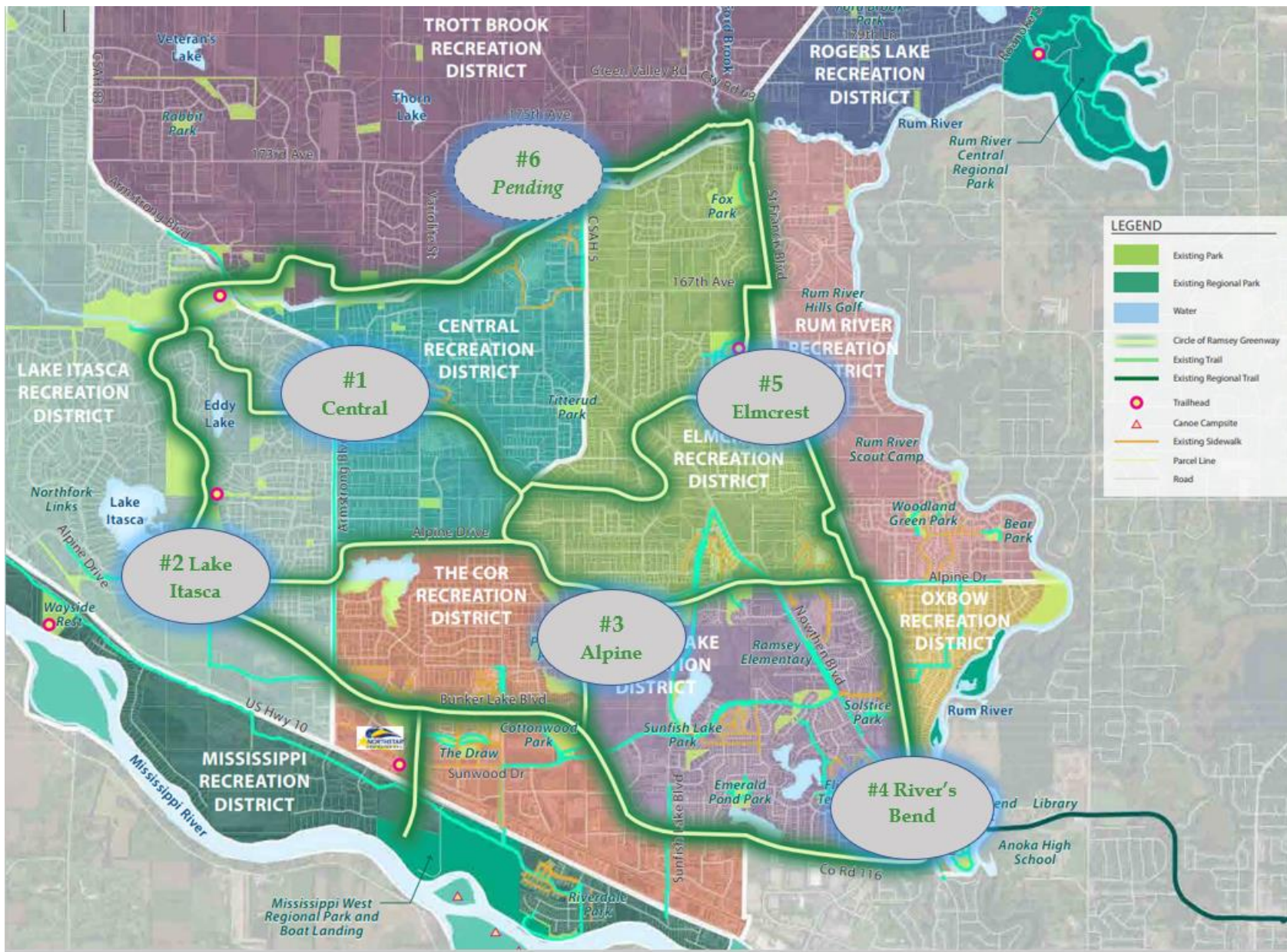
Strategy 6. Connect the community through parks, trails and recreational programming

- **Objective 1:** Construct Phase 1 of The Waterfront Park
 - *Responsible Parties:* Parks Division (Riverblood)
 - *Key Areas:* COR Community Park and Downtown Destination
 - *Action 1.1:* Approve schematic design work of water play area and future community building June 10, 2025
 - *Action 1.2:* Authorize preparation of plans/specs August 12, 2025
 - Review comparative case studies of comparable community buildings/parks
 - Review comprehensive proforma of The Waterfront Park (revenue/O&M costs)
 - Identify funding and community benefits
 - Approve schematic design and phasing plan
 - *Action 1.3:* Approve plans/specs and authorize bids September 2025 (3 month process)
 - *Action 1.4:* Award contract January 2026
 - *Performance Indicator:* Water play open July 1, 2026
- *Completion Timeframe:* Phase 1 completed Q2 2026

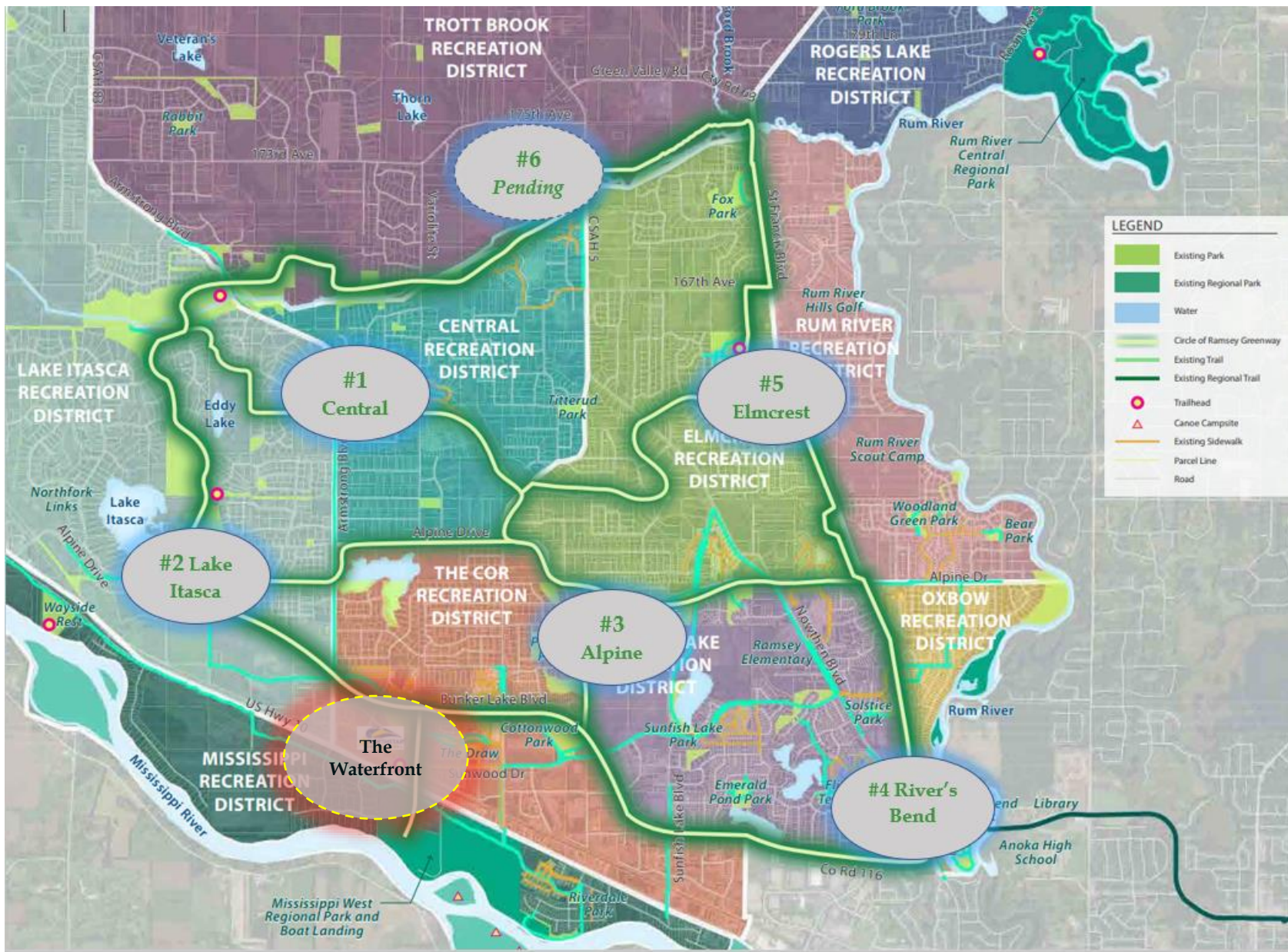
- **Objective 2:** Develop and commit to a final plan for The Waterfront park
 - *Responsible Parties:* Parks Division (Riverblood)
 - *Key Areas:* COR Community Park and Downtown Destination
 - *Action 2.1:* This objective runs in conjunction with Strategy 6, Objective 1, Action items 1.1 and 1.2.
 - *Action 1.2:* Establish future community building amenities
 - *Action 1.3:* Establish phasing plan for completing The Waterfront park
 - *Action 1.4:* Authorize preparation of plans/specs for community building – date TBD
 - *Action 1.5:* Approve plans/specs and authorize bids for awarding a construction contract – date TBD
 - *Performance Indicator:* Approved schematic design for entire Waterfront Park and phasing plan.
 - *Completion Timeframe:* Q3 2025

THE WATERFRONT - STATUS OF COMMUNITY BUILDING/SPLASH PAD PLANNING

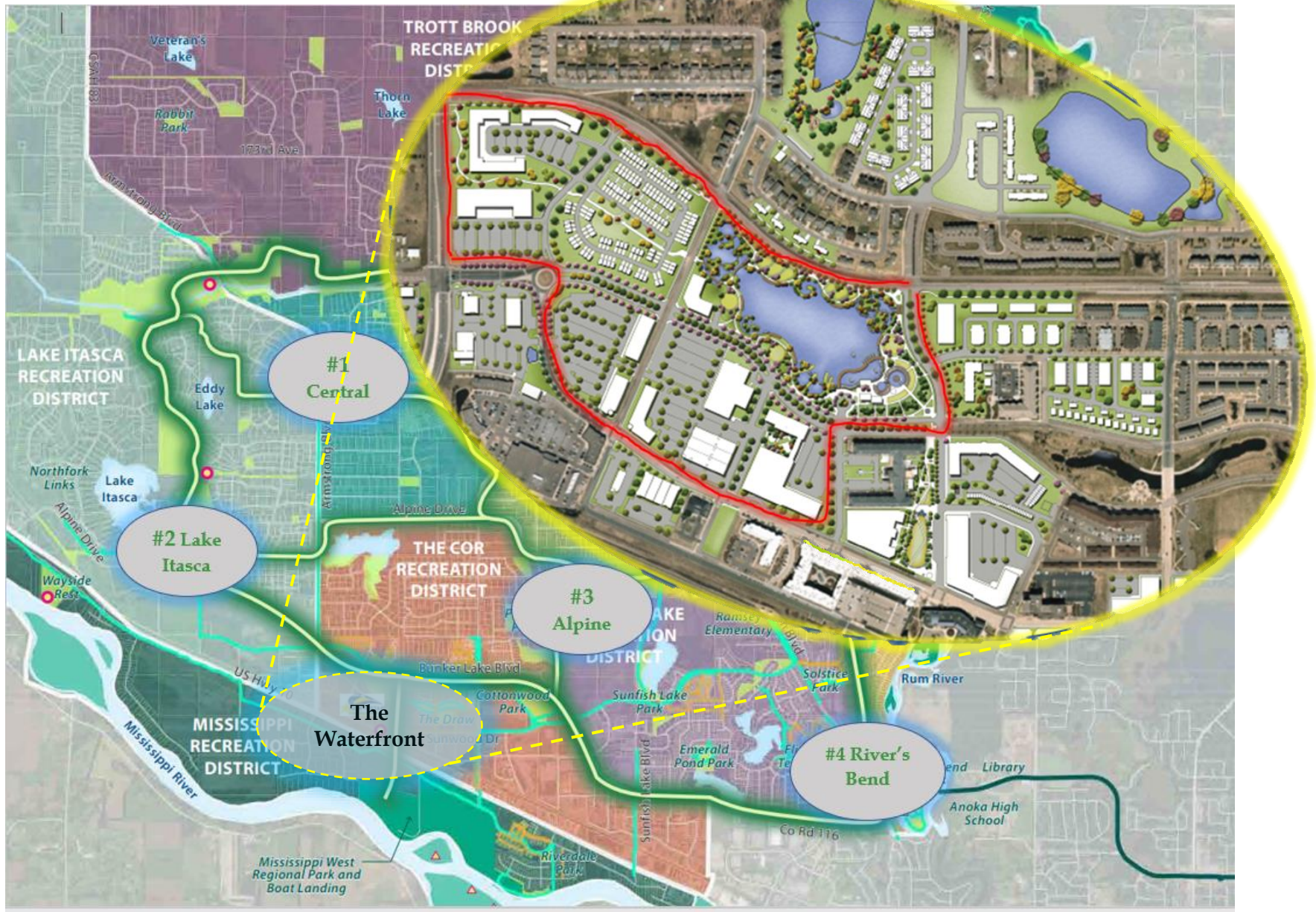
PRELIMINARY PLANNING BY:
CUNINGHAM GROUP ARCHITECTURE
JACOBSON LANDSCAPE ARCHITECTURE



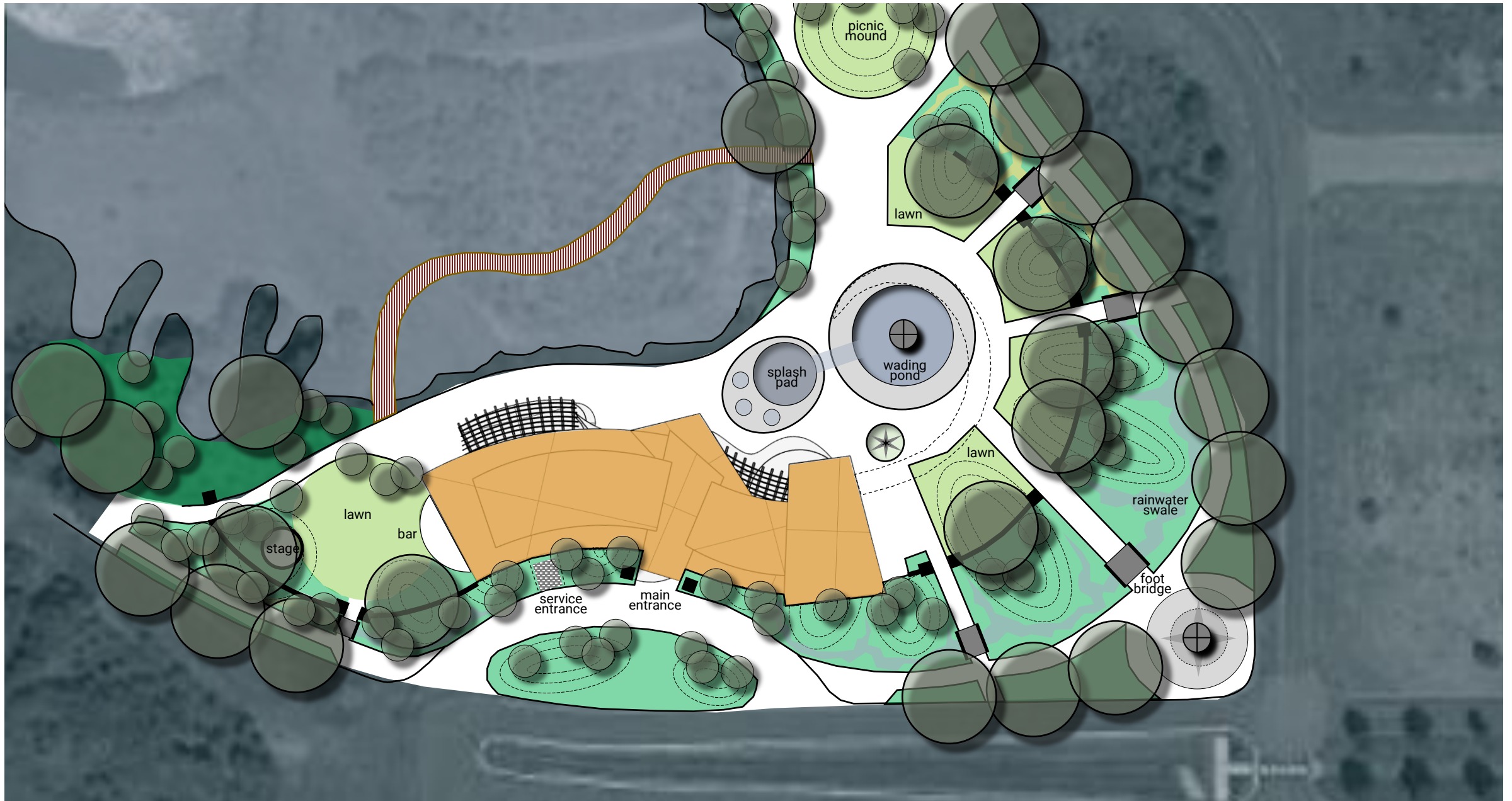
Ramsey Waterfront Community Building
Community Park Distribution Map



Ramsey Waterfront Community Building
Community Park Distribution Map



Ramsey Waterfront Community Building
Community Park Distribution Map



Ramsey Waterfront Community Building
Landscape

GRADING FOR AESTHETICS



GRADING FOR STORMWATER



LIGHTING EFFECTS



SHORELINE TREATMENT



OPEN SAVANA CHARACTER



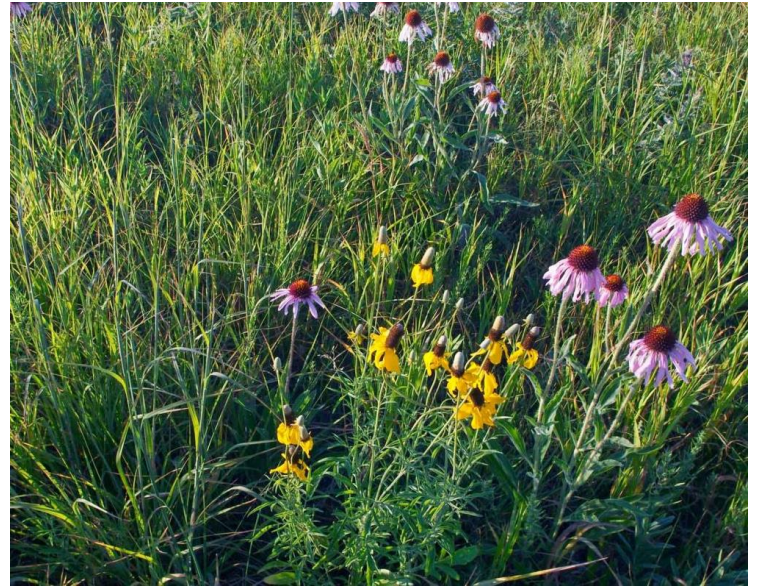
MULTI-TRUNK UNDERSTORY



BEE-FRIENDLY LAWN



SHORT-GRASS PRAIRIE



BOARDWALK



WADING POND



OUTDOOR HEARTH

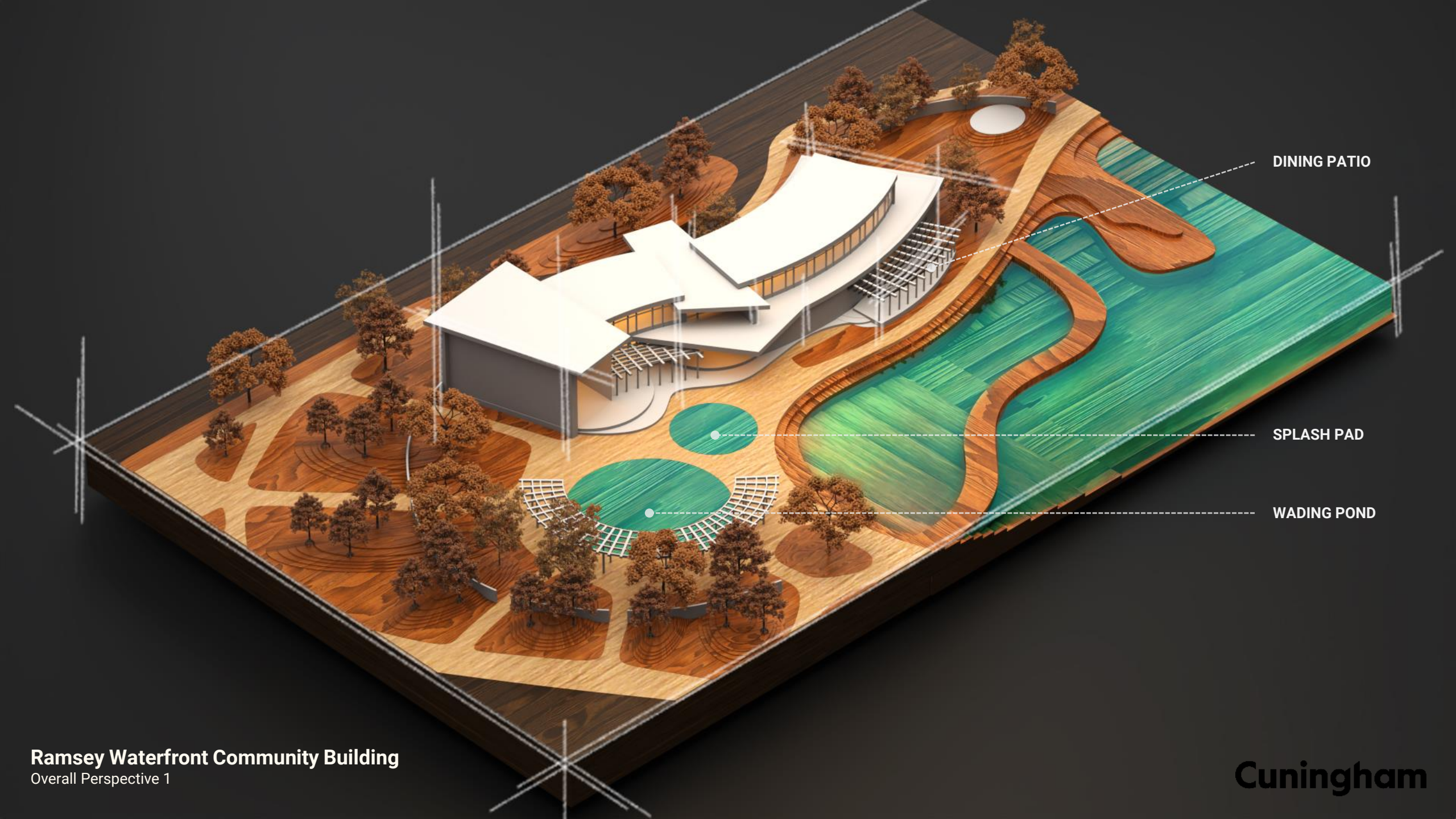


OUTDOOR GAME AREA



OUTDOOR GAME AREA





DINING PATIO

SPLASH PAD

WADING POND

Ramsey Waterfront Community Building
Overall Perspective 1



WADING POND

SPLASH PAD

BAR PATIO

Ramsey Waterfront Community Building
Overall Perspective 2



Ramsey Waterfront Community Building
Floor Plan – Ground Floor

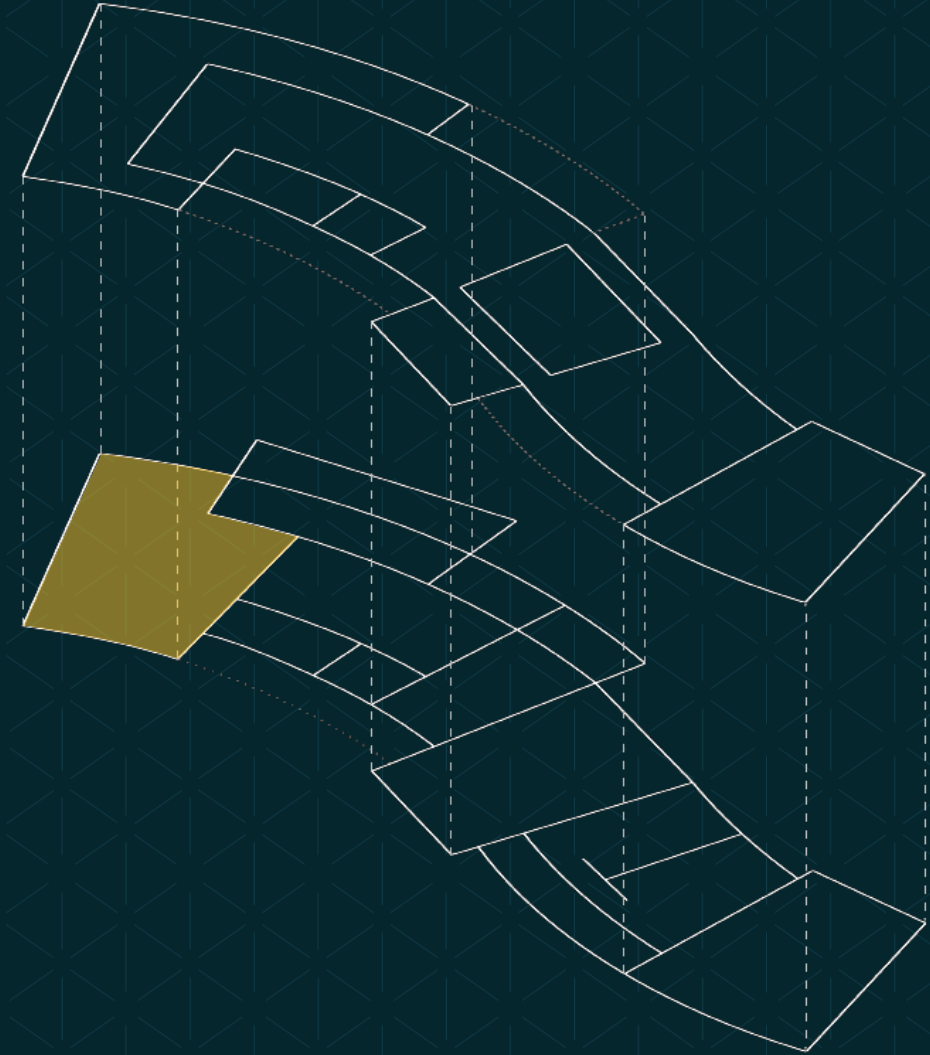


Ramsey Waterfront Community Building
 Floor Plan - Second Level

DINING



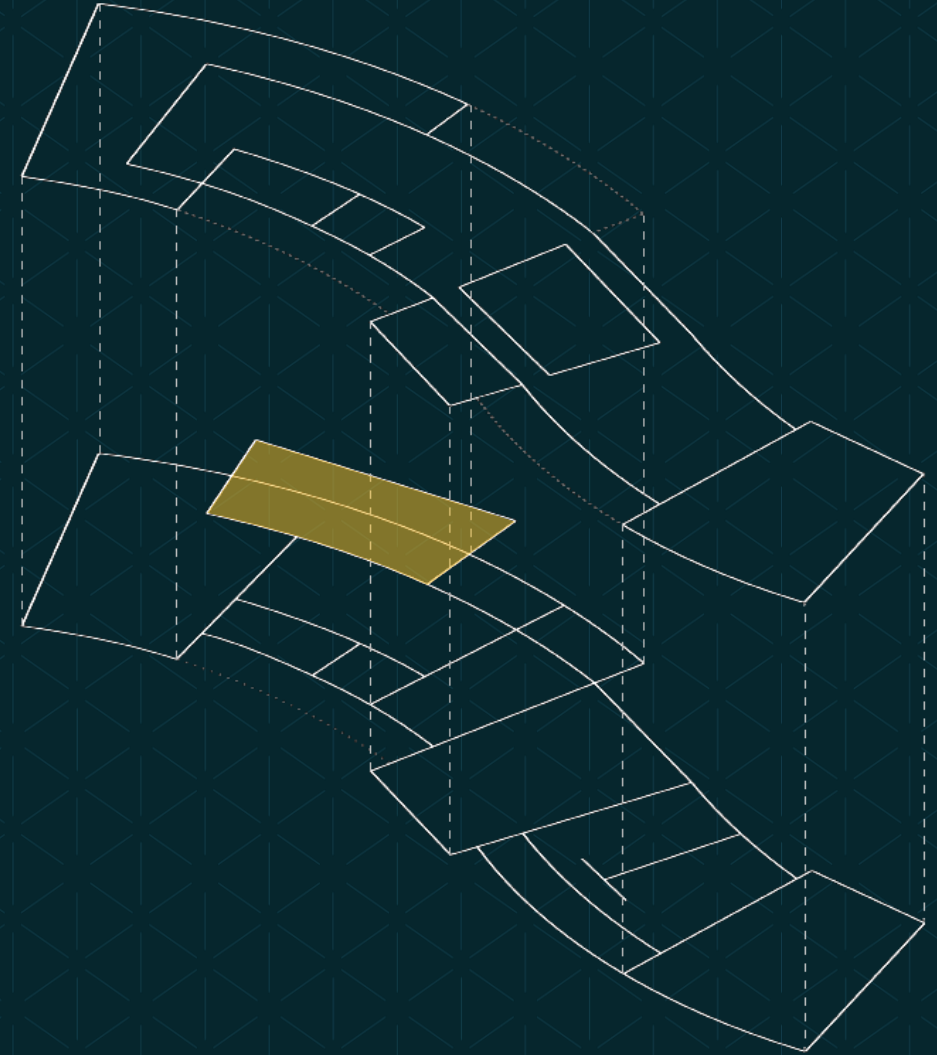
Ramsey Waterfront Community Building
Program



DINING PATIO



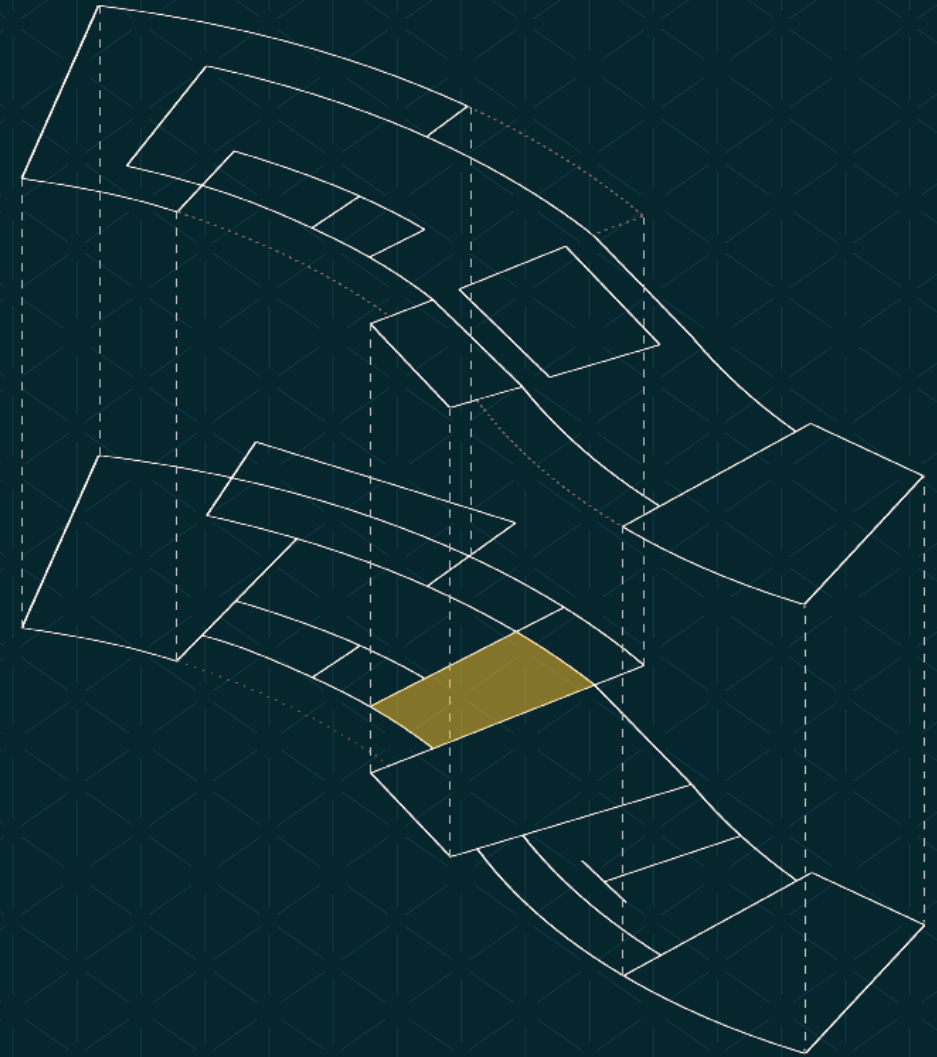
Ramsey Waterfront Community Building
Program



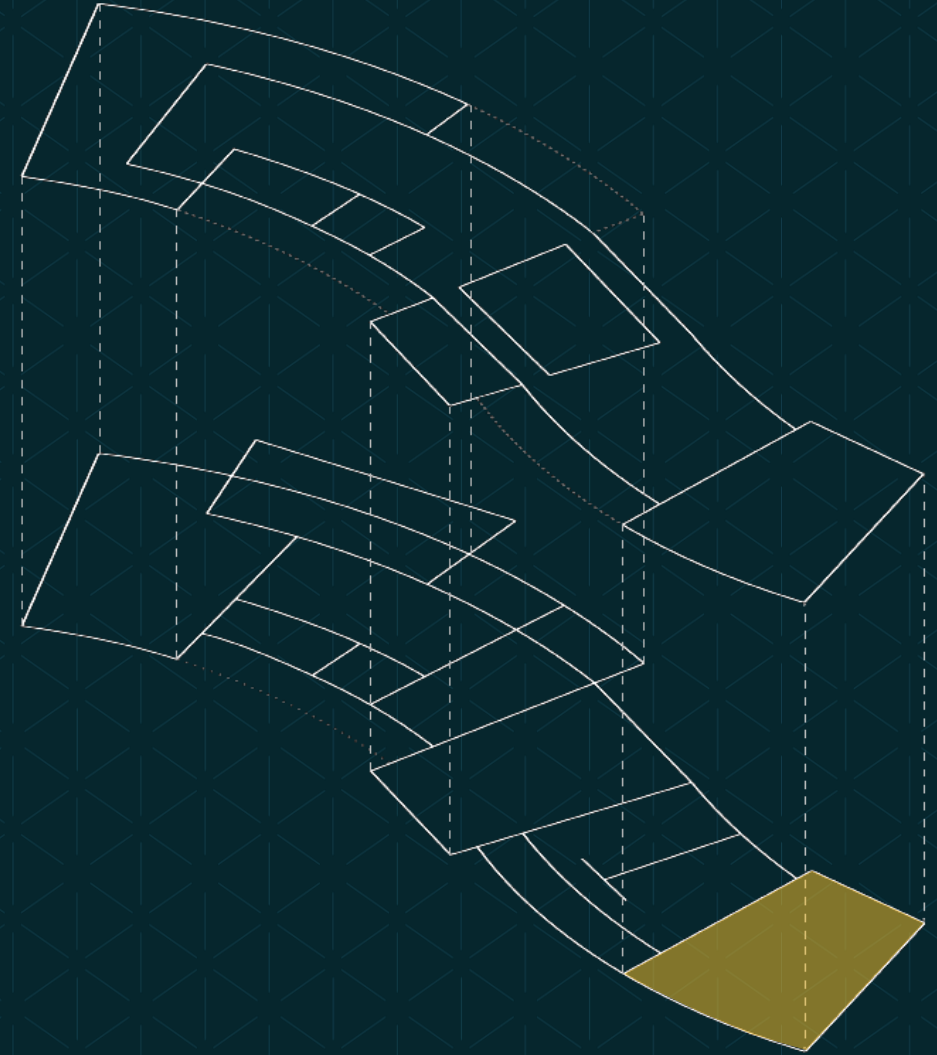
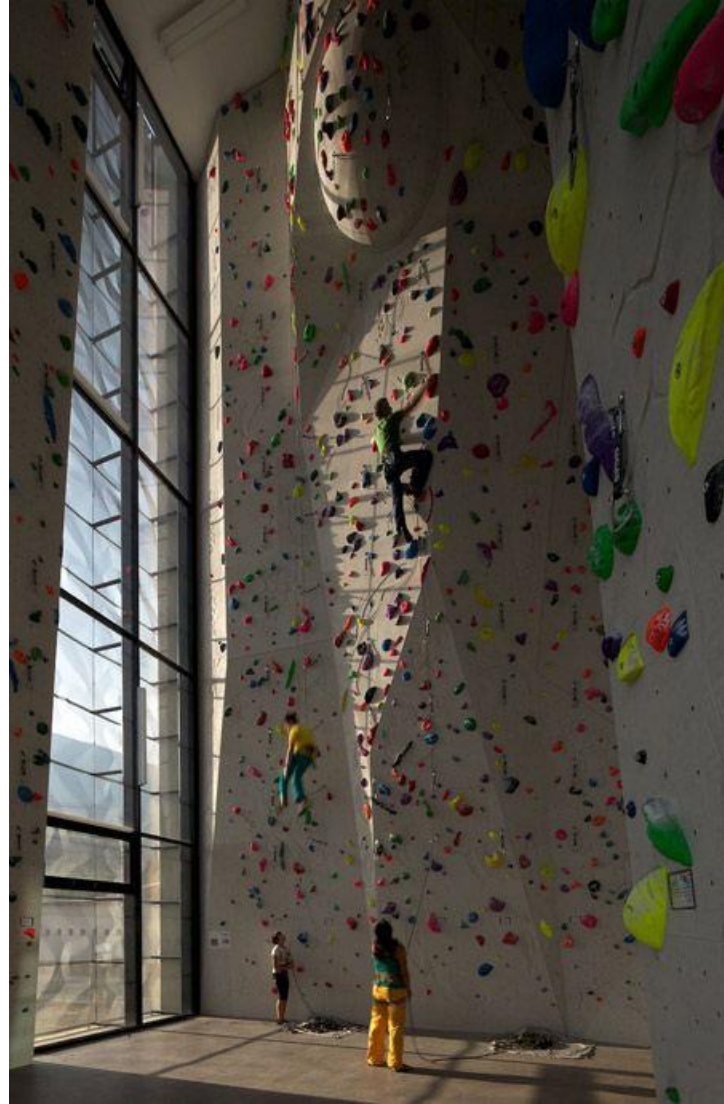
YOGA/BALLET/FITNESS



Ramsey Waterfront Community Building
Program



INDOOR PLAY AREA

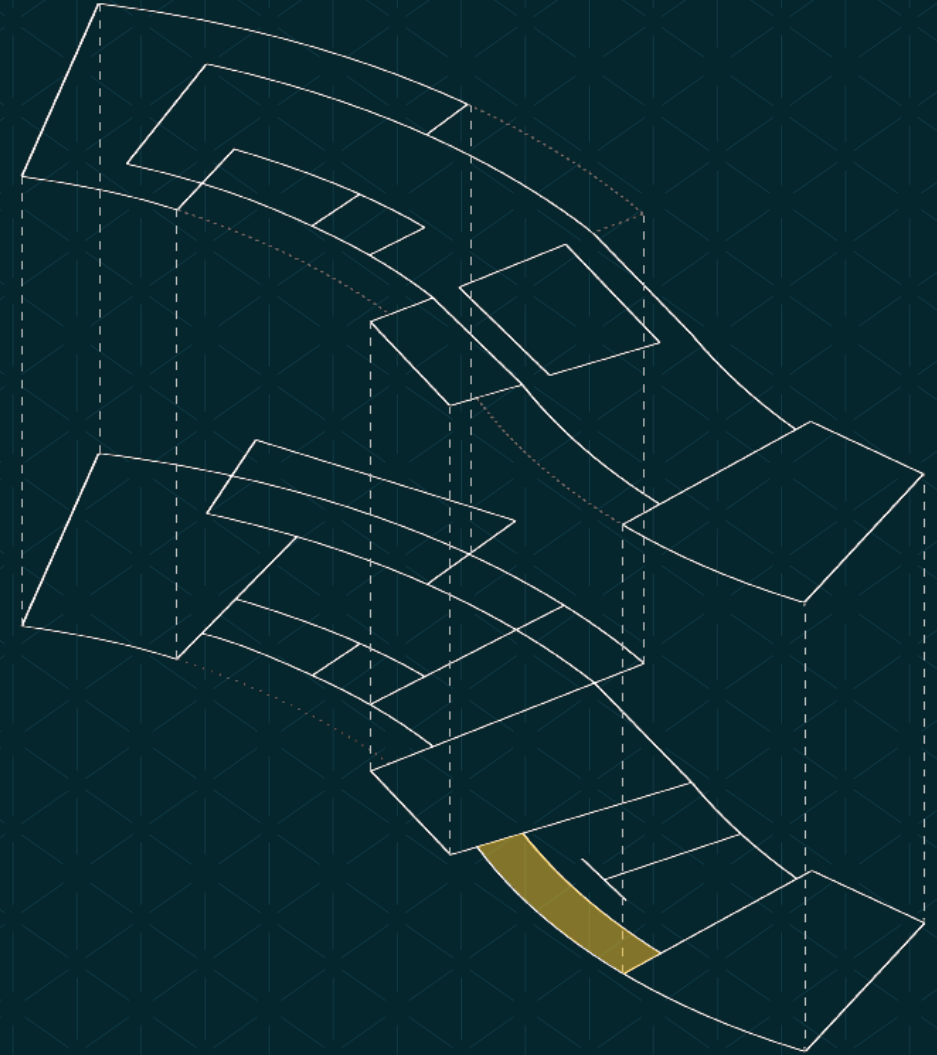


Ramsey Waterfront Community Building
Program

GALLERY



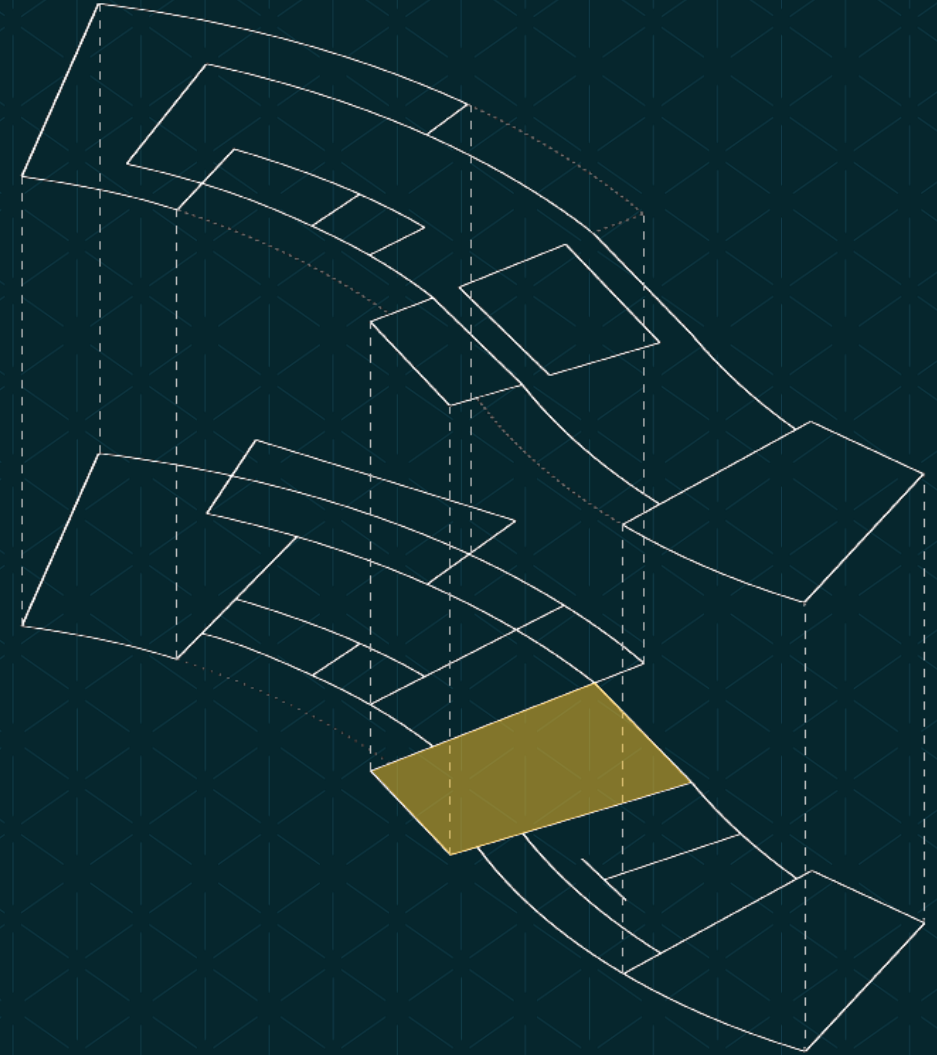
Ramsey Waterfront Community Building
Program



MAIN ENTRY



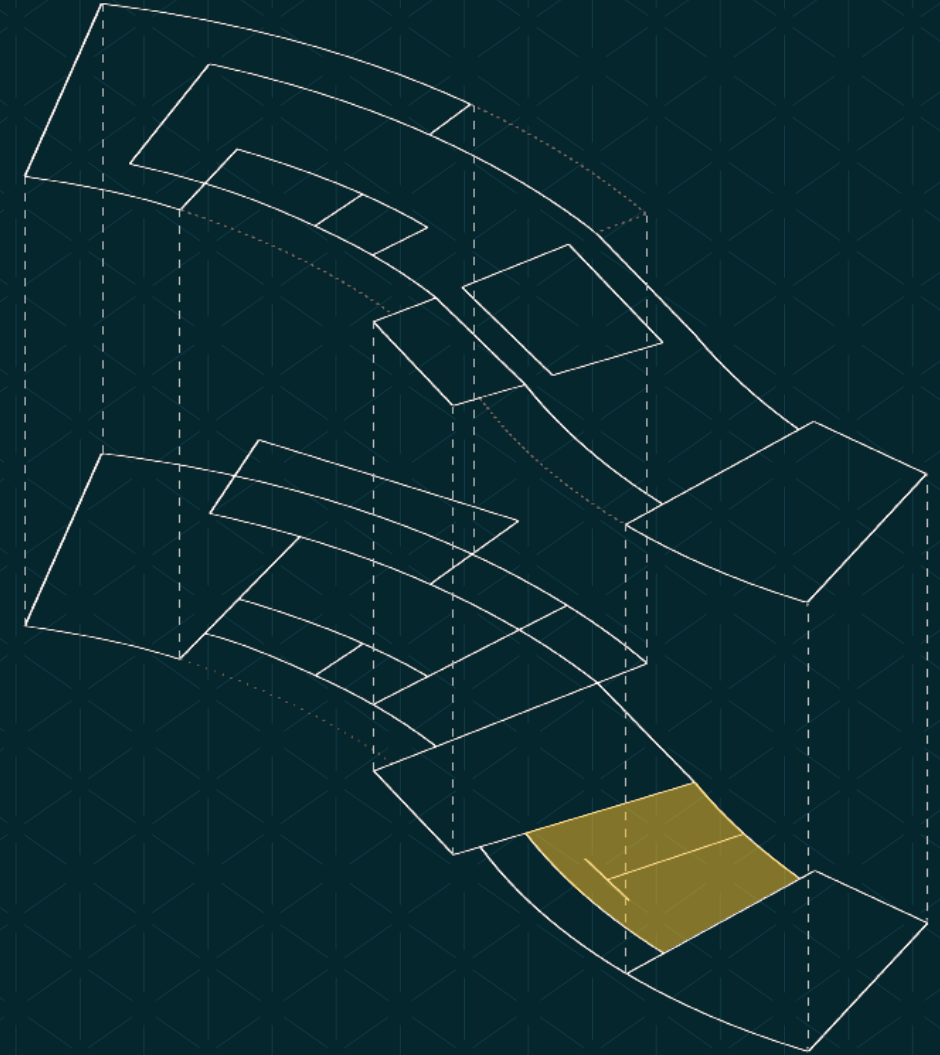
Ramsey Waterfront Community Building
Program



LOCKERS



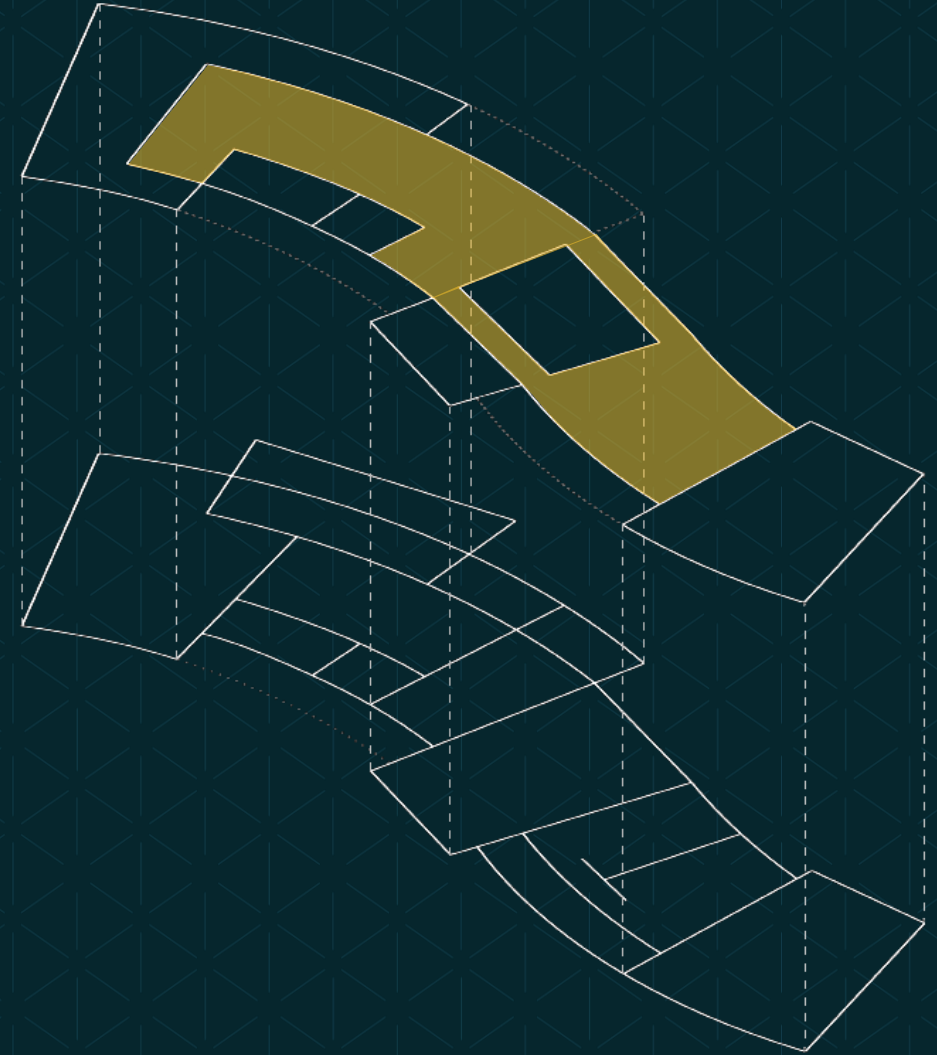
Ramsey Waterfront Community Building
Program



BANQUET/TRADE SHOW SPACE



Ramsey Waterfront Community Building
Program





Ramsey Waterfront Community Building

A large, stylized letter 'C' logo on the left side of the image. The 'C' is filled with a teal color and contains a white grid pattern of thin lines. The background of the entire image is a dark teal color.

Cunningham







City of Ramsey Community Center: Aggregate Report



Reports from Spring 2018 | Compiled October 2018

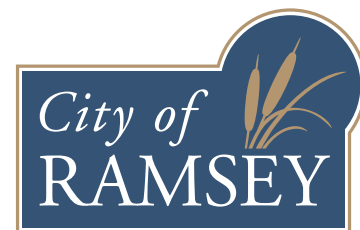


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Preface

There is strong resident interest in a “community center” in the City of Ramsey, as expressed through community meetings, surveys, and other public input. Although the idea has been generally discussed by the Ramsey City Council over the years, no in-depth planning, budgeting, or community engagement has been done.

This collection of reports brings together student work completed in conjunction with the 2017-2018 Resilient Communities Project partnership with the City of Ramsey. Included in this collection are the final student deliverables from three classes offered at the University of Minnesota in which students worked exclusively on exploring options, tradeoffs, community needs and preferences, and potential design elements for a community center in Ramsey.

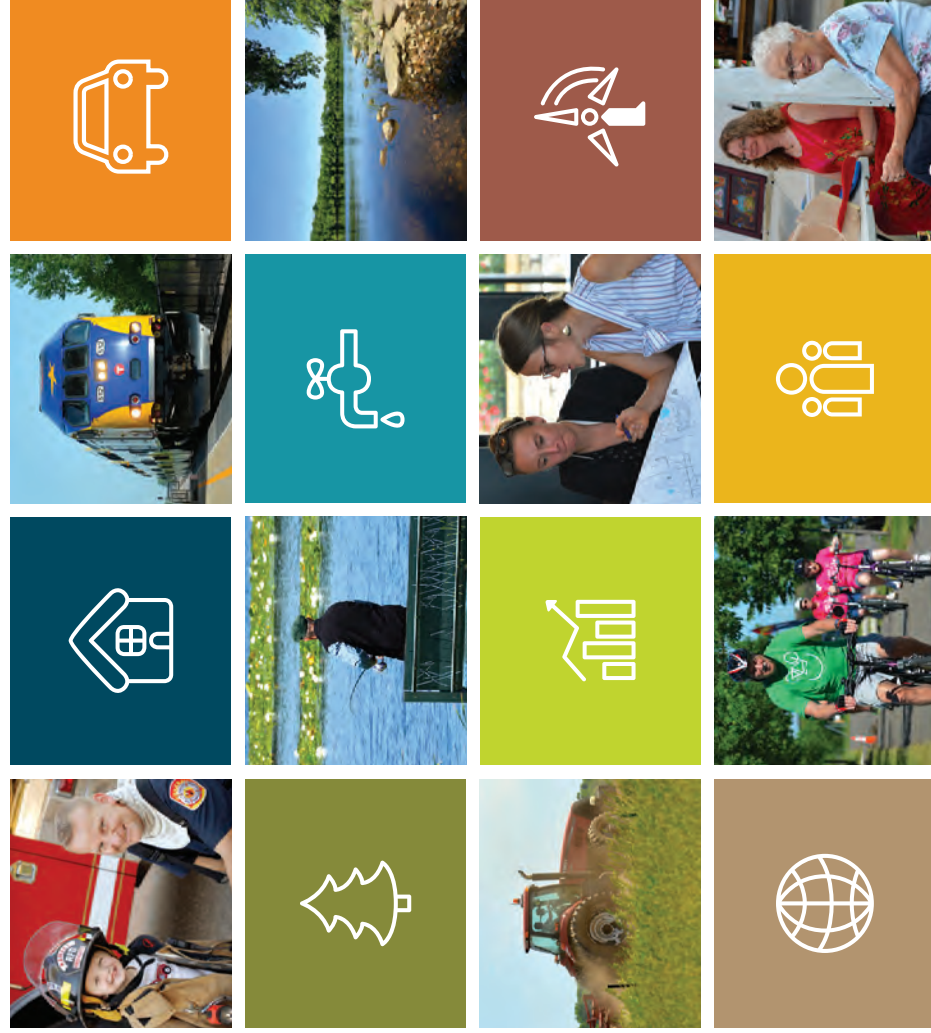


Abstract

The following report was completed by students enrolled in Land Use Planning: Planning for Resilience on the Urban Edge (PA 5211), taught by Professor Fernando Burga in fall 2017 at the University of Minnesota. Students in the course collaborated with the City of Ramsey through the Resilient Communities Project partnership.

A team of three graduate students in urban and regional planning was selected to work with Ramsey parks and recreation staff to explore ideas, designs, and concepts for a community center. The student team researched options for various geographic models (centralized vs. satellite/decentralized) and governance structures (public vs. private) for a community center in Ramsey, including detailed case studies of these models and governance structures in other cities in Minnesota and nationally. The student team presented a framework for selecting a site for a community center, and recommended next steps to help the City move forward with further developing the concept.

Comm[unity] Centered: People, Places & Play in Ramsey



Prepared by

Kathleen Russell, Erik Thompson, Leoma Van Dort

Students in PA 5211 Land Use Planning

Instructor: Dr. Fernando Burga

Hubert H. Humphrey School of Public Affairs

Prepared in Collaboration with

Mark Riverblood

Parks and Assistant Public Works Superintendent

City of Ramsey



The project on which this report is based was completed in collaboration with the City of Ramsey as part of the 2017–2018 Resilient Communities Project (RCP) partnership. RCP is a program at the University of Minnesota’s Center for Urban and Regional Affairs (CURA) that connects University faculty and students with Minnesota communities to address strategic projects that advance local resilience and sustainability.

The contents of this report represent the views of the authors, and do not necessarily reflect those of RCP, CURA, the Regents of the University of Minnesota, or the City of Ramsey.



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Resilient Communities Project

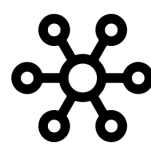
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People, Places & Play in Ramsey



1. Introduction



What type of community center will best serve Ramsey's residents?

A DESIRE FOR A COMMUNITY CENTER
The desire for a **community center** in Ramsey is reflected in the City's 2016 Community Livability Report and several planning documents: the City's Strategic Action Plan, Capital Improvement Plan (CIP), and The COR Master Plan.

A SITE FOR A COMMUNITY CENTER
The City of Ramsey has **up to 12 acres of land available, potentially for free**, in its downtown area (The COR) that could be used for a stand-alone community center or the hub of satellite centers.

FUNDS FOR A COMMUNITY CENTER
According to The COR: Market Panel Discussion, Ramsey has identified a **\$4,000,000 contribution** to a community center with their 10-year Capital Improvement Plan.

THE CHALLENGE
While there is a strong resident interest in a community center and the idea has been generally discussed by the Ramsey City Council, there has been **no in-depth planning, budgeting, or community engagement** for developing a community center vision.

OUR GOAL
Our goal is to provide the City of Ramsey with a **set of recommendations** that will assist the City in developing a **long-term vision and strategy** for a community center model & associated programming.

OUR APPROACH
Our **recommendations for Ramsey** include an analysis of existing community resources, demographic information, and facilities and programs offered in other cities.

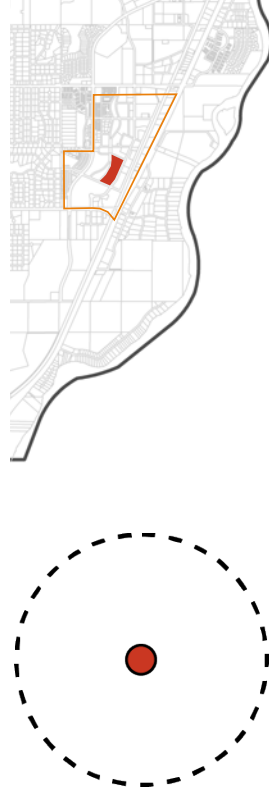
TOWARDS A COMMUNITY CENTER: GEOGRAPHIC MODELS & GOVERNANCE STRATEGIES

Ramsey is currently considering several **geographic models** and **governance strategies** to determine a suitable approach for providing a traditional community center or components of community-center services dispersed across the city. Below is a summary of these models and strategies.

Geographic Models

Geographic models provide the City of Ramsey the opportunity to consider more than one option for where they could locate their community center and how they could offer community-center services to ensure that these services reach a large population.

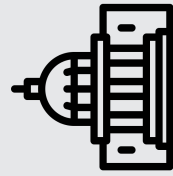
Centralized Model



The centralized model is based on a **traditional stand-alone community center** where multiple uses and services are provided **under one roof**. As depicted in the map, the 12-acre parcel allocated in the mixed-use downtown area (The COR) could be a potential site for a centralized community center.

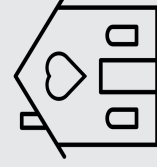
Governance Strategies

Governance strategies provide the City of Ramsey the opportunity to consider more than one option for how they want to operate their community center. These strategies can offer cost-effective ways to provide amenities and programs that are affordable to all residents.



Municipal Model

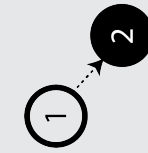
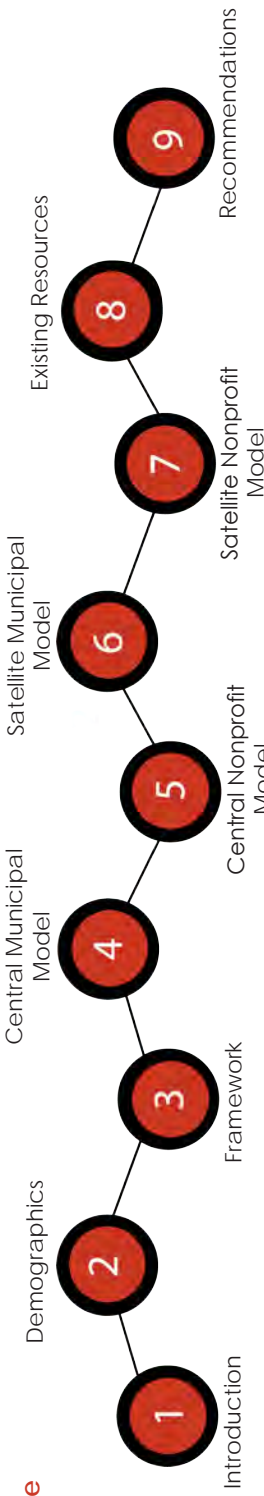
This is a community center **owned and run by a city**. These community centers typically offer programs and amenities free of charge or at a low cost to local residents.



Nonprofit Model

This is a community center **owned and/or run by a nonprofit organization**. Cities can partner with nonprofits to offer community-center services that typically require membership.

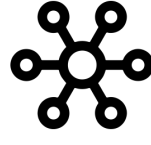
Project Outline



Thinking about a Community Center for Ramsey: Ultimately, the community center or centers that offer services should be **quality public spaces** that include opportunities for **physical activity, leisure, recreation, and learning**; and **improve the overall quality of life and wellbeing** of residents in Ramsey. In the subsequent posters, we will discuss **Ramsey's demographics, geographic models and governance strategies used by other cities**, and **existing community resources** to provide **recommendations for developing a community center model** that would serve the **needs and interests of all residents** in Ramsey.

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People, Places & Play in Ramsey



2. Demographics

RAMSEY'S DEMOGRAPHIC MAKEUP

To make recommendations for community center models and governance strategies, we must first understand the demographic makeup of the city of Ramsey through Census data. Below we illustrate Ramsey's **walkability index, population growth, and demographic composition**. Understanding these unique conditions will help us frame our recommendations for a community center in Ramsey.

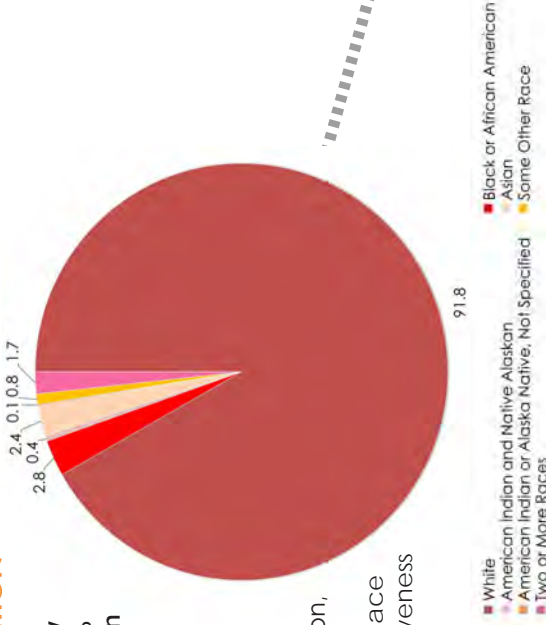
INCOME AND BENEFITS PER HOUSEHOLD

While the two greatest proportions of household income reflect the upper half of household incomes surveyed, **21% of households in Ramsey earn less than \$49,999 a year**. Therefore community centers should be affordable to accommodate all residents.



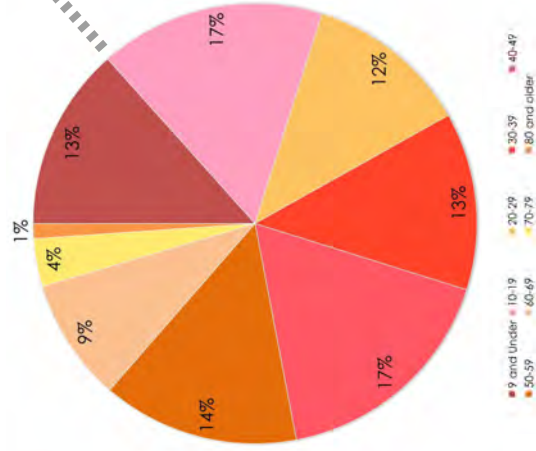
RACIAL COMPOSITION

In 2015, **92% of the population in Ramsey was White**, while 2.8% was African American and 2.4% was Asian. Out of Ramsey's total population 2.4% was either Latino or Hispanic. Given the racial composition of Ramsey's population, the city's community center should be a place that promotes inclusiveness and is welcoming to people from all races, ethnicities, and cultures.



AGE BREAKDOWN

A little over 50% of Ramsey's population is 20-59 years old. This impacts the types of programs to be offered in the community center. Beyond services for this age group, City staff should also anticipate the aging population to address senior services.



WALKABILITY

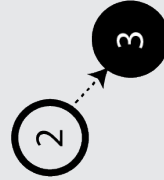
A Walk Score® measures the walkability of a place using a point-based system. A five-minute walk (.25 miles) to amenities is given maximum points on a scale of 0-100 while no points are given for an over 30-minute walk. **Ramsey has an average Walk Score® of 6 which means that almost all trips require a car.** This has implications for where a community center should be located in Ramsey.



POPULATION

The population in Ramsey was estimated at just over 26,000 people in 2016 and has been growing steadily. Population has increased by 10.7% from 2010 to 2016.

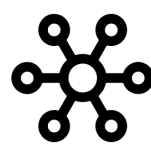
This is high compared to the state's average growth which is 4.1% according to Census data. This means that Ramsey is going to need to increase its community center amenities as the population continues to increase.



Demographic Considerations for Implementation: Considering that almost all trips in Ramsey are taken by car, **parking will be an important factor** in the building of a community center. Offering **family memberships** will also be pertinent because about 80% of the households in Ramsey are families. Income may come into play when determining membership prices for the community center. In the next poster, **we will discuss the social, economic, and environmental benefits** of community centers and how each geographic model could present both advantages and challenges.

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People, Places & Play in Ramsey




3. Framework

A COMMUNITY CENTER FRAMEWORK

Community centers provide **safe, affordable, and quality places** for residents to enjoy opportunities for **physical activity, recreation, education, arts and culture, and leisure**. Such places serve as year-round gathering places that facilitate **multigenerational and intercultural interaction** and offer attractions for community members with different interests.


Creating Resiliency through Community Centers

An integration of **social, economic, and environmental benefits** is key to creating a resilient community center model that is also viable and equitable. Below are some of the social, economic, and environmental benefits of having community centers.



Social Benefits

- ✓ Create community awareness through social interaction.
- ✓ Increase opportunities for physical activity and healthy living.
- ✓ Provide opportunities for learning and education.
- ✓ Enable integration of residents of all ages, cultures, and incomes.



Economic Benefits

- ✓ Create a stimulus for local businesses to offer services.
- ✓ Offer affordable access to community amenities and programs.
- ✓ Provide opportunities for employment.
- ✓ Potentially increase value of neighboring properties.



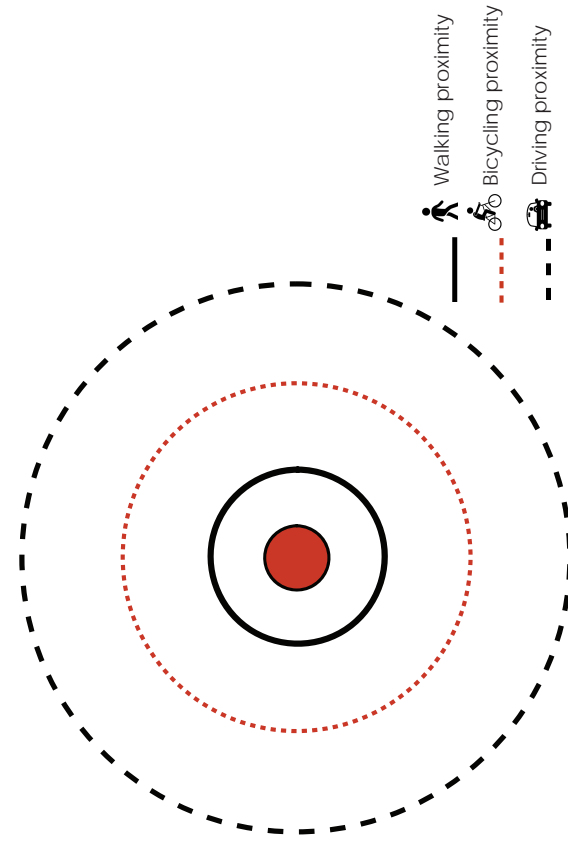
Environmental Benefits







- ✓ Increase access to outdoor spaces.
- ✓ Support cleaner, greener, and safer public places.
- ✓ Create opportunities for programs that increase environmental awareness.
- ✓ Can support environmental and habitat protection e.g. rain gardens.

Assessing Geographic Models

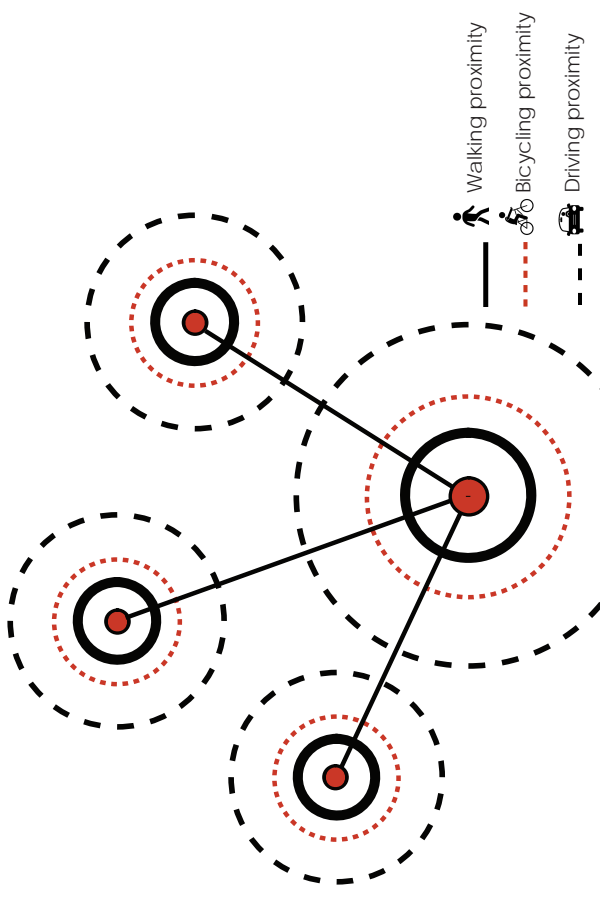
When considering a location for a centralized community center or satellite centers, it is important to consider **residents' accessibility** to each location. Ideally, community centers should be located in **pedestrian and bicycle friendly neighborhoods instead of locations that require residents to drive**. Given that Ramsey is a **car-dependent city** and that there is **no public transportation within the city**, City staff must be strategic about where they locate their community center. **The COR could offer a unique opportunity** for locating a centralized community center or the hub of satellite centers. The following illustrations and discussion of potential advantages and disadvantages of each of these models provide a **framework for assessing which model** would work best for Ramsey.

Centralized Model



-  **+** Serves as a **one-stop shop** for accessing multiple community amenities and programs.
-  **-** Finding an **easily accessible central location** for the stand-alone community center may be difficult.
-  **+** **Maintenance and operational costs** are limited to one building.
-  **-** **Limited employment opportunities and limited options** for local businesses to become involved.
-  **+** Able to offer **environmental awareness programs** and **hands-on learning opportunities**.
-  **-** There may be **limited opportunity for expanding access to green spaces** such as parks.

Satellite Model



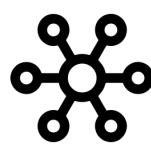
-  **+** Increased access to community center **amenities dispersed across multiple locations**.
-  **-** Residents **might not find all the amenities they need under one roof**.
-  **+** More **opportunities for employment and affordable access** to a variety of amenities and programs.
-  **-** **Maintenance and operational costs** may increase due to multiple locations.
-  **+** Using existing buildings may **reduce the amount of total resources** needed.
-  **-** May **require more land**, contributing to sprawl and inefficient land uses.

3 → 4

Considering Costs and Benefits: The City of Ramsey should consider the **social, economic, and environmental benefits and costs** of both the centralized and satellite community center models when determining which geographic model to use. The **municipal and nonpro it governance strategies** discussed in the subsequent posters will provide examples of **how other cities are using these strategies to mitigate the disadvantages and increase the advantages** associated with each of the geographic models.

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People, Places & Play in Ramsey

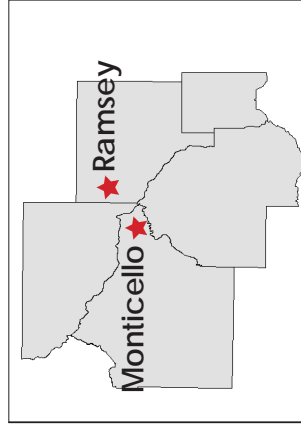


4. Centralized Municipal

CENTRALIZED MUNICIPAL MODEL

Centralized municipal community centers are a popular model in Minnesota and across the United States. **Municipalities benefit from complete control over amenities as well as the programming offered.** A single, centralized location offers a wide variety of programming in a central space. However, the disadvantages of this model include high cost and limited accessibility. Municipalities often find it challenging to fund the operation and the construction of a standalone community center entirely through the City budget.

Monticello, MN



The construction of the community center building cost Monticello \$12.5 million in total, but the **National Guard contributed \$2.5 million and the City received an additional \$500,000 in Cleanup Grants funds.**



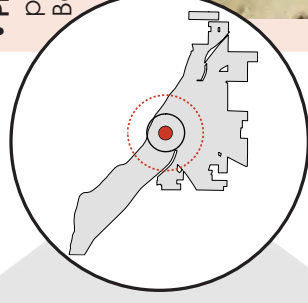
Monticello's community needs assessment led them to build unique features in their community center. A climbing wall and a senior center are evidence that the **different populations in their community were being heard when deciding which amenities to construct.**



The **Cleanup Grants funds** that Monticello received for their construction practices as well as their community garden follow the ideals of an environmentally friendly facility.

For more information see: <http://bit.ly/2BEY2Bi>

Note: The information provided on this poster is based on interviews with City staff and interviews conducted and data on the City website.

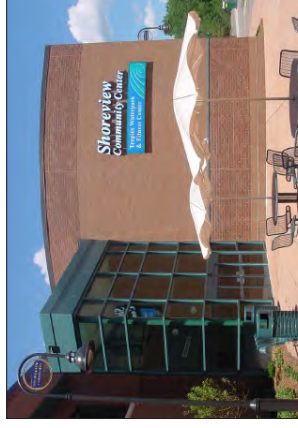


Unique Community Center Attributes

- **Amenities:** free walking track, fitness center, pool, senior center, climbing wall, rental facility, community garden
- **Construction Cost:** \$12 million
- **Operating Cost:** \$2.4 million
- **Programming:** movies in the park, local farmers' market, Bertram Blast Triathlon, adult sports leagues



Shoreview, MN



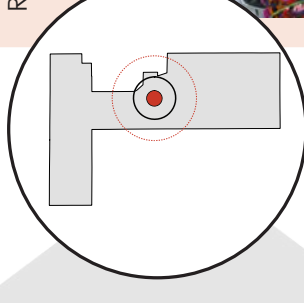
Shoreview built its community center using an incremental approach. The City built a 90,000-square-foot community center in 1990 for \$9 million. As the community needs became more apparent they added two large expansions. In 2003, there was a \$5.5 million expansion that increased the size of the building to 110,000 square feet. Currently, Shoreview is working on a \$15 million expansion that will increase the total size of the community center to be between 130,000 and 140,000 square feet.



Shoreview advocates healthy lifestyles beyond promoting sports clubs and fitness classes. By hosting farmers' markets, the Active Life Fair, and active seniors groups, Shoreview is making health about more than just fitness.

For more information see: <http://bit.ly/2jOoyj8>

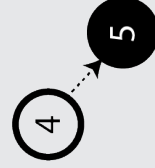
Note: The information provided on this poster is based on interviews with City staff and interviews conducted and data on the City website.



Unique Community Center Attributes

- **Construction Cost:** \$27.5 million invested incrementally (\$9 mil., \$5.5 mil, \$13 mil.)
- **Amenities:** indoor water park, fitness center, indoor play area, outdoor pavillion, gymnasium
- **Operating Costs:** \$2.5 million Revenue: \$2.5 million

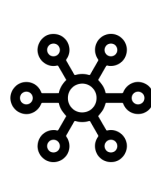
Owner/Operator: Shoreview



Unique Funding Opportunities and Incremental Growth: Monticello and Shoreview offer examples of large community centers that have been constructed and operated by their respective municipalities. If Ramsey were to pursue this model they should investigate funding options such as grants and partners, as the financial burden may rest solely with the City. **Ramsey has identified a large physical space for a community center, and if Ramsey chooses to build a small community center, there would be ample room for growth as needs are identified.** In our next poster, we investigate the centralized nonprofit model.

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People, Places & Play in Ramsey

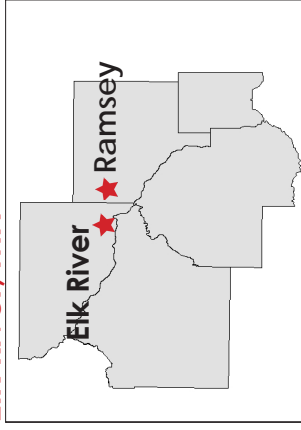


5. Centralized Nonprofit

CENTRALIZED NONPROFIT MODEL

Nonprofit partnerships are a commonly used strategy for managing the various costs related to operating a community center. Cities typically form **unique relationships with nonprofits, including YMCAs, through use agreements and other formal cost-sharing agreements.** The operational cost of community centers is a large burden for a city to be wholly responsible for, therefore, nonprofits geared toward providing youth and other specialized programming offer attractive partnership/sponsorship opportunities for cities.

Elk River, MN



Elk River funded the construction of their community center, which cost roughly \$19 million. **The City worked with BWBR Architects, Inc. to obtain Legacy Landfill grant rebates, saving the City more than \$1 million through recycling rebates.**



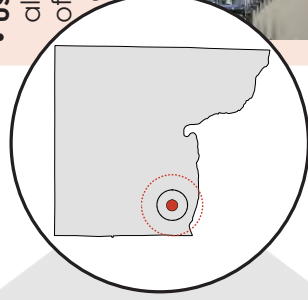
In exchange for leasing their building for free, the YMCA pays for operating costs while allowing Elk River 20 hours of gym time per week to offer their own programming. The combined programming from the YMCA and the City affords residents access to a wide variety of programming in a single central location.



The unique grants and rebates that Elk River secured are substantial and contribute toward constructing a community center that is built around environmental awareness.

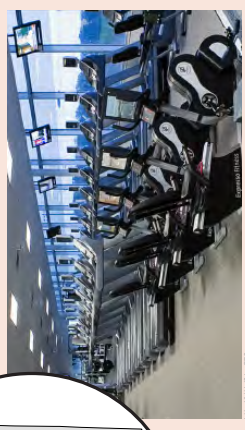
For more information see: <http://bit.ly/2BFnOR4>

Note: The information provided on this poster is based on interviews with City staff and YMCA staff, and information made available online regarding the BWBR Architects, Inc. website.

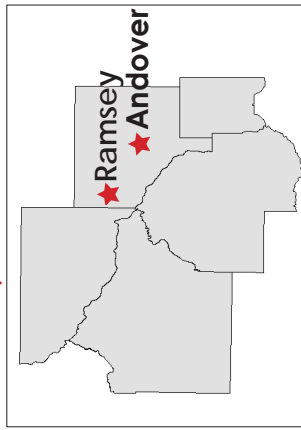


Unique Community Center Attributes

- **Amenities:** waterside, whirlpool, basketball court, lap pool, sauna, kitchen, weight room
- **Construction Cost:** \$19 million
- **Yearly Operating Cost:** \$4 million yearly revenues: > \$4 million
- **Use Agreement:** The City is allotted 20 hours a week during off-peak gym hours to offer their own programming.



Andover, MN



Andover has a unique partnership with YMCA Twin Cities. **The City operates facilities such as the ice arena and field house, while the YMCA operates the pool and the kids' gym.**



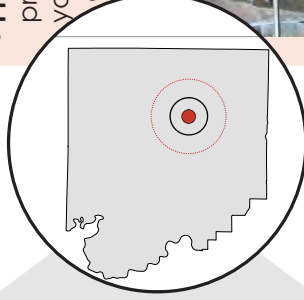
A visitor need not be a YMCA member or a resident of Andover to use the field house or the ice arena. Therefore the community center has the **potential to attract business from outside of the community.**



Although the City of Andover was unable to secure a substantial amount of contributions through a citywide fund-raiser, **alternative forms of funding—such as in-kind and monetary donations, and grants—provide valuable opportunities for cities to fund their community centers.**

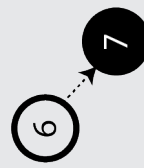
For more information see: <http://bit.ly/2AeoozP>

Note: The information provided on this poster is based on interviews with City staff and YMCA staff, and information made available online regarding the BWBR Architects, Inc. website.



Unique Community Center Attributes

- **Construction Cost:** \$18.2 million
- **Operating Budget:** \$1 million
- **Amenities:** ice arena, meeting rooms, field house. YMCA offers: lap pool, kids gym, family locker rooms, sauna
- **Programming:** senior and pre-K programming, volleyball, youth sports, YMCA offers: health classes, and free childcare for members



Operational Costs and Use Agreements: Andover and Elk River demonstrate unique opportunities for use agreements within a centralized nonprofit model. **This model may place the burden of construction costs entirely on the City of Ramsey, however, partnering with nonprofits such as the YMCA makes a centralized community center model a viable option because it can help mitigate operational costs.** Also, the YMCA brings a wealth of experience in community center creation and would be a logical nonprofit partner. Ramsey can negotiate unique use agreements with the YMCA or any other nonprofit organization it partners with to either lease the entire building or parts of the building to offer programming. In the next poster, we will investigate the satellite municipal model.

Comm[UNITY] Centered

People, Places & Play in Ramsey

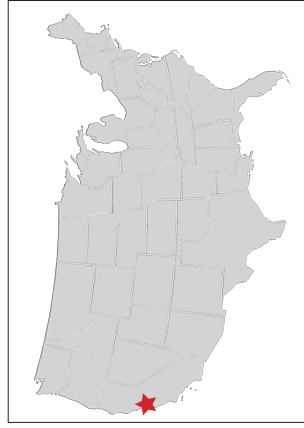


6. Satellite Municipal

SATELLITE MUNICIPAL MODEL

A satellite municipal model allows community center services to be dispersed across several different locations with a community center hub located in a central location. Each node or satellite location can be designed to offer specialized community center programming based on already available resources and/or resident needs. Offering community center services in more than one location can increase accessibility to facilities and programming. In this poster, we will discuss how the municipal model allows the City to capitalize on existing resources and tailor the model to the specific needs of the city.

San Jose, CA

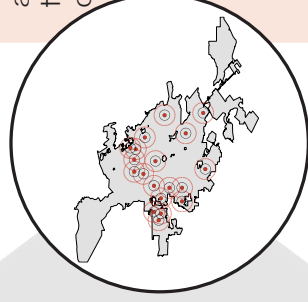


San Jose's community center model is unique in regard to their facility re-use program. This program gives government agencies, nonprofits, and community based organizations access to selected satellite community centers to operate programs and offer services that primarily benefit city residents.



This allows the City to strategically manage operational costs, provide a wide variety of programming, re-use or re-service City facilities, and expand relationships with service providers.

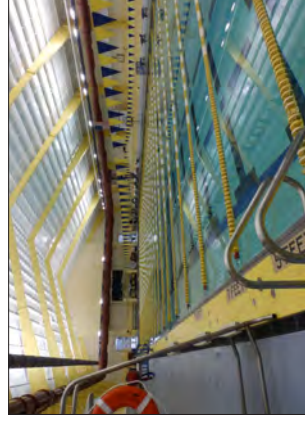
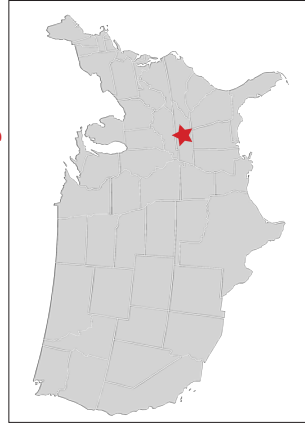
See here for more information: <http://bit.ly/2loGj4r>



Unique Community Center Attributes

- **Amenities and programming:** classroom rentals, banquet hall, Youth Center, parks, trails, youth basketball and soccer, half gymnasium, summer camp
- **Partnership:** The Department of Parks, Recreation and Neighborhood Services has a facility re-use program that allows City-owned buildings to be re-used by nonprofit and community based organizations to offer services that benefit residents.
- **Opportunities:** Although San Jose is a vastly different city compared to Ramsey, there are still important takeaways from their satellite municipal model.

Williamson County, TN

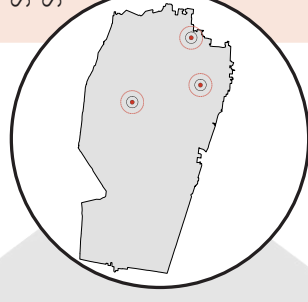


Cities and counties in the suburbs of Nashville have been able to collaborate across several community and recreation centers to create satellite centers, allowing the smaller cities to benefit from shared resources and offer a wider variety of amenities and programming.



Williamson County Parks and Recreation has partnerships with several local businesses and nonprofits that support their programs through monetary donations and by providing needed goods and services. The County offers their sponsors recognition in various media sources and public engagement.

For more information see: <http://bit.ly/1yYkUz>



Unique Community Center Attributes

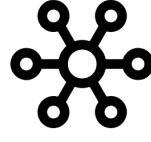
- **Programming:** Arts & crafts for children, teens, and adults; dance and music classes, summer camps, theater programs, movie nights, game nights, sports camps, senior fitness programs, aquatics, therapeutics
- **Sponsorships:** SilverSneakers, Silver&Fit, Barre Fitness, Nancy Stevens, Wellness Coaching, STAR Physical Therapy
- **Satellite Centers:** Hillsboro/Leipers Fork Community Center, College Grove Community Center, Bethesda Recreation Center



Cost Efficiency through Partnerships: If Ramsey chooses to adopt a municipal satellite model, the City can re-use several of its city-owned facilities by allowing local businesses and community based organizations to offer programs that are currently in need. These existing facilities and community spaces can easily serve as satellite centers that offer components of a community center. Another alternative would be to connect with neighboring cities to expand programming. The City can also develop a sponsorship policy that will allow for more formal partnerships with service providers. The next poster presents examples of how cities have used nonprofit partnerships to better meet community needs.

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People, Places & Play in Ramsey

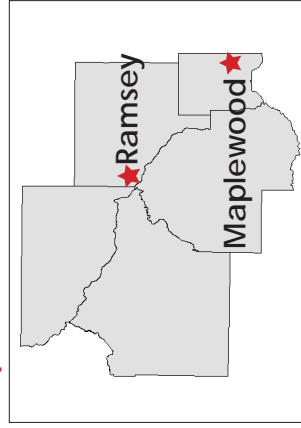


7. Satellite Nonprofit

SATELLITE NONPROFIT MODEL

In a nonprofit satellite model, some or all of the satellite centers, including its hub, **can be owned and/or operated by a nonprofit organization**. Cities can also **partner with nonprofits** to provide facilities and programming that the City may not be able to offer otherwise. The following examples highlight how cities have partnered with nonprofits to offer services that meet the needs and desires of their communities while also **finding effective strategies to manage costs**.

Maplewood, MN



The City of Maplewood has a variety of **partnerships with local nonprofits and community organizations** which allow the City to provide specific programming **without having to commit additional staffing and be responsible for all costs**.



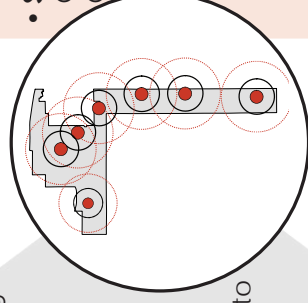
The Memorandum of Understanding (MOU) enables the City to provide its building while all operational costs are covered by the YMCA. This strategic partnership has helped the City to **broaden their services and effectively respond to the net loss** they were experiencing.



By offering programming through satellite centers, the City has also been able to **bring activities and programs closer** to its residents.

For more information see: <http://bit.ly/2BEdhFw>

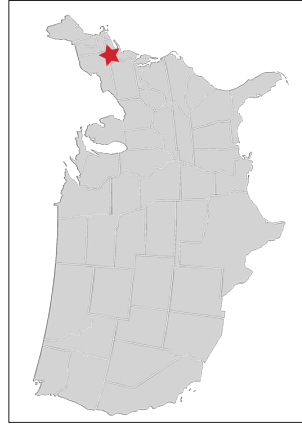
Note: The information on this poster is based on an interview with City staff and information made available on the City website.



Unique Community Center Attributes

- **Memorandum of Understanding:** agreement between the Parks and Recreation Board and the YMCA in 2016.
- **Amenities:** 3 gyms, fitness center, 9 ice skating rinks, aquatic center, picnic shelters, and nature center
- **Satellite Centers:** Cater Community Gym, Edgerton Community Gym, Maplewood Community Nature Center, and neighboring parks
- **Partnerships:** YMCA, local elementary school, Jr. Polar Football, Maplewood Area Historical Society, NEU Soccer Club, North Polaris Fastpitch

Queens, NY

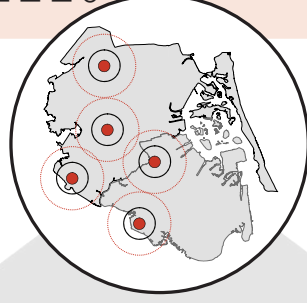


The community center in Queens offers **core social services including food and shelter; financial assistance; and youth and adult education to facilitate community empowerment**. This model exemplifies how community centers can incorporate **impactful programming that goes beyond traditional programming** by taking into consideration the **local context and unique needs of residents**.



Such programming can make community centers a **welcoming place for all residents**, especially for **socially disadvantaged and marginalized populations**.

For more information see: <http://bit.ly/2jhYr0R>



Unique Community Center Attributes

- **Operation:** Run exclusively by Catholic Charities.
- **Amenities:** classrooms, meeting spaces, and worship spaces
- **Programming:** food pantry; educational programs for Latino children, youth, and families; programs for low-income parents; employment support programs; health education; and financial literacy
- **Opportunities:** While the geographic area is different from Ramsey, mainly in relation to population size, the model that is adopted across Queens still offers unique features that are applicable to Ramsey.

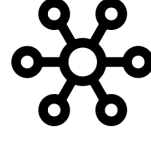
7

8

Managing Costs and Addressing Needs: The satellite geographic model and nonprofit governance strategies presented in this poster **highlight the advantages of partnerships in managing operational costs**, and ways in which community centers **can serve the unique needs of the community**. It is important that Ramsey **conduct meaningful community engagement at the grassroots level** to identify resident needs and develop programming that can benefit all populations. The next poster highlights existing community resources in Ramsey that can present valuable opportunities for partnerships and serve as satellite centers that offer specialized community services.

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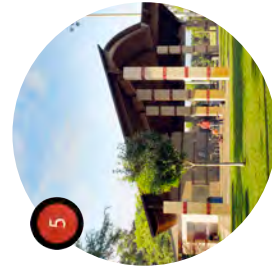
People, Places & Play in Ramsey



8. Existing Resources

EXISTING COMMUNITY RESOURCES

The City of Ramsey currently offers multiple community spaces with a range of facilities, amenities, and programming for outdoor recreation, physical activity, community gatherings, and leisure. The map and information presented below highlight six such community resources that include parks, playgrounds, sports fields, gymnasiums, meeting spaces, and event venues. These resources indicate the investments the City of Ramsey has already made in providing components of a traditional community center.



Central Park

- 7925 161st Ave NW
<http://bit.ly/2zDNixG>
- Outdoor pavilion and building
 - Common area
 - Playground
 - Ice rinks with hockey nets
 - Six softball fields



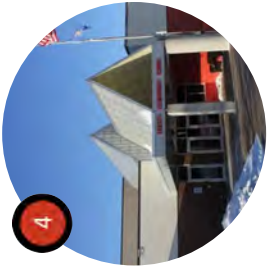
The Draw

- 7401 E Ramsey Parkway
<http://bit.ly/2i7Q9HW>
- Amphitheater
 - Picnic tables
 - Open green space
 - Passive recreation programming
 - Regional trails access



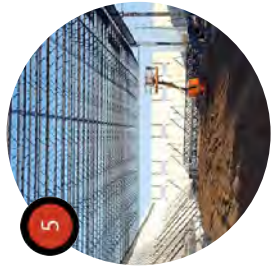
Municipal Center

- 7550 Sunwood Dr NW A
<http://bit.ly/2AIBroF>
- Five rentable meeting rooms
 - Overhead projectors
 - WiFi availability
 - Multiple kitchens
 - Flat screen TVs



Ramsey Elementary

- 15000 County Hwy 5
<http://bit.ly/2zv4bri>
- Two gymnasiums
 - Outdoor fields
 - Auditoriums
 - Cafeterias and kitchens
 - Classrooms



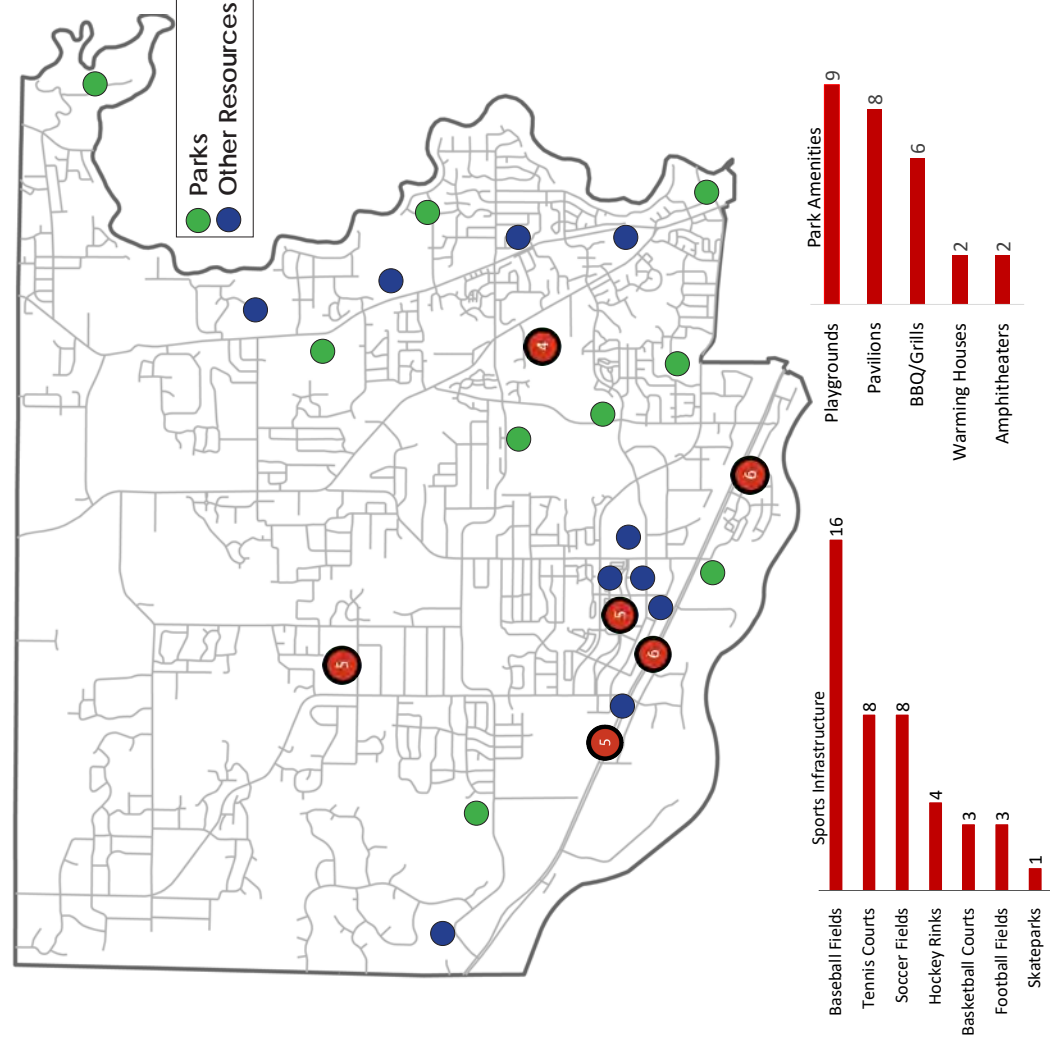
Adrenaline Sports

- SW Bunker & Armstrong Blvd.
<http://bit.ly/2j7JXAB>
- Three basketball courts
 - Three volleyball courts
 - Three 80' x 170' turf fields
 - 52,000 sq ft of rentable space
 - Opens in January 2018



Youth First

- 6701 Hwy 10 NW
<http://bit.ly/2ik1bdm>
- Free afterschool programs
 - Volunteer programs
 - Teen movie nights
 - Soccer field & volleyball court
 - Outdoor recreation events

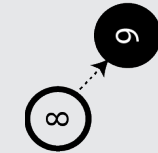


An expanded inventory of community resources

The list of community resources highlighted on the left of this poster is by no means comprehensive. Ramsey currently offers myriad community resources that are already accessible to residents. The locations of these resources and the types of facilities and programming offered provide valuable considerations when envisioning a community center model for Ramsey. Below are some additional outdoor spaces, facilities, and programming that could potentially be incorporated into the City's community center model.

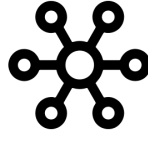
Parks and open spaces: Ramsey has approximately 565 acres of parks and trail corridors. Aside from Central Park and The Draw, several other City parks, including **Elmcrest, Alpine, Lake Itasca, Emerald Pond, Sun ish Lake, and Woodland Green**—and regional parks, including **Rum River Central Park and Mississippi West Regional Park**—offer facilities and space for both active and passive recreation. They also serve as gathering spaces for residents and provide a variety of amenities, including ones that are listed in the graphs above.

Other facilities and programming: Residents in Ramsey can access facilities and programming offered by several privately run institutions and businesses—including the **PACT Charter School, Anytime Fitness, Fountains of Ramsey, Links at Northfork Golf Course, Lord of Life Church, Northgate Church, Rum River Scout Camp, and Northern Starz Children's Theater**—to access a variety of facilities and programming, including gymnasiums, multi-purpose event rentals, outdoor activities, and performing arts programming that can benefit children, youth, and adults.



Incorporating Existing Resources into the Community Center Model: If the City of Ramsey pursues a satellite community center model, the City can capitalize on existing community gathering spaces and facilities to incorporate and expand components of a centralized community center. Having community center services dispersed throughout the city can also increase access to resources for communities across Ramsey. The City can repurpose already existing infrastructure and/or expand existing infrastructure to integrate community center resources that are currently lacking in Ramsey to meet the needs and desires of residents.

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People, Places & Play in Ramsey

9. Recommendations

RECOMMENDATIONS

This poster presents **important considerations for the City of Ramsey** as they move forward with in-depth planning for a community center model as well as associated programming and activities. Here we highlight **gaps in facilities and programming offered in Ramsey**, possible opportunities for **partnerships and funding**, a **framework for site selection**, and **recommended next steps** that will help the City develop a community center model that will **serve the needs and interests of all residents in Ramsey**.

Gaps in Facilities and Programming Offered in Ramsey

While the City has **not conducted a formal needs assessment**, the City's Parks and Recreation website includes a **survey** that allows residents to provide feedback on what recreation programs the City should offer. This feedback can **help inform the types of programs and amenities to include in a community center**. The following section categorizes gaps in current facilities and programs offered in Ramsey based on the survey responses, a comparison of facilities and activities offered in other cities explored in the project, and information obtained from key informants.

- Facilities and activities for children and youth**
- Splash pad
 - Sports programs
 - Music and theater



- Programs for adults**
- Fitness classes
 - Nutrition education
 - Swimming lessons



Facilities and programs for families

- Day camps
- Pool & swimming lessons
- Winter activities



Other facilities and programs

- Community/rec center
- Gardening programs
- Childcare
- Indoor walking tracks
- Improved biking & walking trails



We also gathered that residents in Ramsey **currently utilize community centers, YMCAs, and other facilities in neighboring cities** including Andover, Elk River, Rogers, Champlin, and Otsego for **family/child-oriented programming**. Residents have also shared their preference for **sports and fitness programs provided by the City** over the long-term fee-based services offered by athletic associations and private fitness clubs.

Opportunities for Partnerships

Partnerships can offer **valuable and cost-effective strategies for expanding and supplementing programming and facilities** offered by the City. However, they should fit within the community's needs and align well with the City's overall goals. Partnerships should also provide the City with a high-level of control over programs, services, and rates to ensure affordability and accessibility to all residents.

- **Government entities**
e.g., Parks and Recreation Department, neighboring cities
- **Nonprofit organizations**
e.g., YMCA Twin Cities, Youth First Community of Promise
- **Schools**
e.g., Ramsey Elementary, PACT Charter School
- **Private fitness & athletic clubs**
e.g., Adrenaline Sports Center, Anytime Fitness
- **Local businesses**
e.g., Fountains of Ramsey, Links at Norfolk Golf Course

Opportunities for Funding and Managing Costs

Ramsey should explore **diverse funding streams** in addition to City funds to support community center services. Having multiple sources of funding can effectively **address cost issues related to construction, operation, maintenance, programming, and facility updates**. Below are several opportunities that can potentially be used to finance community center services and ensure the continuity of programs.

- **Facility use agreements**
e.g., Ramsey elementary, PACT Charter School
- **Grants from government/public entities**
e.g., Land & Water Conservation Fund, Ramsey Foundation
- **Grants from private/nonprofit entities**
e.g., Anoka Area Chamber of Commerce, Ramsey Lions
- **Facility re-use programs/policy**
e.g., community-based organizations and service providers
- **Donations & fundraisers**
e.g., in-kind and monetary donations, walk-a-thon fundraisers

A Framework for Selecting a Site for a Centralized Community Center or Hub



Assets: What does the site bring as an asset?
e.g. large site, easy access, parking space



Gaps: What gaps does the site have?
e.g. no room for expansion, not centrally located



Benefits: What are the advantages of choosing this site?
e.g. adjacent to playground, can incorporate park



Consequences: What are the negative impacts of using this site?
e.g. increased traffic, loss of trees



Action Needed: What has to be done to ensure that all needs are met?
e.g. determine wetland mitigation, street and sidewalk modifications



Partnerships: What are some options for partnerships?
e.g. formal agreements with YMCA, school district, senior center, and local businesses



Funding Options: What funding options are available?
e.g. donations, sponsorships, cost-sharing agreements, fundraisers

Note: This framework is adapted from the City of Bloomington's Community Center Taskforce Report to the Bloomington City Council (Oct. 10, 2016). For more information see: <http://bit.ly/2zDNixG>

Recommended Next Steps



Abstract

This report is a compilation of the work from four student groups enrolled in a Senior Seminar in Sports Management, taught by Dr. Lisa Kihl during the spring semester of 2018 at the University of Minnesota. The student work was intended to help the City of Ramsey develop a long-term vision and strategy for a community center and its associated programming. The project focused on assessing the recreational and public space needs of the community, investigating community-center and community-programming models in peer cities in the Twin Cities region, and exploring concept options for a community center in Ramsey.

Students worked in teams of 3-4 to answer the following questions: What are the recreation needs of the community? What recreation opportunities already exist in Ramsey and nearby communities? What public-private partnership models exist for community centers or community recreation facilities? What operational models exist for a decentralized approach to providing recreational and other community amenities?

A Gathering Place for Community: Community Center Feasibility Report

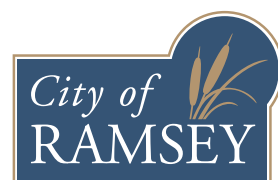


Prepared by:

Students in SMGT 3881: Senior Seminar in Sports Management
Instructor: Dr. Lisa Kihl
College of Education and Human Development

Prepared in Collaboration with

Mark Riverblood
Parks and Assistant Public Works Superintendent
City of Ramsey



The project on which this report is based was completed in collaboration with the City of Ramsey as part of the 2017–2018 Resilient Communities Project (RCP) partnership. RCP is a program at the University of Minnesota’s Center for Urban and Regional Affairs (CURA) that connects University faculty and students with Minnesota communities to address strategic projects that advance local resilience and sustainability.

The contents of this report represent the views of the authors, and do not necessarily reflect those of RCP, CURA, the Regents of the University of Minnesota, or the City of Ramsey.



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INTRODUCTION

This report is a compilation of the work from four student groups enrolled in SMGT 3881: Senior Seminar in Sports Management, taught by Associate Professor Lisa Kihl during the spring semester of 2018 at the University of Minnesota. The student work was part of a project for the City of Ramsey/Resilient Communities Project partnership for the 2017-2018 academic year called for “A Gathering Place for Community – Community Center Plan”.

In order to help the City of Ramsey develop a long-term vision and strategy for a community center and its associated programming, this project focused on assessing the needs of the community, investigating community-center and community-programming models in peer cities, and exploring concept options for a community center in Ramsey. There is strong resident interest in a community and the idea has been generally discussed by the Ramsey City Council over the years but no in-depth planning, budgeting, or community engagement has been done.

Students worked in teams of 3-4 to answer these questions. What are the recreation needs of the community? What recreation opportunities already exist in Ramsey and nearby communities? What models of public-private community center/recreation facility partners exist? What models of operation for decentralized community centers exist? Their goals were to identify what recreation facilities are required to meet the need identified by residents and what recreation facilities available to Ramsey residents within and around the City of Ramsey. As well as to recommend a public/private partnership model of operation that would be most feasible and a decentralized community center model that would be most feasible in Ramsey.



Ramsey Organizational Plan

Group #1 - Demographic Needs Assessment

Pamela Sonnek, Courtney Simonson, Ellen Jones, Mike McGreal



Executive Summary

The City of Ramsey is looking to establish a community center to meet the needs of its residents. The problem is justifying building a multi-million dollar facility for recreation without a proven need from residents as property taxes will increase. In order to help Ramsey better understand the needs of the residents and their definition of a community center, we needed to go directly to the source. As Ramsey's population continues to grow, more information is needed to understand the residents' needs and preferences as demographics among the community are changing. By working with the community face-to-face we were able to get the most accurate, personal information enabling us to reach the conclusion that a community center would be a positive investment for Ramsey. The data we gathered shows the most valued amenities, willingness to pay higher property taxes, and residents' preferences for the aesthetics of a possible center. By understanding the residents' wants and needs, Ramsey has the opportunity to create a facility to meet those needs.

Procedure:

Ramsey City Hall and Coborn's Grocery were the sites selected to perform the survey. Complimentary free food and a raffle for a Corborn's gift card were offered as incentives for participation. In order to generalize the survey data for the total population size of Ramsey at 26,200 people, a sample size of 68 is required to reach a 90% confidence level and a sample size of 96 is required to reach a 95% confidence level. 171 community members were asked to participate in the survey and 86 agreed at a 50.3% agreement rate. The survey was done using Ipad and Qualtrics for participants to answer questions. The following significant findings show important factors to consider when addressing residents' wants and needs in developing a community center.



Ramsey Demographics

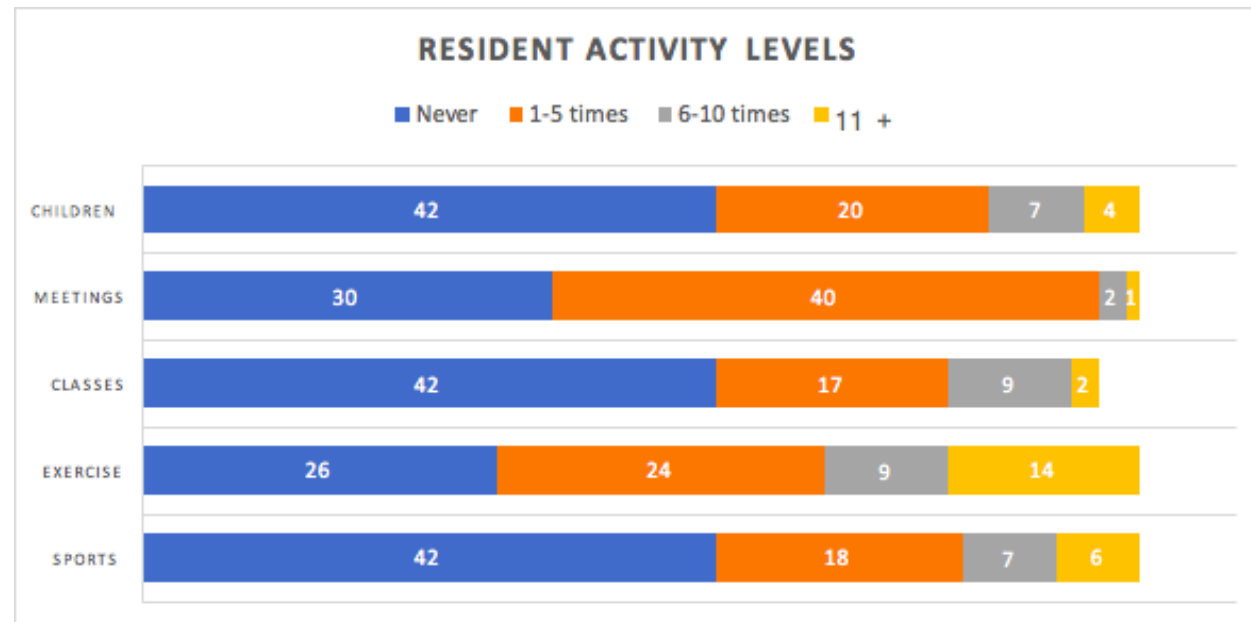
Fig. 1

Gender	Count	18 and Younger	19-29	30-45	46-60	61-75	76 and older
Male	29	1	9	4	12	4	3
Female	42	3	5	11	17	12	1
Other	1	0	0	0	0	1	0
Totals:	72	4	10	14	26	15	4
Percentage		0.05%	13.80%	19.40%	36%	20.80%	0.05%
Ramsey Percentages		~31%	~12%	~30%	~16%	~10%	~2%

Figure 1 indicates data from this survey represents the older generation more than the younger residents of Ramsey.

Resident Activity Levels

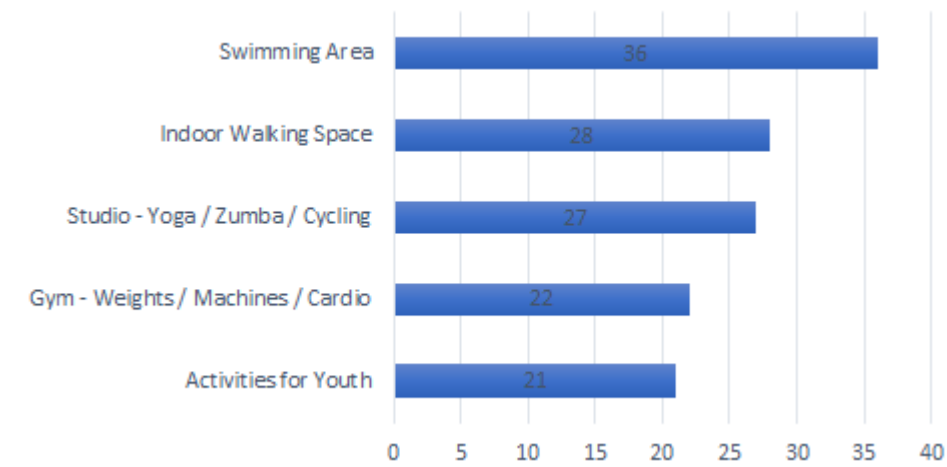
Fig. 2



Figures 2 shows high meeting place use (social), medium exercise/sport use, and low child play facility use levels.

Top 5 Recreational Amenities

Fig. 3



According to Figure 3, the top 5 amenities with the highest interest rates are; Swimming Area, Indoor Walking Space, Studio for Yoga/Zumba/Cycling, Gym with Weight/Machines/Cardio, and Activities for Youth.

Unmet Recreational Need

Fig. 4



Figure 4 shows resident responses to what recreational needs Ramsey is currently not meeting. The most frequent responses are larger in size, showing the top responses revolved around swimming and programs for kids.

Definition of a community center

Fig. 5

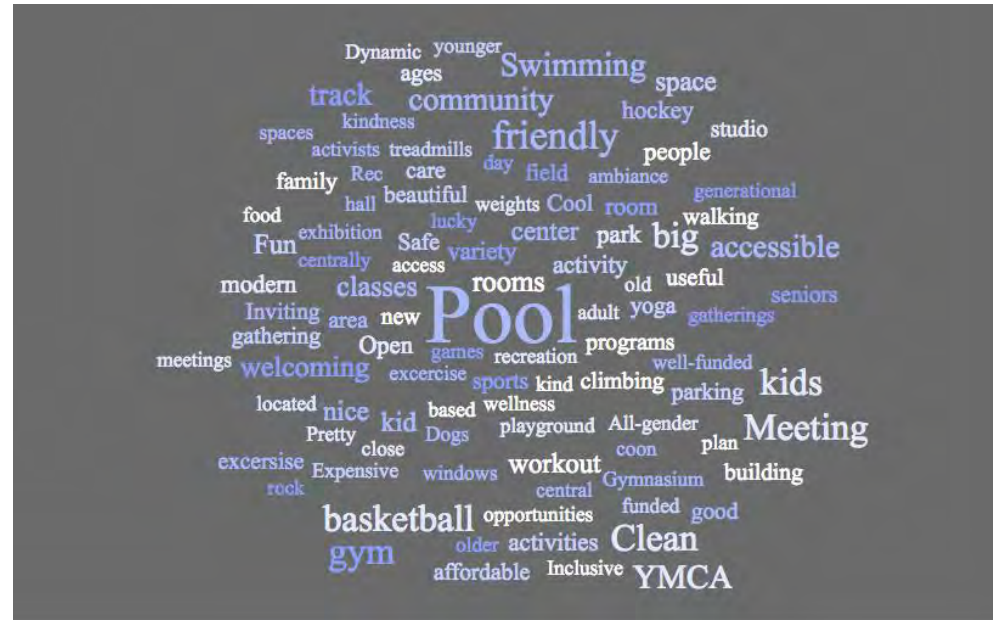


Figure 5 compiles the frequencies word responses to participants' definition of a perfect community center. Again, showing the most frequent words in larger font.

Themes from the definition of a perfect Community Center

1. Inside Appearance/Size
 - Modern, clean, spacious lobby
2. Atmosphere
 - Fun, helpful and friendly staff, ambiance
3. Aquatics
 - Lap Pool, residents' ability to rent the pool, accessible for everyone, events
4. Sports
 - Indoor year round sports like basketball and racquetball
5. Accessibility
 - Open to residents and non-residents, accommodates residents with disabilities

Property Taxes Fig. 6



Figure 6 shows the percentage of survey respondents who would and would not pay higher property taxes for the implementation of a community center. Survey respondents for this data are all residents of Ramsey. More than half of the residents surveyed said that they **would** pay higher property taxes.

Aquatic Facilities

Fig. 7

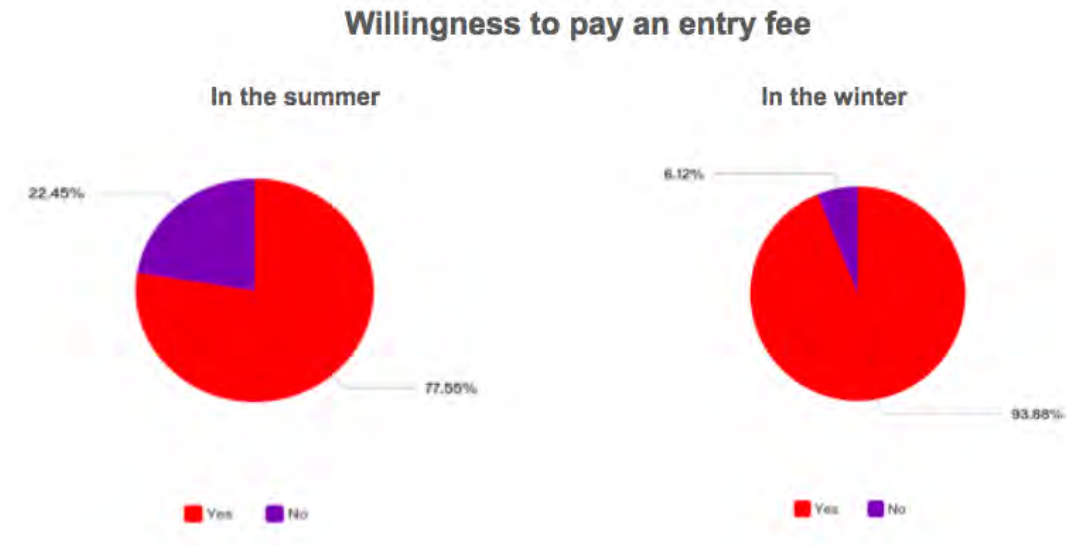


Figure 7 shows survey responses to the question of willingness to pay an entry fee to an indoor pool facility in the summer and the winter. Residents are 16.33% more likely to say yes to paying an indoor pool entry fee in the winter, rather than the summer.

Proposed Plans

Fig. 8



Fig. 9



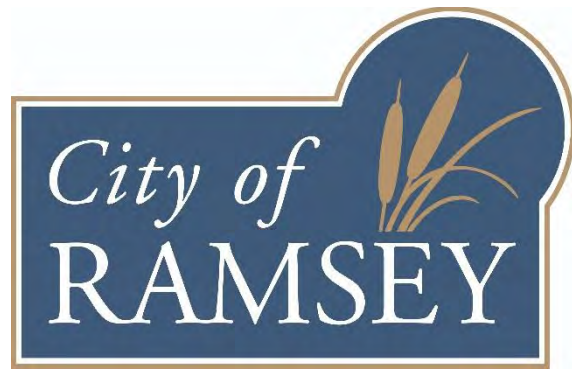
Figures 8 and 9 show priority rankings for hypothetical plans by highest priority to lowest priority for Ramsey. “Build a Community Center” was the highest chosen for the first priority and second highest for the second priority, indicating strong community support for a community center over other possible plans.

Final Comments

- Exactly how high property taxes may increase concerned residents.
- A handful of requested participants simply stated Ramsey did not need a community center and refused to take the survey.
- The majority of the residents surveyed were not physically active.
- The majority of residents surveyed were in the older age brackets and so generally do not engage in as much physical activity.

Plan of Action

- Residents of Ramsey want a community center.
- Residents are willing to pay higher property taxes to get a community center.
- Residents prefer indoor multi-use facilities.
- Residents prefer a functional and clean center rather than a well-designed exterior.
- Residents require close access and adequate parking.
- Amenities preferred include:
 - ◆ lap pool, basketball court, racquetball courts, yoga studio, and traditional exercise equipment.
- Conduct further research on the needs of younger residents



Existing Recreational Facilities in the City of Ramsey

By: Ryan O-Neill, Steven Lorbiecki,
Alex Wolter, and Tyler Anderson-Wright



Area of Interest

When evaluating the current recreational facilities that are usable for residents in the City of Ramsey, we first had to determine the distance that someone would reasonably drive to reach their desired facility and access the programming they need. From experience, we determined that a 15 minute drive from the center of the city would be a reasonable distance for someone to travel for recreation.

- More than 15-20 Minutes is unreasonable to travel for a specific recreation opportunity
- Less than 15 minutes is primarily within Ramsey city limits, limiting the variety of recreation opportunities and facilities available

By setting this driving limit, we were able to evaluate exactly what facilities exist and what gaps there may be in both the types of facilities available and the programming provided at those facilities. In Figure 1 you can see the area that is included in the 15 minute driving distance from the center of the city. This includes sections of Elk River, Nowthen, Oak Grove, Andover, Champlin, Coon Rapids and of course Ramsey.

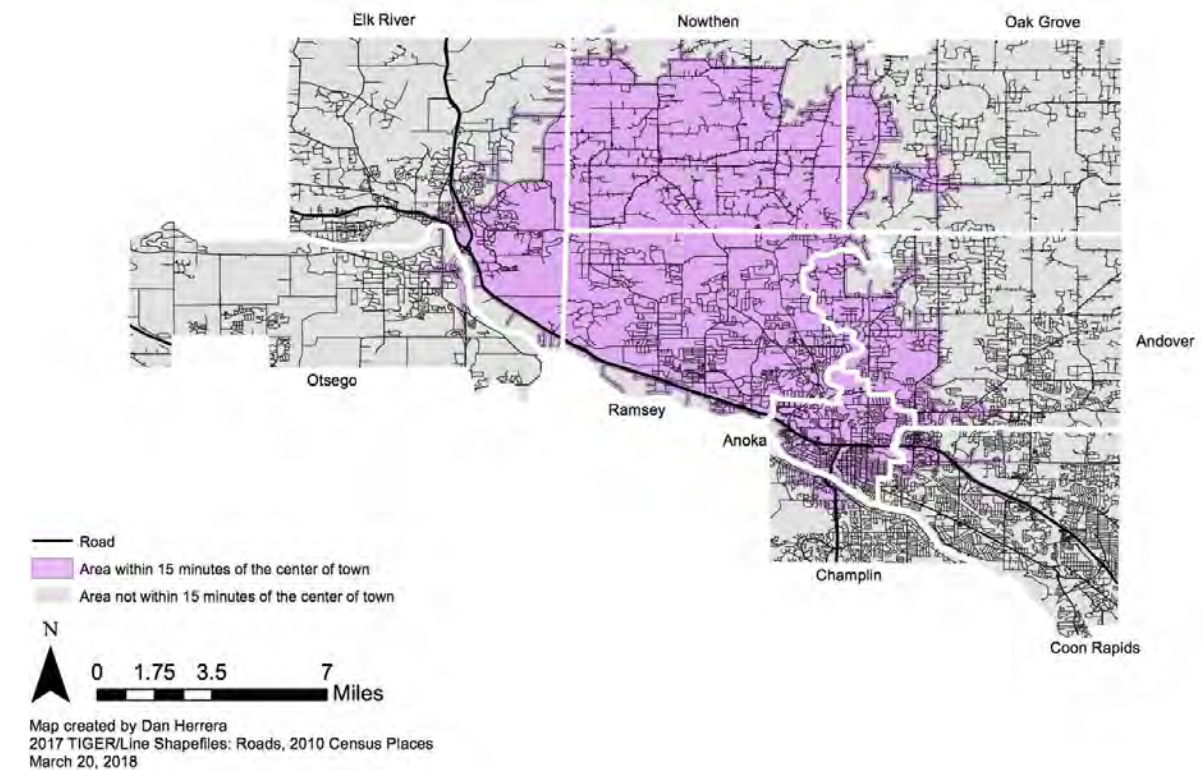


Figure 1: Map of 15-minute drive time from the Center of Ramsey

All Facilities in Ramsey and the Surrounding Area

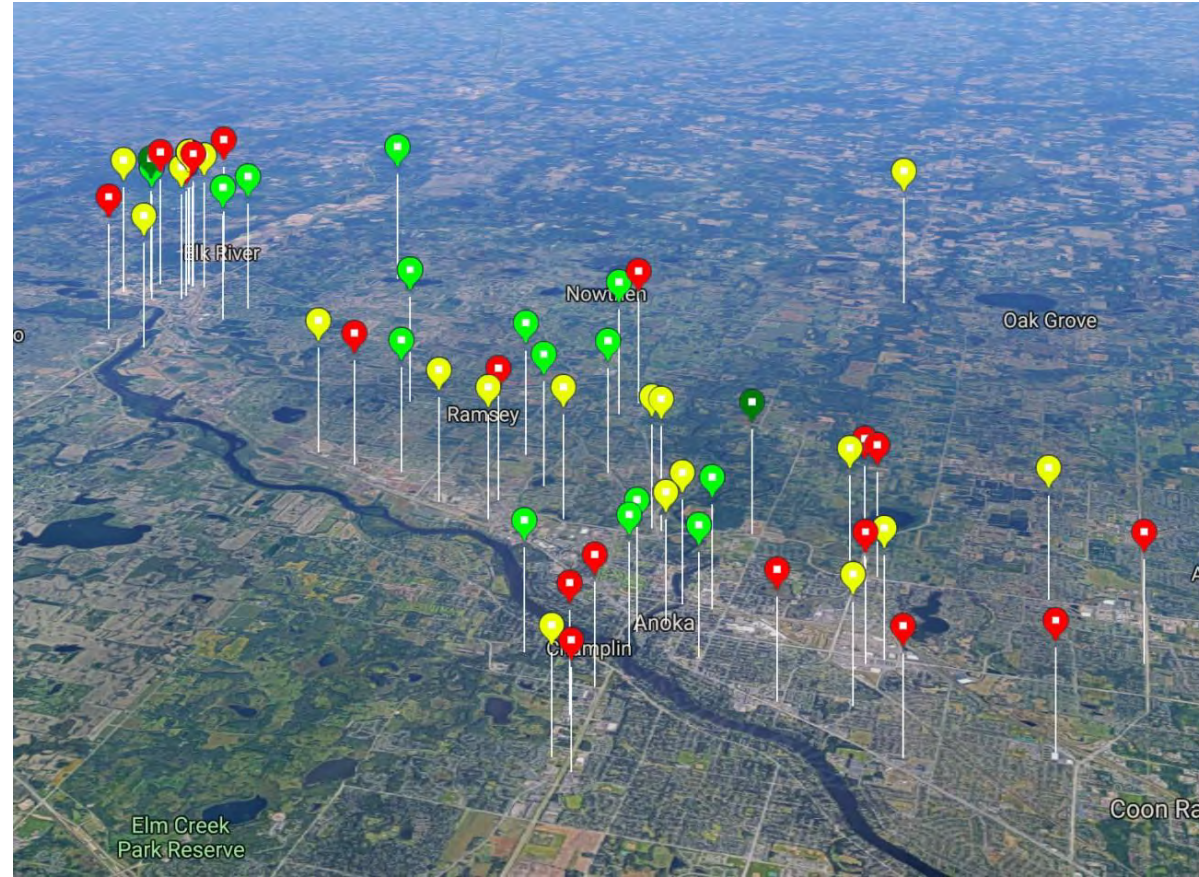


Figure 2: All recreational facilities within 15-minute drive time from the Center of Ramsey, created on Google Maps

This map includes:

- Public recreation facilities, shown in green
- Private multi-use recreation facilities, shown in red
- “Boutique” recreation facilities, shown in yellow

Private Multi-use Recreation Facilities

Within the 15-minute drive time radius we outlined there are multiple areas with privately owned recreation facilities. We included privately owned recreational facilities as an option for the residents of Ramsey and surrounding areas to achieve their recreational goals. We further divided this category into two sections: private multi-use recreation facilities and “boutique” recreation facilities. Private, multi-use facilities such as Lifetime Fitness generally cater to large audiences and offer a variety of services, some even offering 24-hour access. The below map shows the privately owned multi-use facilities.



Figure 3: Private multi-use recreational facilities within 15-minute drive time from the Center of Ramsey, created on Google Maps

Boutique Recreation Facilities

The other category derived from the private recreational facilities, “boutique” recreation facilities generally caters to smaller, niche audiences. Often single use and sometimes local, they provide more specific recreation needs to the residents of Ramsey.



Figure 4: Boutique recreational facilities within 15-minute drive time from the Center of Ramsey, created on Google Maps

This map includes:

- Boxing facilities
- Karate studios
- Yoga studios
- Any other niche recreational facilities

Public Recreation Facilities

Although there are very limited public recreation facilities within the City of Ramsey, there are multiple large facilities within the 15-minute drive radius from the Center of Ramsey. These facilities provide residents with a wide variety of programming in one location, however they are sometimes very crowded as they are also serving a need outside of their own community. Since many of these facilities are providing programming that is not provided within Ramsey, they are used both by their community and Ramsey's. Ramsey does have a large number of facilities that provide important public programming such as soccer and baseball with brick and mortar facilities that can be rented out for resident use. These facilities do not provide a wide range of programming but are a valuable asset to the community, especially with the lack of a centralized community center.

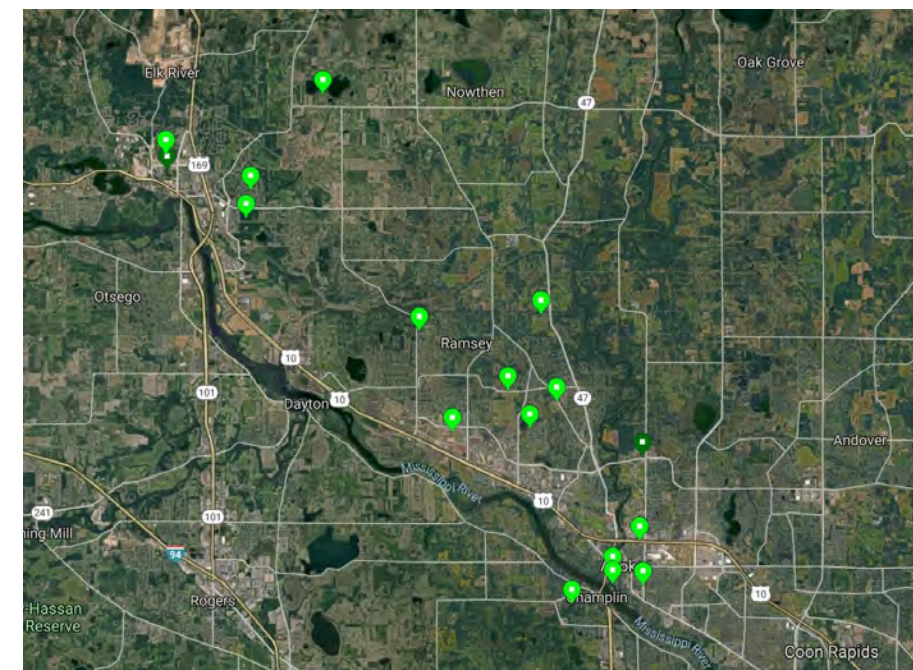


Figure 5: Public recreational facilities within 15-minute drive time from the Center of Ramsey, created on Google Maps

Recreational Programming

Existing programming:

- Youth Baseball
- Bowling
- Hiking
- Tennis
- Soccer
- Focused classes ranging from Computer Programming to Yoga



Gaps in programming:

- Zumba
- Frisbee golf
- Basketball courts
- Indoor walking track
- Lacrosse
- Swimming Lessons
- Wrestling
- Volleyball courts



Needs of the Community

By looking at the existing facilities and using the survey data collected by Group 1, we were able to determine the needs of the community as well as what recreational opportunities residents would like to see available in their community.

Main areas of need:

- Pool
- Indoor walking track
- Gym/Court space



Recommendations

There are gaps in the recreation opportunities available to residents of Ramsey and the surrounding communities. By filling these gaps, the City of Ramsey could effectively fulfill the needs and wants of their residents and create a more complete recreation program for the community.

By adding the following facilities and programming, we believe all major gaps in offerings would be filled:

An indoor sports done with a walking track protected by netting. This would accommodate:

- Soccer
- Lacrosse
- Running and walking
- Football
- Gold training
- General recreation programming

A community center that includes:

- Meeting rooms
- Courts

A recreation center that includes:

- Meeting rooms
- Courts for basketball, volleyball, etc.
- A pool
- Outdoor fields for use by all sport and general recreation



Information in this report was obtained from the RCP dropbox on April 30, 2018.

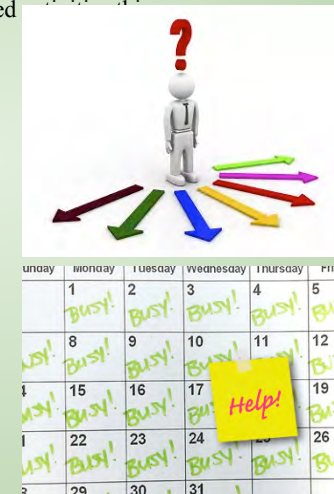


Ramsey: Goals of the Community

- Develop a community center with associated programming and activities
- Privately owned and operated community center
 - Preferably with a one-time payment
- Interested in
 - Traditional, stand alone community center mode as well as dispersed facilities throughout the community
 - Center that offers different recreational, educational, social/cultural, and other opportunities and be served by multiple organizations (partnerships).
 - A place where they have facilities to work out yet rooms for community use and other activities
- 12 acres of land in COR

Organized Activities

- Reasons why people haven't participated in organized activities
 - Within our control
 - Inconvenient Hours
 - Lack of awareness
 - Scheduling
 - Negative experiences
- Out of our control
 - Children too small
 - No longer involved in sports



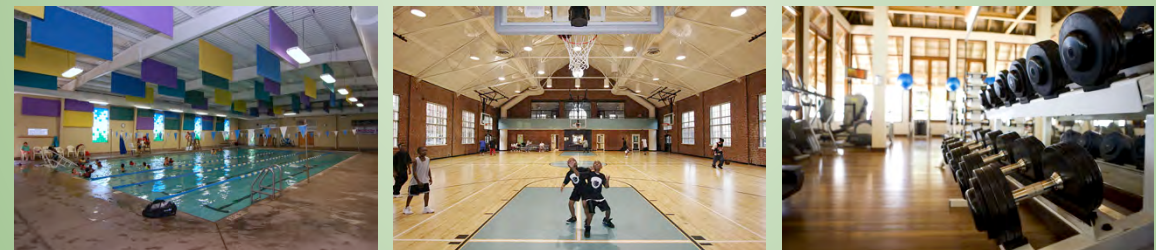
Community Center vs Recreation Facility

- Community Center
 - A building or group of buildings for a community's educational and recreational activities (M. 2018)
- Recreation Facility
 - A public facility for recreation (T. n.d.)
- Distance from other recreation facilities is major hindrance on community involvement
- Ramsey needs a recreation facility with a community center atmosphere
 - Place for people to gather, learn and exercise will best fit the city



Needs Based on Survey Results

- 50% of the community rated the recreational opportunities as positive or good for the community.
- 74% of the community consider themselves in very good to excellent health. (2016 data)
 - Where are people in the community getting their exercise?
- Substitute facilities within 15 minute drive
- Top requested community needs:



Surrounding Town Models

- Andover
 - YMCA
- Elk River
 - YMCA
- Coon Rapids
 - YMCA
- Anoka
 - No Model
- Rogers
 - No Model
- Champlin
 - Lifetime Fitness



Advantages & Disadvantages of P3

- Advantages
 - Each party provides expertise → better infrastructure solutions
 - Faster project completion
 - Risk, especially operational and project execution, transferred to private partner
 - Reduce costs, lower taxes
- Disadvantages
 - Too much expertise provided by private partner (city at negotiating disadvantage)
 - May be limited private partners
 - Due to acquired risk, private partners may seek unsustainable compensation

Case Studies

- Public-private partnership is ideal way of turning idea into reality
 - Comparison to private, non-profit, city owned
 - Case studies of P3 in action:
 - Andover, Elk River, Maplewood
 - Meet 75% of criteria - comparable to Ramsey
- Takeaways - P3's assist cities in...
 - Handling increasing operation costs that the city cannot cover
 - Funding to build and create the facility

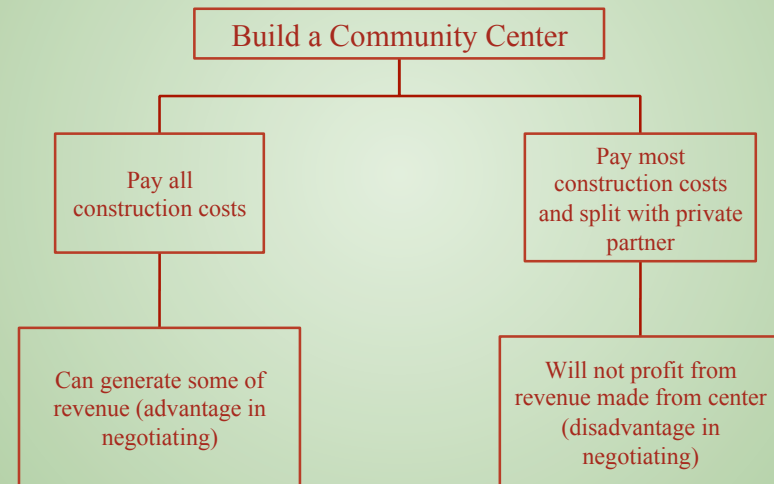


Partnership Coordination



	Public	Private
Manages	Nothing	Operations
Pays for	Construction costs Salaries of employees	CAN help pay construction costs, but not always. CAN pay lower level employees from profits earned (rare).
Revenue	Property tax revenue Small amount of profits from center* *Dependent on how much of construction was covered	Majority of profits from center.

Partnership Coordination: Revenue



Andover YMCA Partnership

- The city of Andover and the YMCA partnership provided the Andover YMCA in 2005
- Andover operates:
 - Indoor ice arena and field house
 - Requires no membership
- YMCA operates:
 - Aquatics and fitness center
 - Requires paid membership



Recreation Facility Figures



- Andover YMCA
- Overall cost was \$18.75 Million

Charges for services (2011)	\$629,000
Total Revenues (2011)	\$780,000
Total Revenues (2014)	\$830,000
Expenses (2011 Salaries)	\$377,000
Expenses (2018 Salaries)	\$511,000
Lease Payment (2011)	\$641,000



Andover YMCA Amenities

- Ice Arena Open all year round
- Pro Shop
- Concessions (through partnership with Subway)
- Education and training programs
 - Learn to skate and swim
 - Youth Soccer
- Meeting Rooms
 - Two rooms capable of holding 50 and 25 people
- 17,000 sq. ft. field house
- Daycare
- Fitness center


Recommendation

- Private/Public Coordination is in the best interest for the City of Ramsey
- Long term it would be beneficial to cover costs of construction in order to negotiate higher percentage of profits from center once it is opened and operational
- Ideal fit: Flagship Fitness
 - 12 acres of land to provide project
 - \$250K in property tax revenue per year
 - Only a \$3M contribution
 - Flagship Fitness will manage building operations

CITY OF ANDOVER, MINNESOTA
Andover Community Center / YMCA

	2011 Actual	2012 Actual	2013 Actual	2014 Actual	2015 Actual	2016 Actual	2017 Unaudited	2018 Budget
Revenues:								
Charges for services								
Ice Rental	\$ 361,153	\$ 279,831	\$ 365,389	\$ 390,598	\$ 400,619	\$ 405,900	\$ 392,828	\$ 402,500
Fieldhouse Rental	181,551	171,434	181,781	182,457	187,607	199,266	215,089	195,000
Concessions	82,149	77,172	731	-	-	-	-	-
Proshop	3,954	5,408	6,557	9,000	9,258	9,412	9,247	9,900
Vending	9,724	7,696	11,037	9,507	9,279	8,588	9,182	10,500
Advertising	10,855	17,426	18,862	24,872	31,753	26,450	38,819	30,000
Charges for services	629,396	658,931	587,357	616,834	637,921	649,726	685,165	647,900
Miscellaneous	150,590	138,741	160,305	212,915	174,788	136,552	156,149	140,088
Total revenues	959,996	797,672	747,662	829,749	812,709	786,278	891,314	787,988
Expenditures:								
Current:								
Salaries & benefits	378,803	393,412	393,355	405,797	439,304	451,332	481,926	511,620
Departmental	84,226	102,093	66,992	75,741	74,949	77,945	65,612	61,300
Operating	388,211	396,449	394,984	429,935	388,492	364,935	364,242	406,079
Professional services	141,658	112,081	115,779	146,991	142,602	106,381	125,034	92,900
Capital outlay	-	7,161	-	-	-	-	47,859	22,000
Current	993,899	1,011,186	971,110	1,058,464	1,045,347	1,040,452	1,041,714	1,093,509
Revenue over (under) expenditures	(211,112)	(213,514)	(223,448)	(228,715)	(232,638)	(262,174)	(240,400)	(305,541)
Other financing sources (uses):								
Investment income	(7,228)	(6,781)	(5,510)	(6,581)	(1,078)	2,190	2,779	-
Rental / Lease Pymt	691,389	639,993	639,423	639,000	638,220	640,305	641,691	638,000
Transfers out	(309,034)	(371,598)	(371,598)	(241,493)	(300,000)	(300,000)	(300,000)	(300,000)
Total financing sources (uses)	365,597	261,694	262,315	390,924	337,142	342,493	344,470	338,000
Net increase (decrease) in fund balance	54,485	48,090	38,867	162,209	104,504	80,519	104,070	32,459
Fund balance (deficit) - January 1	(352,015)	(297,530)	(249,440)	(210,573)	(48,564)	56,140	136,459	240,529
Fund balance (deficit) - December 31	\$ (297,530)	\$ (249,440)	\$ (210,573)	\$ (48,364)	\$ 56,140	\$ 136,459	\$ 240,529	\$ 272,988
Fund Balance Detail:								
FB - Replacement Reserve for Common Sp	76,459	101,590	107,332	132,563	143,702	154,449	179,283	204,233
FB - Unassigned	(373,989)	(351,030)	(317,905)	(180,927)	(87,562)	(17,990)	61,246	68,755
	\$ (297,530)	\$ (249,440)	\$ (210,573)	\$ (48,364)	\$ 56,140	\$ 136,459	\$ 240,529	\$ 272,988

ANDOVER YMCA COMMUNITY CENTER



Our Partnership

The City of Andover and the YMCA combined efforts in 2005 to provide the community the Andover YMCA Community Center. The City of Andover operates the indoor ice arena and field house, which requires no membership while the YMCA leases a portion of the building providing memberships to use the Aquatics and 2nd Floor Fitness Center.

ANDOVER COMMUNITY CENTER AMENITIES

The Andover Community Center is open to the public and no membership is needed while visiting our indoor ice arena or multipurpose Field House. Daily admission fee's apply.

Ice Arena

- Indoor Ice Arena, open year round
- Bleacher seating for 800
- High quality sound system
- Public open skate & hockey

Pro Shop

- Skate sharpening services
- Hockey tape, mouth guards and more!
- Skate rental available

Concessions

- Subway

Programs / Lessons

- Tot-Time activities
- Youth soccer
- Learn to skate lessons

Meeting Rooms

- Full room can accommodate 50 people, half room 25 people
- Rooms furnished with TVs, which have DVD compatibility, dry erase boards & projection screens

Field House

- 17,000 square feet
- Use as full size soccer field or three full-size basketball courts
- Bleacher seating on two courts
- Public open gym
- Great area for athletic clinics, craft and trade shows

Anoka County "Library on the Go"

Andover Community Center

The Andover Community Center provides a friendly gathering place for family, civic and community groups while enriching the lives of our citizens, by providing a quality facility which offers recreational, athletic, educational and public interest activities.

The community center features a 17,000 square foot field house and an indoor ice arena with bleacher seating for up to 800 people. The Andover Community Center is open to the public and daily admission fees apply. Membership/residency is not required for community center activities and programs.

763-755-3238
www.AndoverMN.Gov/ACC

Andover YMCA

For nearly 160 years, the YMCA has played a significant role in the communities it serves. The Y is a cause-driven organization that is for youth development, for healthy living and for social responsibility. A strong community can only be achieved when we invest in our kids, our health and our neighbors.

Everything about the YMCA is unique. Your results will be far different than you'll find at any other health facility in your community. The Y is where you really belong. The Y cares about you as a person and as a valuable member of this community.

763-230-9622
www.AndoverYMCA.Org

AT THE ANDOVER YMCA COMMUNITY CENTER

- Celebrate a birthday
- Plan a party or group activity with family members or friends
- Plan a work party
- Become a member at the YMCA
- Privately rent (rooms, field house or ice arena)
- Rent a Bounce House & Slide (Oct.-April or contact us for availability)
- Sports equipment available

COMMUNITY CENTER: 763-755-3238 YMCA: 763-230-9622

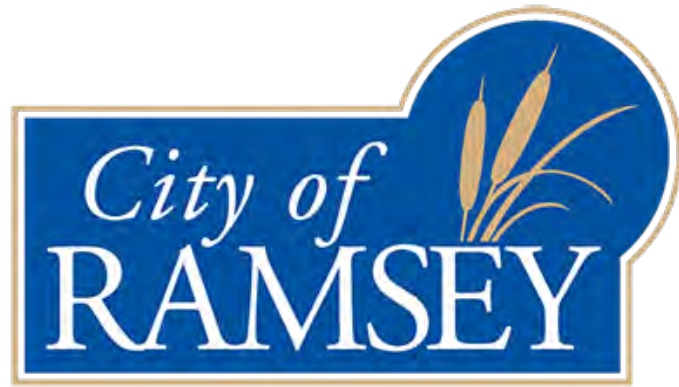
ANDOVER YMCA AMENITIES

The YMCA is a membership-based organization and welcomes women, men, girls and boys of all ages, races, ethnicities, religion, sexual orientations, abilities and financial circumstances.

Andover YMCA Member Benefits Include:

- Access to all 22 Minneapolis and St. Paul YMCA's including Hastings, Hudson and River Falls.
- YMCA A.W.A.Y. Program which allows courtesy access to YMCA's throughout the country when you travel.
- State-of-the-art Fitness Center and free Group X classes (over 130 classes available/week).
- Many options in the pool including lessons, Water X classes, lap swimming and open swim for families.
- Programs for kids and families; sports, fitness, summer child care and camps.
- Drop-off child care in our Kids Stuff.
- A variety of classes and social activities for Active Older Adults.
- Safe and comfortable environment, staffed with well-trained and certified professionals.

R 12/1/15



Decentralized Community Models Coordination and Marketing

Prepared by Tyler Atchison, Jae Young Choi, David Christensen, and Andrew Stieber
Students in SMGT 3881W - Senior Seminar in Sport Management

Overview

As the City of Ramsey evaluates their options for a community center, one potential model to consider is a decentralized model. In this model, various public and private businesses operate out of their own facilities, yet work together to provide all the amenities that could be found in a single-facility community center. This report looks at a selection of community centers that utilize a similar model, analyzes how the various facilities and programs are coordinated, and how they are marketed to the public.

Communities

When choosing which communities to analyze, there were two main factors that we focused on.

The first selection criteria was to focus on communities that serve a similar population to the City of Ramsey.

The second selection criteria used to narrow down the communities analyzed was their distance from a major metropolitan area.

Using these two selection criteria, the pool was narrowed down to 4 communities:

- Goodman CC in Madison, WI
- Greenfield CC in Greenfield, WI
- Highland Park CC in St. Paul, MN
- Arlington Hills CC in St. Paul, MN

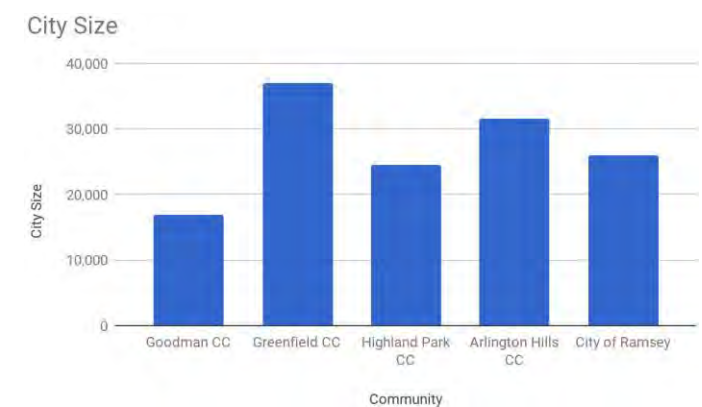


Figure 1.1

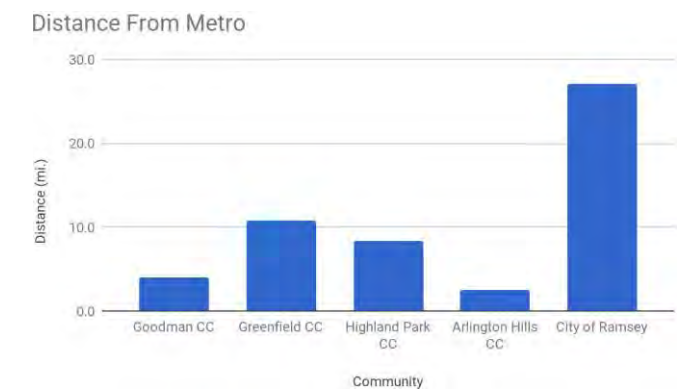


Figure 1.2

Goodman Community Center

The Goodman Community Center in Madison, WI serves as a central hub for a decentralized model within the area. The community center is a private non-profit organization that supports and works with other local organizations, but remains its own entity. These local organizations include the neighborhood schools and parks, an art gallery, a cafe, a catering service, and another building which offers more meeting rooms and gym space.

Each of these businesses has their own source of funding, with the center being privately funded. Coordination and marketing is done through an in-depth website that covers things such as programs and services, events, schedule changes, and both volunteer and employment opportunities. Marketing is also done through social media, with links to Facebook, Twitter, Google+, and Youtube.

Population served - Approximately 17,000 people
Nearest Metro - Madison, WI (4 mi.)
Decentralized Partners

- Parks, Sport Fields, and Botanical Garden
- High School and Elementary School
- Brassworks Building
- Balwegg Art Gallery
- Ironworks Cafe and Working Class Catering

Website - <https://www.goodmancenter.org/>

Greenfield Community Center

The Greenfield Community Center in Greenfield, WI represents a smaller decentralized model that has room to add future partners. This center works in cooperation with the Oakley Fisher Center, both of which are their own private entity. In addition, this center

coordinates with the local city parks and the elementary school.

The websites for these two centers have a shared calendar for events, although they are underutilized and have few events listed. There is also a center and rental information PDF that offers more detailed information about the center. The center is active when it comes to marketing through Facebook, Twitter and Google+. These social media accounts appear to be the main source of marketing and coordination, as opposed to a website and PDFs that are not often updated.

Population served - Approximately 37,000 people
Nearest Metro - Milwaukee, WI (10.8 mi.)
Decentralized Partners

- Various Parks with Sport Fields
- Oakley Fisher Center
- Towering Woods Nature Area
- Maple Grove Elementary School

Website
<http://www.ci.greenfield.wi.us/Facilities/Facility/Details/Greenfield-Community-Center-15>

Highland Park Community Center

The Highland Park Community Center serves as one of many community and recreation centers within St. Paul's decentralized model. This facility sets itself apart by working closely with the Highland Park Library.

The website for this community center serves as an all-inclusive guide as to how it is marketed and coordinated. This includes sidebar links to all other centers in the system and a PDF schedule that shows not only the events at this center, but every event occurring at each center. The website also provides links to active social media accounts through Facebook, Twitter and Youtube.

Population served - Approximately 24,500 people
Nearest Metro - St. Paul, MN (8.3 mi.)
Decentralized Partners

- Highland Park Library
- Area Parks and Aquatic Centers
- Other Recreation and Community Centers
- Public and Private Sport Fields

Website
<https://www.stpaul.gov/facilities/highland-park-community-center>

Arlington Hills Community Center

The Arlington Hills Community Center is another entity within the St. Paul decentralized model. In addition to partnering with other centers such as Highland Park, this center highlights their partnership with the Createch Technology Studio, which offers the opportunity for young

people to take classes and explore various pieces of modern technology.

Like other community centers, the Arlington Hills Community Center website is easily navigated and offers important information, such as schedules, the ability to register for classes online, information on partners, easy to find contact information, and a map to their location. When accessing each webpage, social media links are prominent and eye-catching, providing the user with the ability to access their Facebook, Twitter, and Instagram pages, which are all consistently updated with important information.

Population served - Approximately 31,500 people
Nearest Metro - St. Paul, MN (2.5 mi.)
Decentralized Partners

- Local Library
- Createch Technology Studio
- Parks and Aquatic Centers in St. Paul
- Various Recreation and Community Centers

Website - <http://www.arlingtonhillsc.com/>

Social Media

Each of the four centers analyzed made sure to utilize social media to market and coordinate their facilities and partnerships. But why is social media marketing so important?

1. Social media can showcase your community center to a wide audience.
2. Social media can develop a loyal community, as shown by the chart on connection and satisfaction below.



Figure 1.3

3. Social media can increase daily exposure, as demonstrated by the Goodman Community Center



Figure 1.4

Recommendations

Based on the findings of this report, we make three recommendations:

1. We recommend that in order to have a successful decentralized model, it is imperative to have a central hub to coordinate the city's various programs and activities. While this sounds like a centralized model, many cities that have decentralized programming still have a central hub where people can gather or receive information about the organization and often the city itself. The central hub should be in the COR, as this offers an easily accessible location for many of the residents in the City of Ramsey.
2. Our second recommendation is that the City of Ramsey increase focus on their digital marketing and coordination, especially through their website and social media. This can enhance the visibility of events while providing an easy method to relay updates. We suggest starting with a focus on Facebook with the potential to expand to others such as Twitter and Instagram. An intern could be utilized to operate the social media platforms.

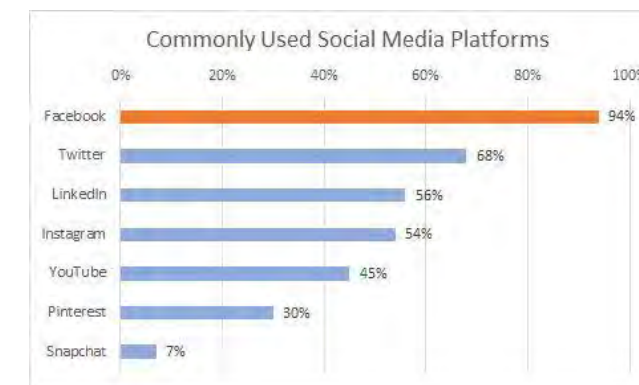


Figure 1.5

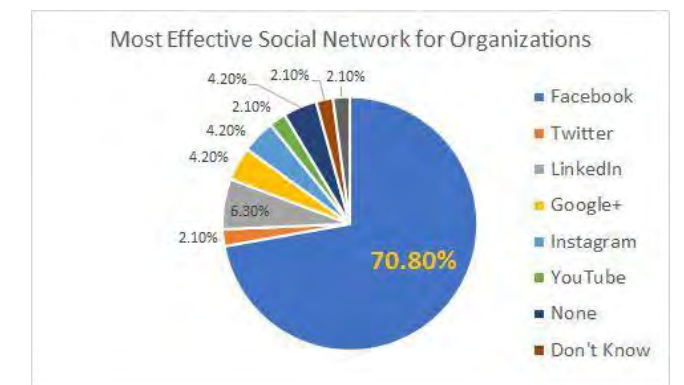


Figure 1.6

3. In addition to the two recommendations above, we also recommend that if the City of Ramsey decides that a decentralized model is the best option, the city should gain further information and guidance from the above community centers. Particularly looking to the Highland Park and Arlington Hills Community Centers, as these were the centers that appear most successful while also coordinating with other public and private entities.

Appendix

The following are additional documents which we feel would further help the City of Ramsey with the implementation of our recommendations.

Automated App Alerts Step-By-Step Guide

Step 1: Create Account on CommunityAlerts.ie App

Step 2: Input every person's phone number that is registered for one of your programs, assuming they want to opt in to the text alert

Step 3: Add in the event schedule, including dates and times for all programs

Step 4: Assign one designated contact person to have the account that is responsible for sending out the text messages for cancellations, late starts, and event changes

The screenshot shows the CommunityAlerts.ie website. On the left is a login/register form with fields for Username, Password, and a Remember Me checkbox. On the right is a main content area titled 'The Simple Solution for Setting Up Text Alert'. Below the title is a paragraph explaining the service. At the bottom of the main content area is a 'Getting Started' guide with two numbered steps: 1. Getting Started (with a question mark icon) and 2. Gathering Subscribers (with a group of people icon).

Example Flyer/Activity Guide (Cover Page and Page 8, Highland Park Community Center)



- Over 200 Programs for Preschool, Youth, Teen, Family & Adult
- Registration starts April 2



2018 CAMP GRID CONTINUED						
Soccer Camp	Northwest Como	5 - 12yr	M - Th	22800	9am - 12pm	\$80
Mini Sports Camp	Phalen	4 - 5yr	M - Th	22680	9am - 12pm	\$75
Tiny Hawk Soccer	Highland Park	3 - 4yr	M - F	22837	9:30 - 10:15am	\$55
Tiny Hawk Soccer	Highland Park	3 - 4yr	M - F	22402	10:30 - 11:15am	\$55
Chorus Camp	Jimmy Lee	10 - 14yr	M - F	22323	9am - 12:30pm	\$50
Healthy Eating, Healthy World Camp	Langford Park	6 - 12yr	M - F	22773	9am - 12pm	\$90
Hydroplane Boat Making/Racing Sess #2	Linwood	10 - 16yr	M - F	22654	12 - 4:30pm	\$300
Fishing and Swimming Camp Sess #2	Linwood	8 - 13yr	M - F	22656	8am - 5:00pm	\$175
Beginning Spanish Camp	Northwest Como	7 - 12yr	M - F	22745	10am - 12pm	\$80
Baseball Skills	Rice	7 - 18yr	M - F	22368	4:30 - 5:30pm	FREE
Youth Football Clinic - Session 2	West Minnehaha	6 - 16yr	Tu W Th	22867	6 - 8pm	FREE
Basketball Skillz Camp	MLK	8 - 17yr	Tu Th	22587	5 - 6:30pm	\$5
Safety Camp	Jimmy Lee	6 - 12yr	Th F	22351	8am - 6pm	\$30
The Great Outdoors, Jr. STEM Camp	North Dale	4 - 8yr	M - Th	22792	10am - 12pm	\$110
Things That Go Zoom, STEM Camp	North Dale	8 - 14yr	M - Th	22816	1 - 4pm	\$115
WEEK OF JULY 16						
Summer Volleyball Camp	Hazel Park	7yr - adult	M - W	22309	6 - 7:30pm	\$10
Football Camp with Concordia FB Team	Merriam Park	8 - 16yr	M Tu W	22421	5 - 7:00pm	\$25
Clyde Turner Basketball Camp	Arlington Hills	11 - 15yr	M - Th	22720	11am - 5pm	FREE
Sanneh Soccer Camp - July	Battle Creek	6 - 12yr	M - Th	22893	9 - 11:30am	FREE
Sanneh Soccer Camp	Highwood Hills	6 - 12yr	M - Th	22897	6 - 7:30pm	FREE
Sanneh Soccer Camp	El Rio Vista	6 - 12yr	M Tu W Th	22896	1 - 3:30pm	FREE
Cheerleading Camp	Jimmy Lee	8 - 14yr	M - Th	22322	5:30 - 7:30pm	\$50
Football Camp July	Jimmy Lee	6 - 14yr	M - Th	22339	5:30 - 7:30pm	FREE
Volleyball Camp	Langford Park	9 - 14yr	M - Th	22601	1:30 - 4:30pm	\$89
Floor Hockey Camp	McDonough	6 - 14yr	M Tu W Th	22371	11am - 12pm	FREE
Extreme Robotics: EV3 Battlebots	Linwood	9 - 14yr	M Tu W Th	22649	9am - 12:00pm	\$125
Sanneh Soccer Camp - July	Phalen	6 - 12yr	M - Th	22894	1 - 3:30pm	FREE
Basketball Camp	Highland Park	6 - 12yr	M - F	22423	1 - 4pm	\$109
Outdoor Games-Science-Swimming Camp	Northwest Como	7 - 12yr	M - F	22826	8am - 5pm	\$174
Fort Building Camp	Langford Park	6 - 12yr	M - F	22705	9am - 12pm	\$74
Tap Technique	Merriam Park	5 - 12yr	M - F	22514	6 - 7:30pm	\$40
Baby Ballet	North Dale	3 - 4yr	M - F	22796	1 - 1:30pm	\$30
Ballet 1	North Dale	7 - 12yr	M - F	22797	2 - 3pm	\$60
Pre Ballet	North Dale	5 - 6yr	M - F	22798	1:30 - 2pm	\$30
Teen Ballet 1	North Dale	13 - 18yr	M - F	22799	12 - 1pm	\$60

Figure 1.7

Full guide can be accessed via red box under calendar at <https://www.stpaul.gov/facilities/highland-park-community-center>

Abstract

The following reports are from five student groups enrolled in Community Design and Public Interest Architecture: Informants of Creating Landscape Space (ARCH 3250/LA 3002), taught by Professors Joe Favour, James Wheeler, and Jessica Rossi-Mastracci during the spring semester of 2018 at the University of Minnesota. This undergraduate course is intended for upper-division architecture and landscape architecture students, and is designed to build student capacity and skills for creating community-focused green infrastructure and public spaces. Students work in teams of 4–6 to explore a real design project with a community partner.

Through the RCP–City of Ramsey partnership, students were tasked with designing a community center that honored the rural character of Ramsey while meeting residents' broadly defined need for recreational and other community amenities. Three student teams were assigned to explore a centralized community-center model that would house all amenities in one space in a single location in the City. Two teams investigated a decentralized model, in which community amenities would be dispersed across multiple locations on various publicly owned properties in Ramsey. Students also examined design concepts for downtown trail connections to the Itasca Greenway that would connect Ramsey's downtown district (The COR) with Lake Itasca.

The five student reports that follow examine the feasibility of and present concept ideas for either a centralized community-center housed in a single building or a decentralized approach with community amenities dispersed throughout the community.

Centralized Community Center of Ramsey



Prepared by

Malakai Stern, Chad Reed, Jonathon Stuckey, and Jesus Martinez

Students in ARCH 3250: Community Design and Public Interest Architecture

Instructor: James Wheeler, College of Design

and

LA 3002: Informants of Creating Landscape Space

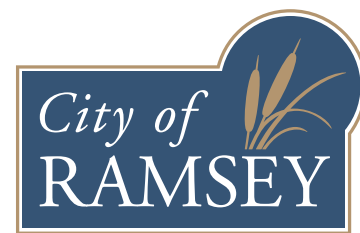
Instructors: Jessica Rossi-Mastracci and Joe Favour, College of Design

Prepared in Collaboration with

Mark Riverblood

Parks and Assistant Public Works Superintendent

City of Ramsey



Resilient Communities Project

UNIVERSITY OF MINNESOTA

Building community-university partnerships for sustainability

The project on which this report is based was completed in collaboration with the City of Ramsey as part of the 2017–2018 Resilient Communities Project (RCP) partnership. RCP is a program at the University of Minnesota’s Center for Urban and Regional Affairs (CURA) that connects University faculty and students with Minnesota communities to address strategic projects that advance local resilience and sustainability.

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Centralized Community Center of Ramsey

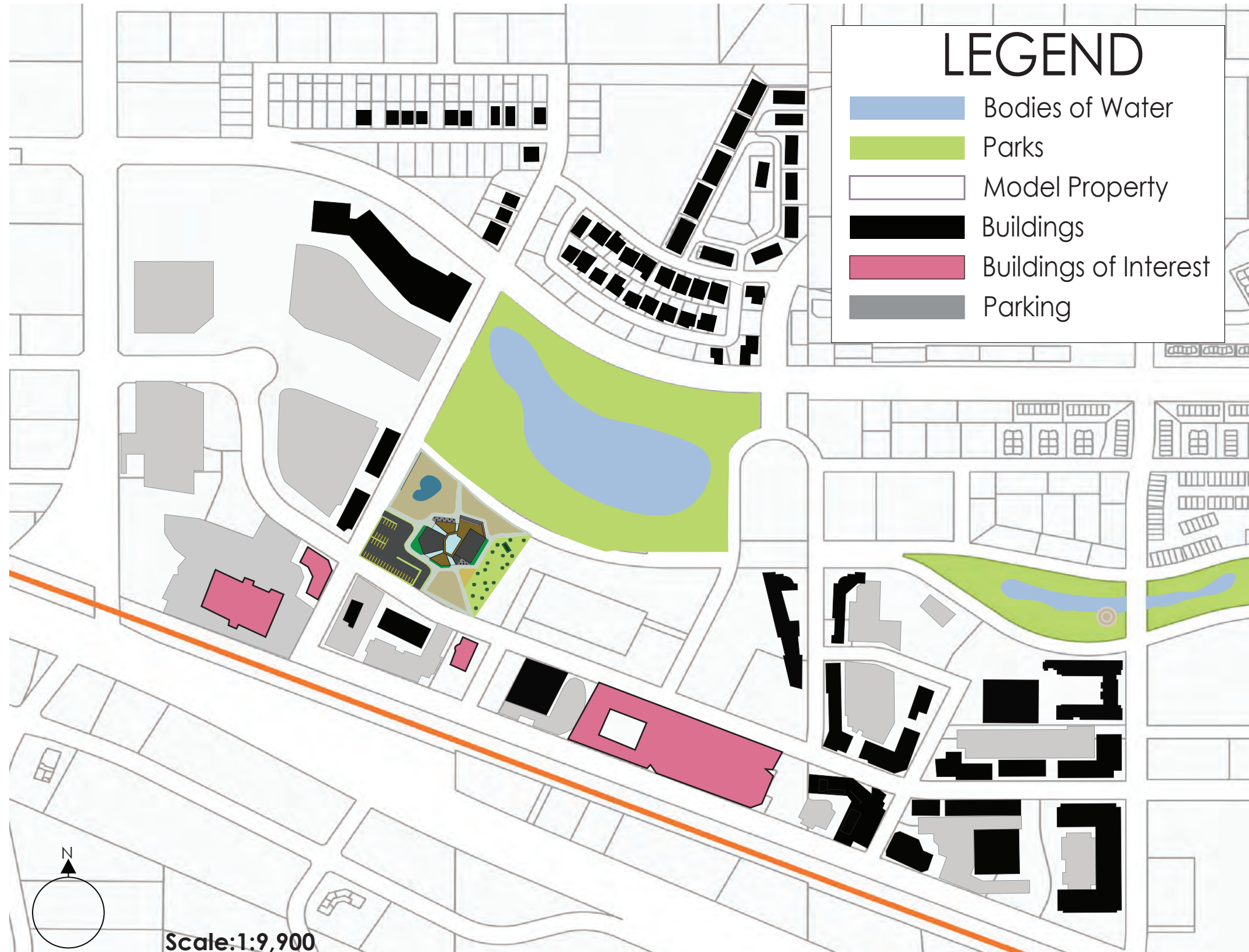
Malakai Stern, Chad Reed, Jonathon Stuckey, Jesus Martinez

Scope of Work

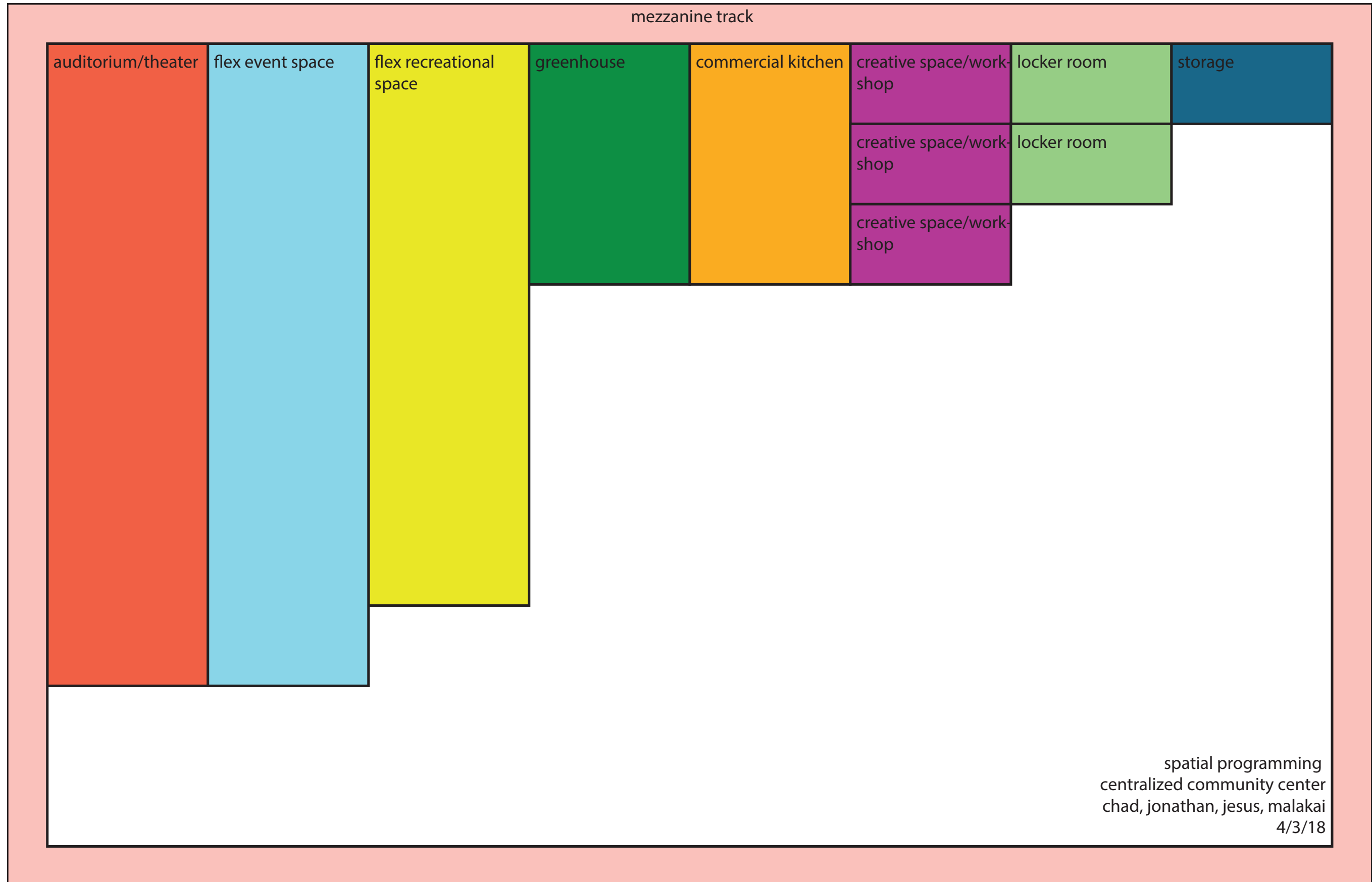
<p>Statement of Intent:</p> <p>To unify the city of Ramsey by designing an attractive, “self-promoting” community center. We hope to create a concept that first draws people in, using contextually-informed circulation and an elegant but unpretentious/inviting aesthetic, and then allow them to mold their own ideal community center experience using flexible, “Ramsey-specific” programming and fundamentally pleasant interior spaces.</p> <p>Our goal is to build a community center in Ramsey, creating a centralized landmark that unites the community and filters into flexible program-driven spaces.</p> <p>Our goal is to build a landmark community center that facilitates:</p> <p>To unify the COR through a visually inviting community center that facilitates intersection.</p> <p>To create a community center concept that is attractive and visually inviting.</p> <p>To unify the city of Ramsey by creating an attractive, inviting building that utilizes flexible programming and caters specifically to Ramsey’s citizens and the community at large.</p> <p>Introduction:</p> <p>The city of Ramsey is located about 25 miles NNW of Minneapolis. It is a part of Anoka County, and borders the Mississippi River on its Southern edge. The city had a population of 23,688 in the 2010 Census. It occupies roughly 30 square miles.</p> <p>This project’s aim is to design a centralized community center for Ramsey as a part of the Resilient Communities Project. In doing this, our group’s specific focus will be to build community via the use of flexible, sensible programming. While it is currently a small, semi-suburban town, Ramsey is growing steadily, and in building this community center, the city hopes to become actively involved in that growth, rather than trying to accommodate it after the fact.</p>	<p>Objectives:</p> <p><i>Context</i></p> <p><i>“Utilize input from multiple stakeholders to create a composite vision for the future of Ramsey and the community center”</i></p> <p>While civil servants can definitely provide valuable feedback, it’s important to consider that in the same way our vision as designers may not always align with the vision of the client, the vision of one client may not necessarily align with the vision of the stakeholders as a whole. To address this, we’d like to be certain that we get input from as many stakeholders as possible.</p> <p><i>Create activity-based programming that caters specifically to Ramsey’s citizens - both current and future</i></p> <p>Recent demographic data shows that nearly 50% of Ramsey’s current population will be over the age of 45 in 10 years. As such, it might be wise to develop programming for elderly people, or those in retirement. Alternatively, perhaps Ramsey’s residents would like the City to reinvent itself as a desirable place to raise a family, or a nesting area for young professionals. With both in mind, it will be important to design amenities that are attractive to Ramsey’s current and possible future residents.</p> <p><i>Prioritize physical access to the community center using public transit and the emerging COR greenway</i></p> <p>A major part of modernizing the City of Ramsey and preparing for future growth will be integrating public transit into the infrastructure planned for the city. Making the community center more accessible for people who don’t want to or are unable to drive (this sector may be larger due to the growing population of elderly) is sure to increase traffic to the community center in the long run.</p> <p><i>Develop an aesthetic that fosters a sense of community identity through a focus on features that are “native” to the City of Ramsey</i></p> <p>Rapid growth can transform the “identity” of a city in positive or negative ways. This project will focus on emphasizing sources of community pride, such as utilizing work from local artists. Also, using the communication with stakeholders mentioned above, other ideas will be identified and incorporated where possible.</p>	<p>Constraints:</p> <p><i>Striking a balance between our vision - as designers - for the community center and the vision(s) of Ramsey’s stakeholders</i></p> <p>The first half of the semester presented a major challenge in terms of interpreting the feedback we got from Mark (who was the only stakeholder we communicated with) into something that respects his concerns but also incorporates the elements that we, as designers, think are essential for the community center.</p> <p><i>Working within the physical and financial confines of a publicly-funded project</i></p> <p>Financial limitations are especially important to consider in a community-funded project. The extent to which the center benefits the community could be limited by overuse or misuse of funds which (presumably) come from taxpayers in that community. Additionally, there may be issues regarding the expectations of the city in terms of the community center’s designated site, physical size/square footage, and aesthetics.</p> <p><i>Conflicts resulting from working in close collaboration with outside entities</i></p> <p>This constraint refers specifically to the possibility that a partnership with a private entity, such as a gym, will occur, which would provide more potential for contention.</p>
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Context

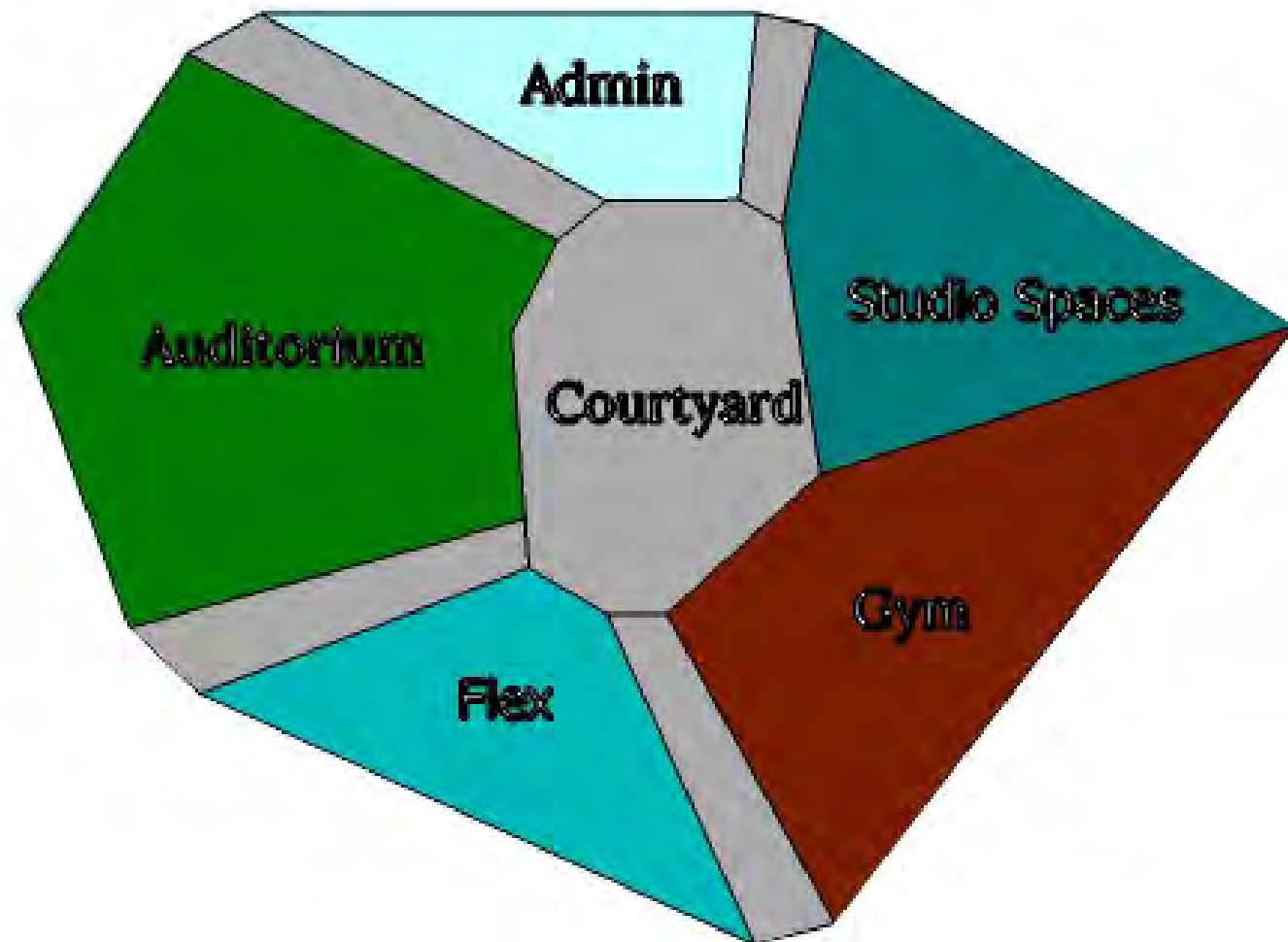
Before beginning designing the Community Center we explored nearby points of interest. We wanted to avoid competition with local businesses so context helped inform our decision. We found a local Grocery store kitty corner to our site as well as a fitness center. Additionally, there is a daycare across the street.



Program



Program



Auditorium
Seating
Stage
Backstage
Bathrooms
Entryway

Flex space
Open
Easily partitioned

Gym
Locker rooms
Basketball Court
Track
Equipment storage

Studio Spaces
Communal art area
Desks

Administrative
Offices

Courtyard
Seating
Fireplace
Garden

Precedents

The community pavilion at Jintao village is orientated around a central courtyard. The courtyard is created by the trapezoidal spaces of the building itself. Each trapezoid space has a pitched roof angled inwards towards the courtyard. We want to imitate the courtyard space, with our programming spaces radiating out from the central space. This idea also draws from the COR logo: multiple outside elements radiating around a central space. Finally, we want to incorporate a pitched roof to capture the rainwater and create gardens and or green spaces within the building.

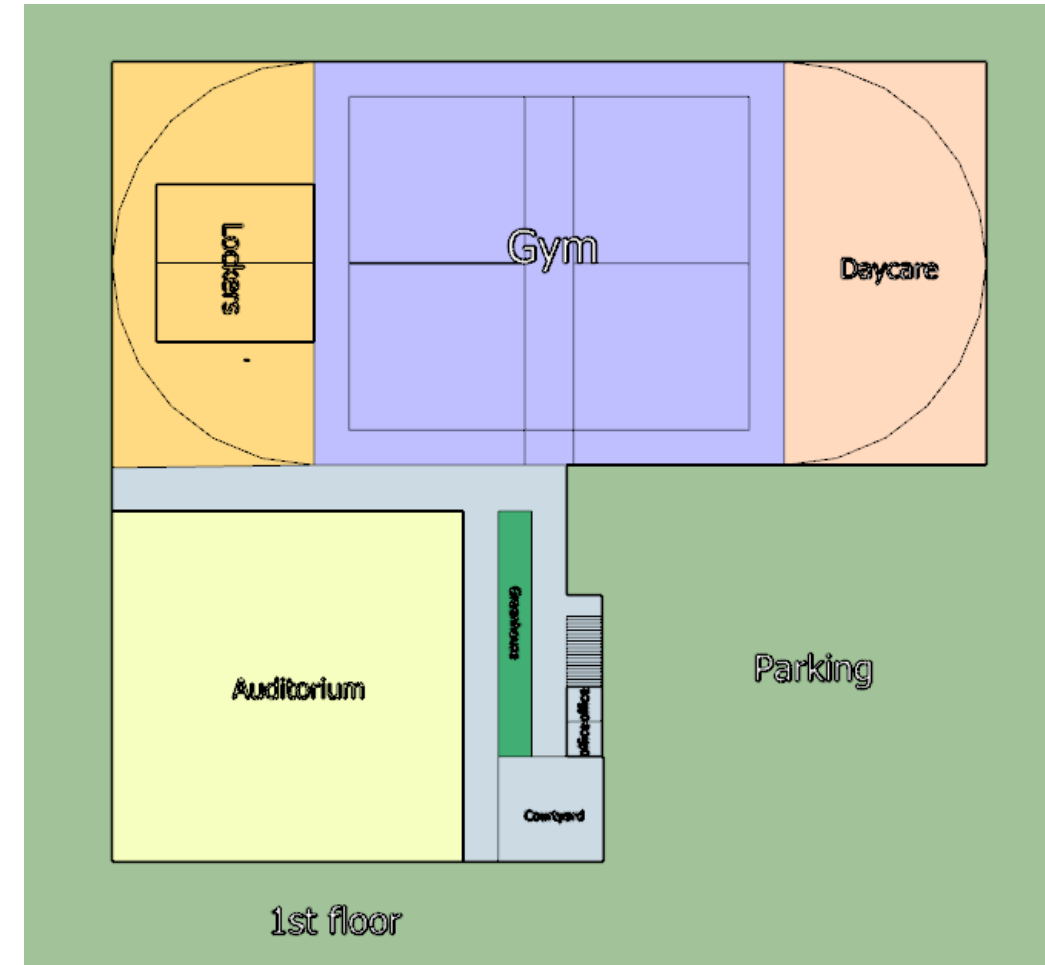
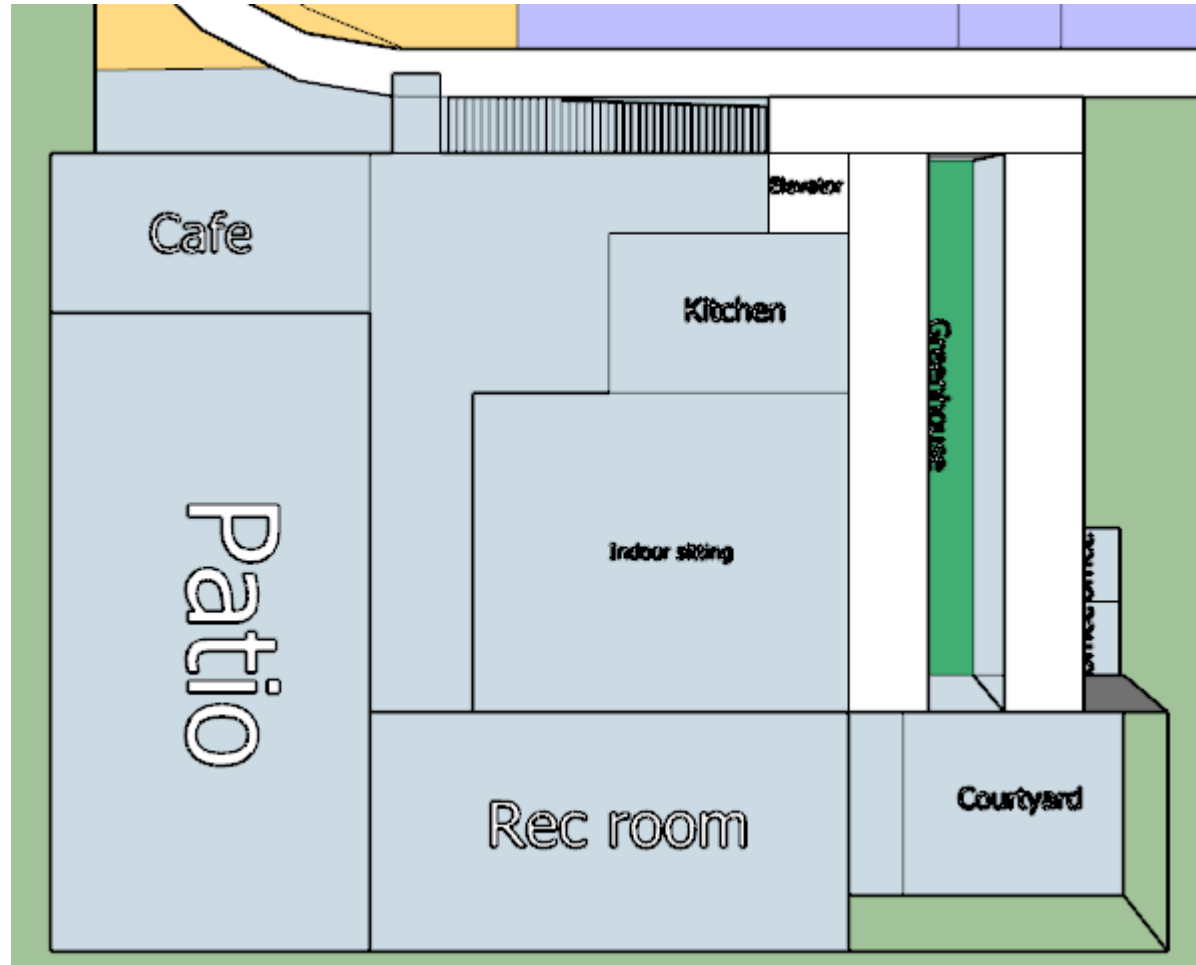


The Bell Museum in St. Paul integrates the building with its nearby landscape. We aspired to connect the native wetlands into our building site as well and took inspiration from the landscape work done here.

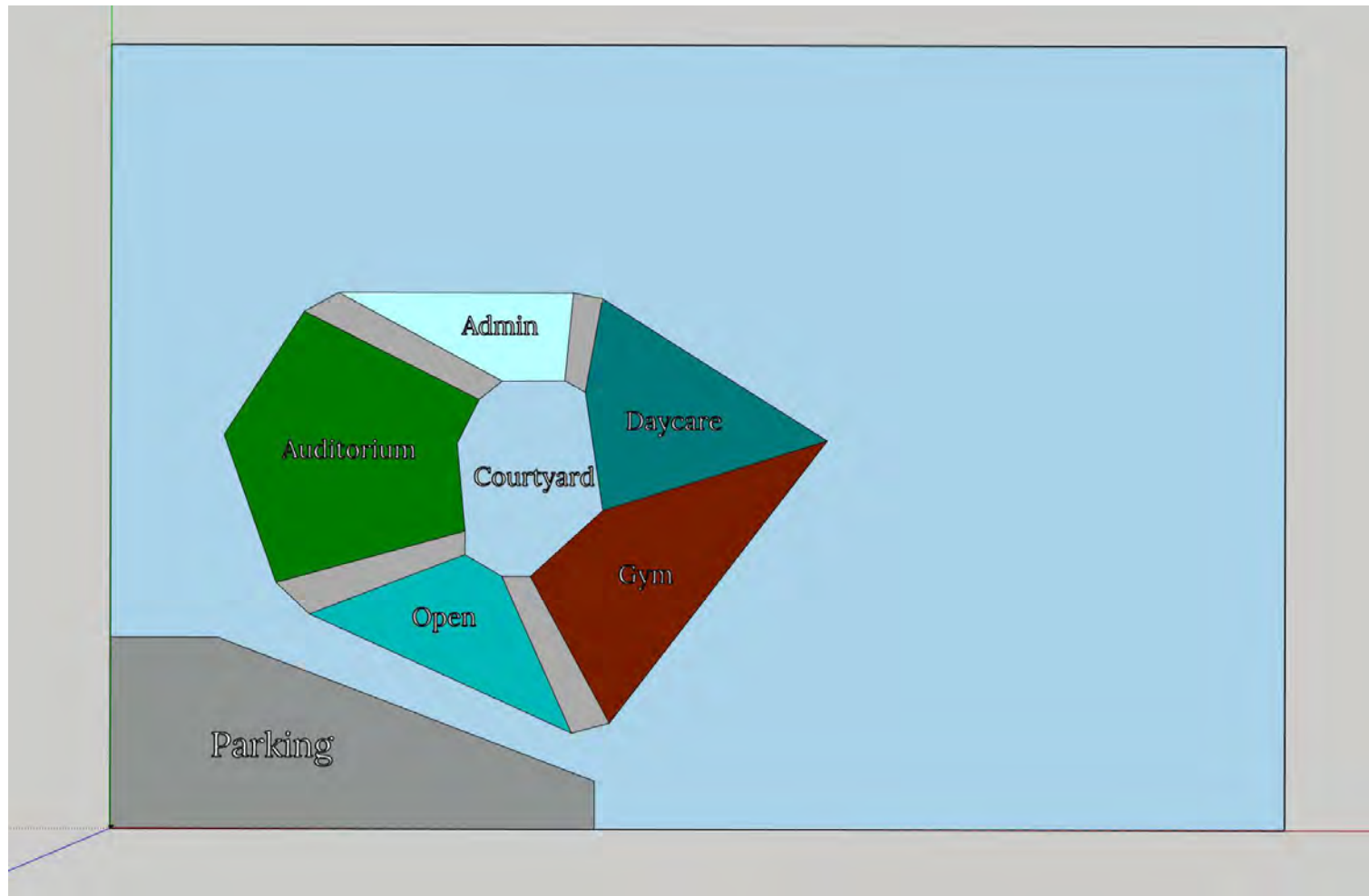


The COR logo of Ramsey also inspired our design. We like how the “O” has buildings and spaces radiating out from it. This helped us decide on a central courtyard space with rooms radiating out from it.

Sketches

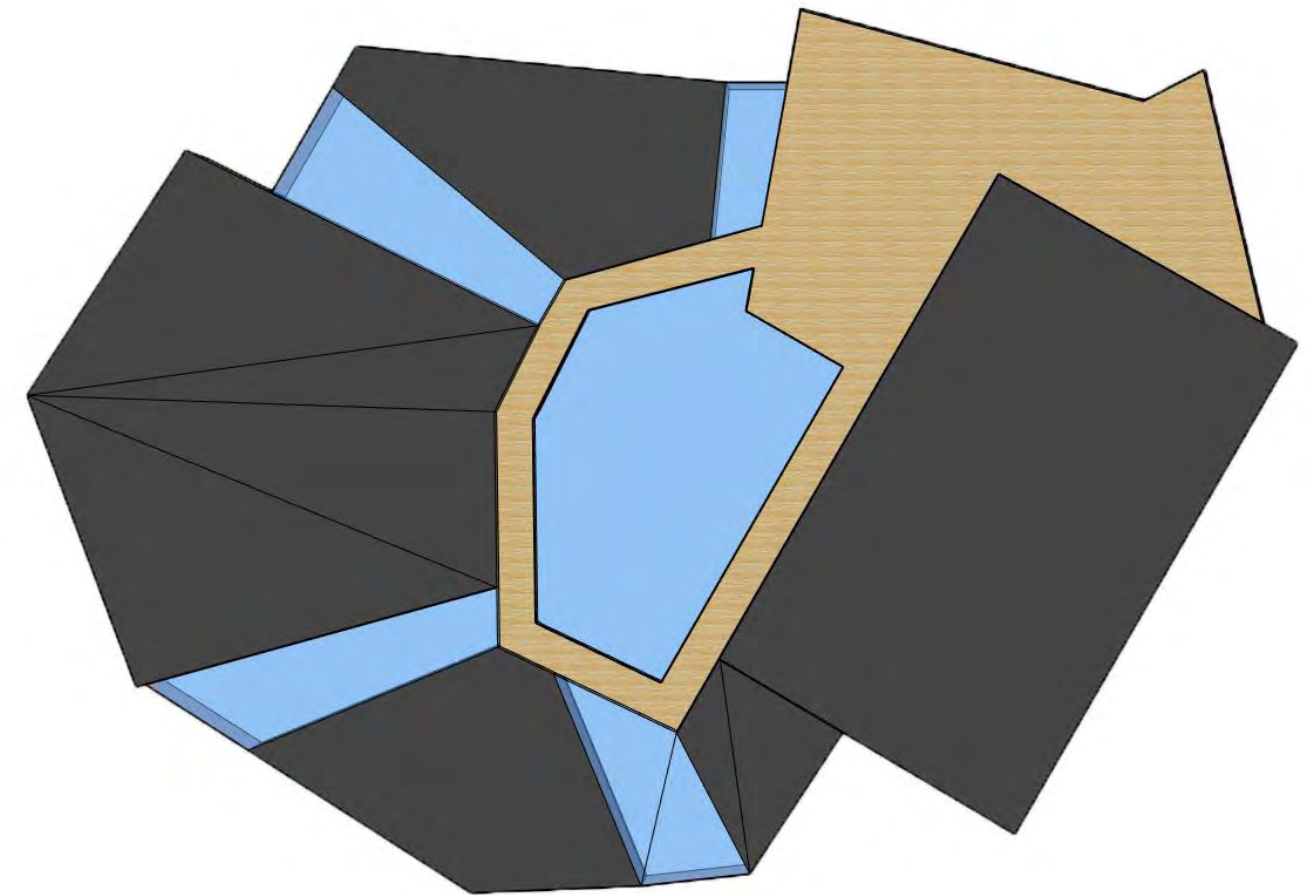


Our first design sketches were solely based on program. We fit all the puzzle pieces together to create a building. After some talking we realized this was not the way to go about it because there were many other aspects to consider. Ultimately we started over from scratch and didn't keep these initial plans.

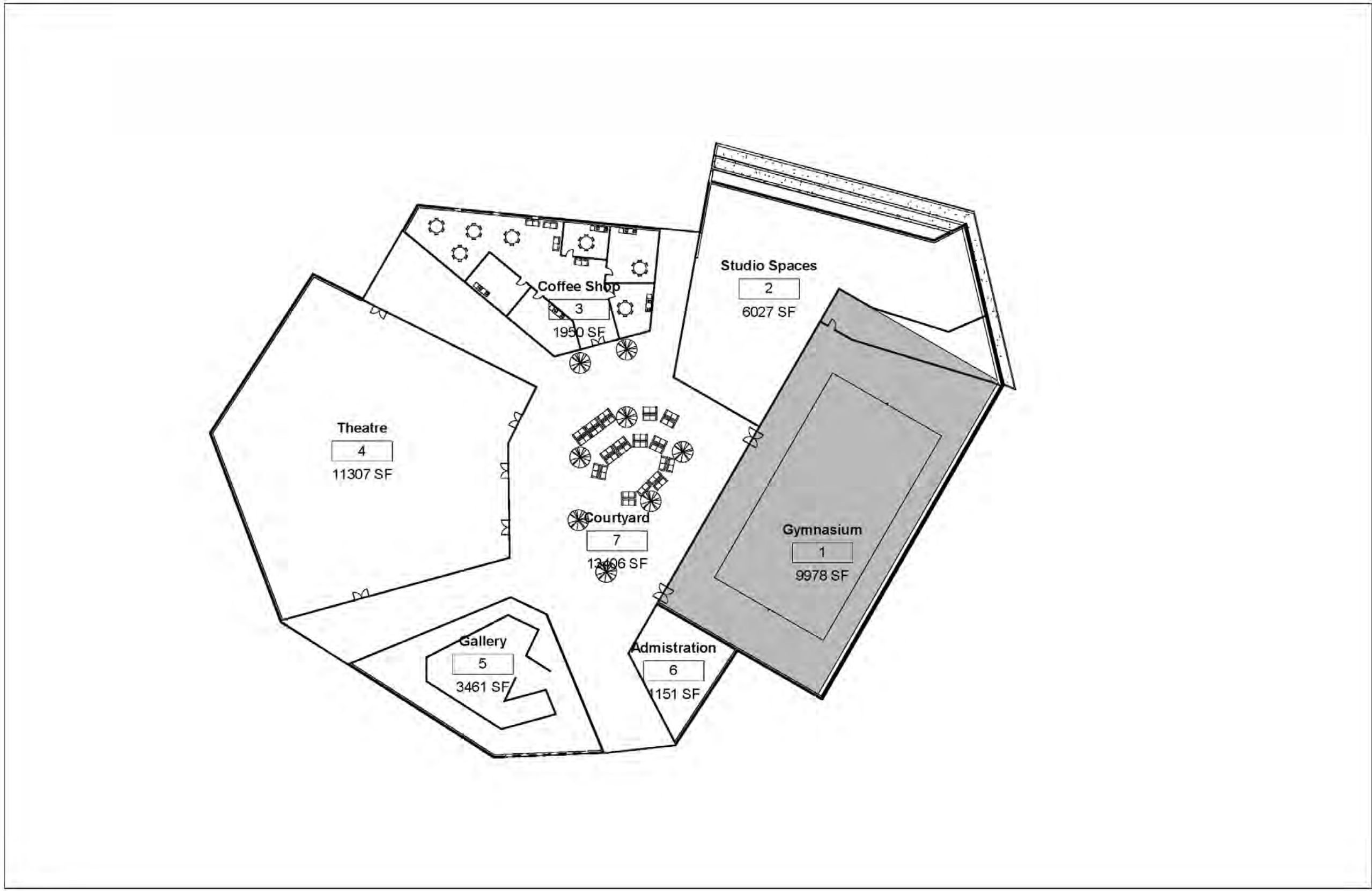


Our first legitimate design plan was a circular shape with a central courtyard and programed spaces branching out from the center.

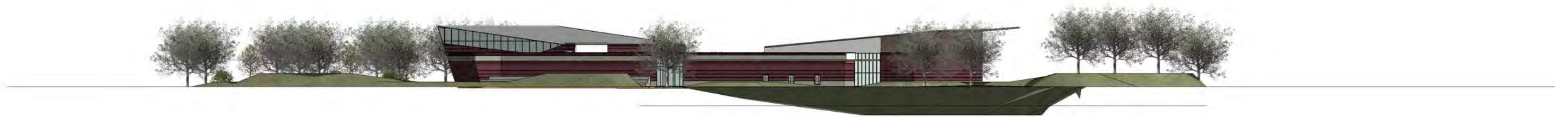
We moved forward with the courtyard idea and revised it to come up with our final model. It still incorporates the same elements: a central courtyard with spaces branching out from it, however we added some variety to the shapes and sizes of the rooms to give more visual interest. In addition we considered view sheds for window placing as well as for the second level outdoor patio spaces.



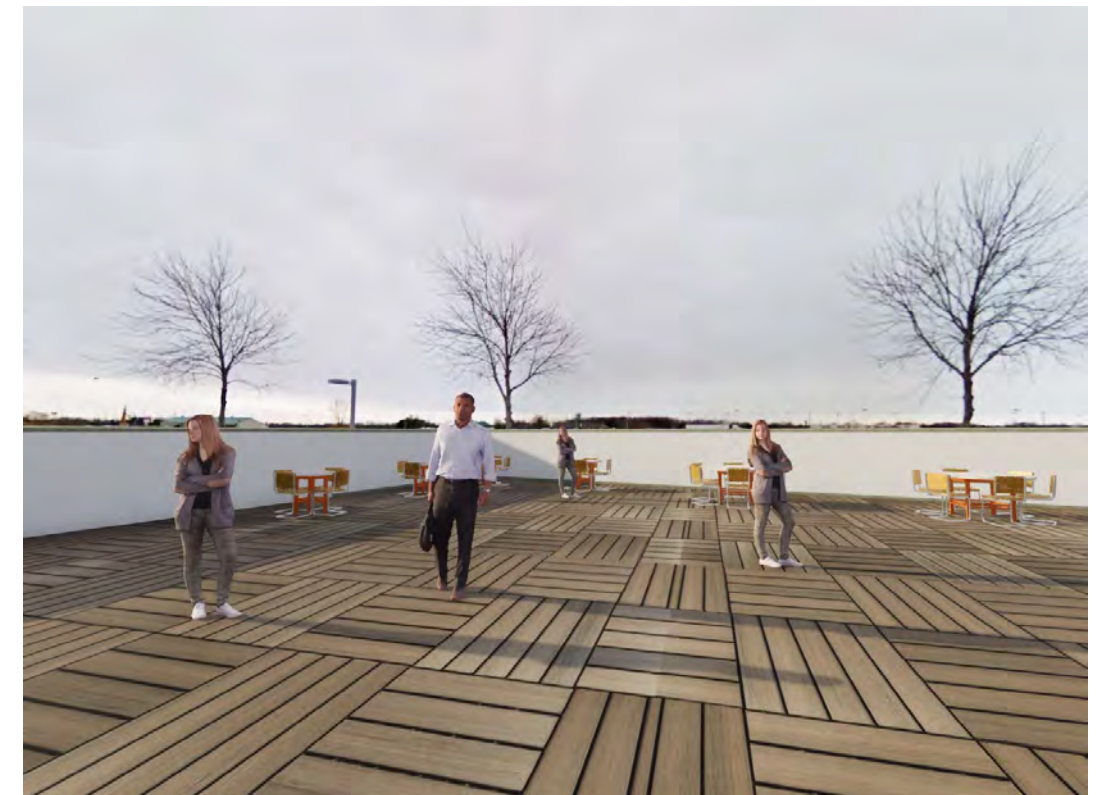
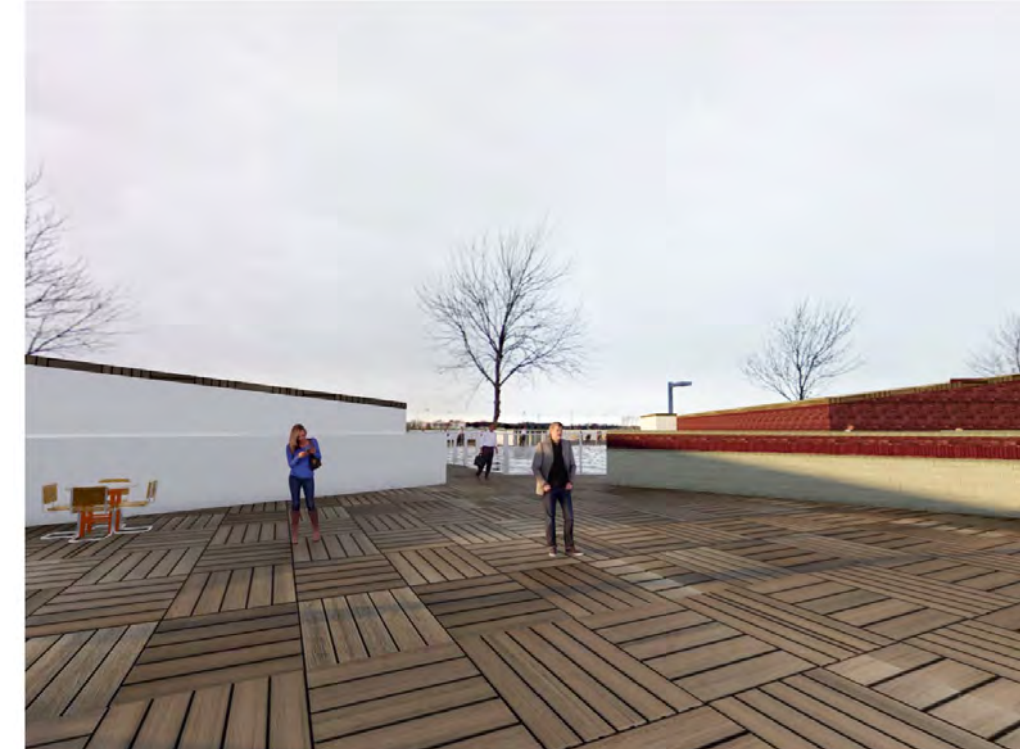
Final building plan

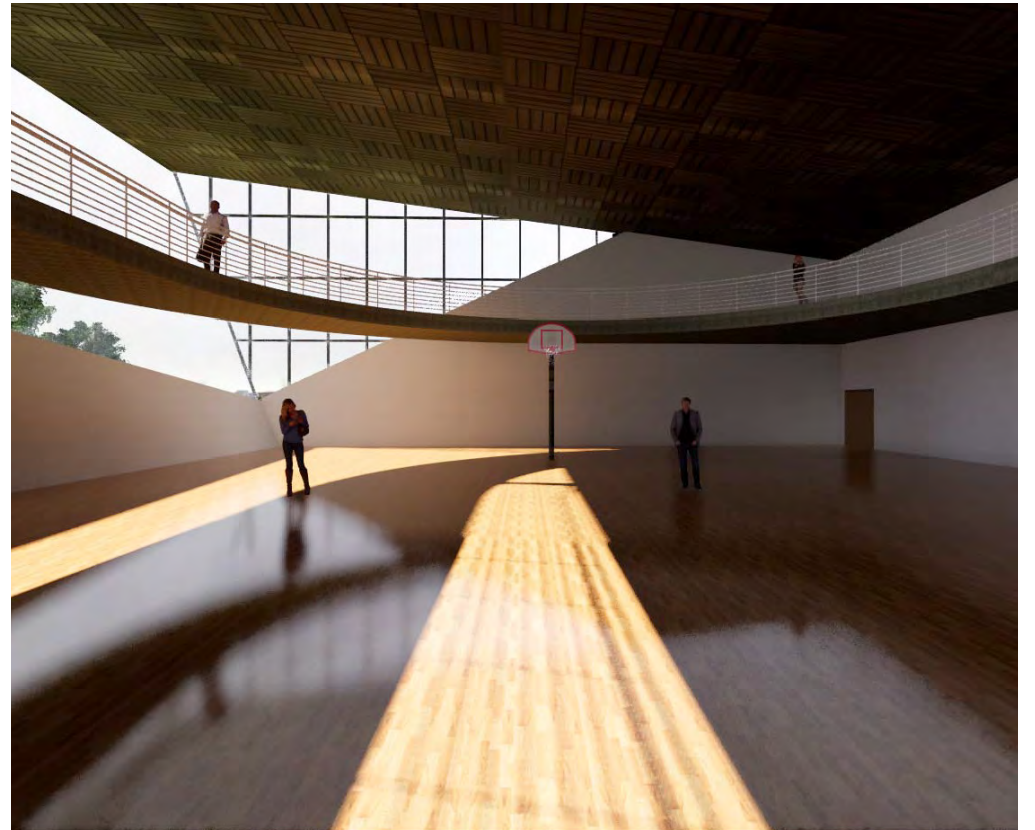
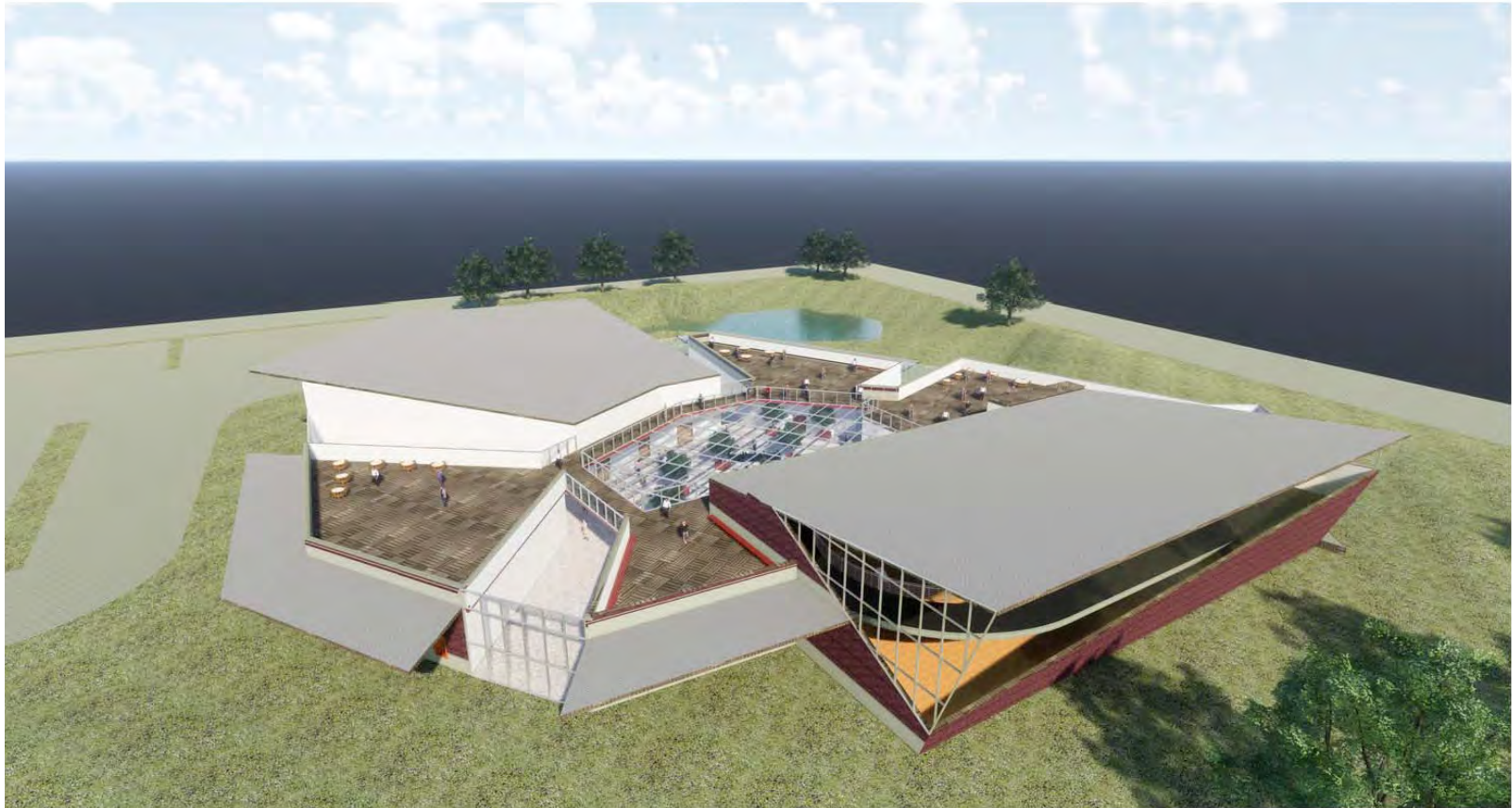


Sections

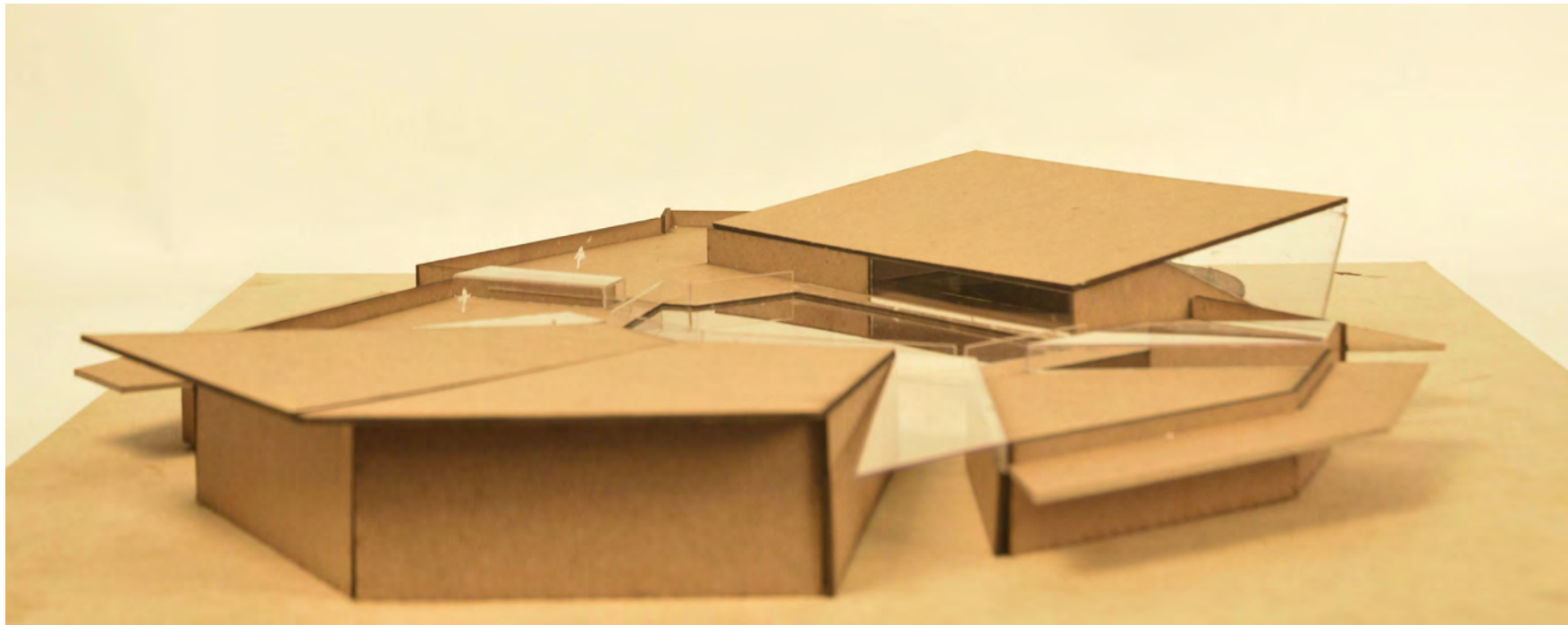
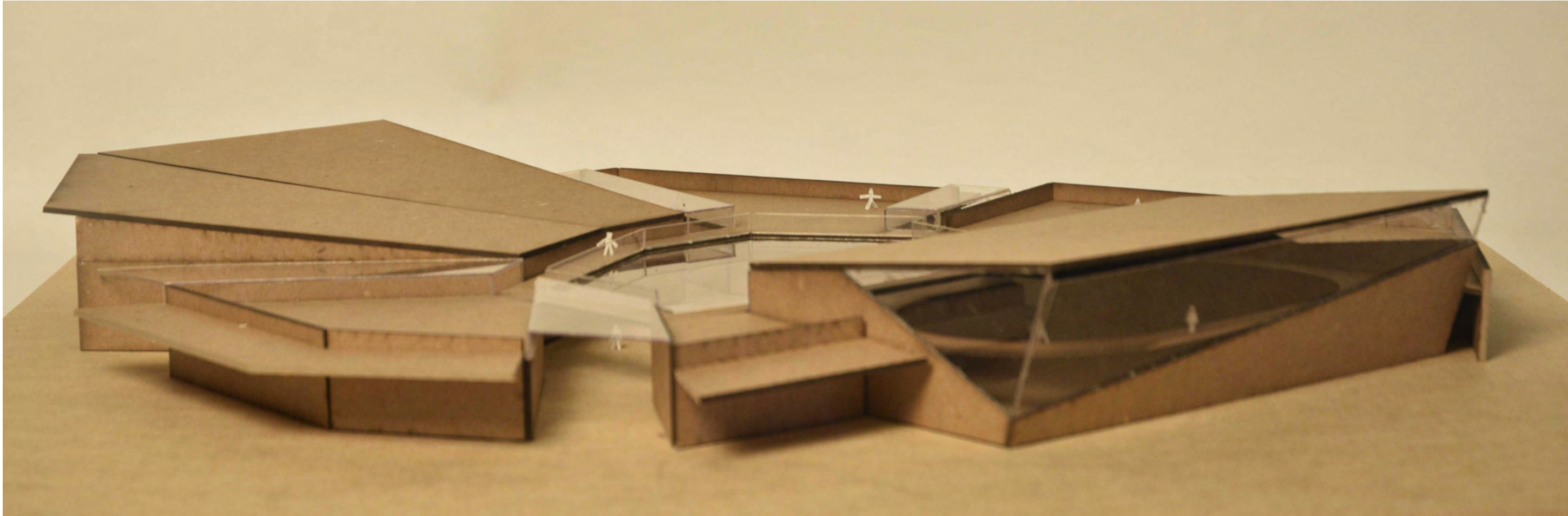


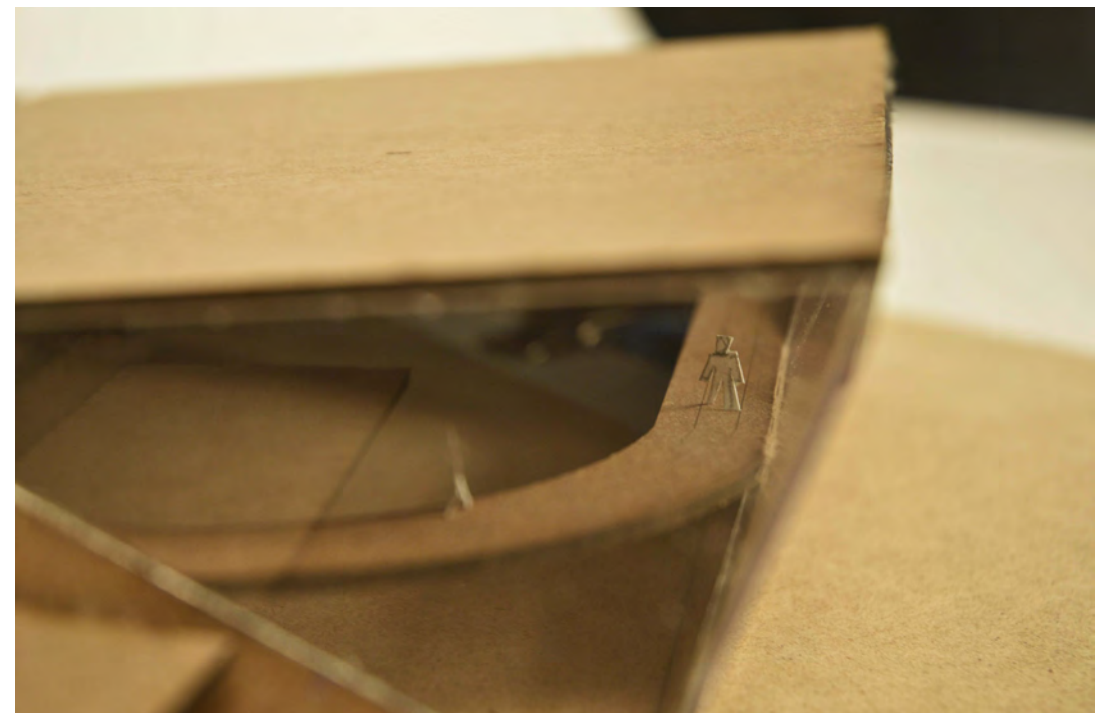
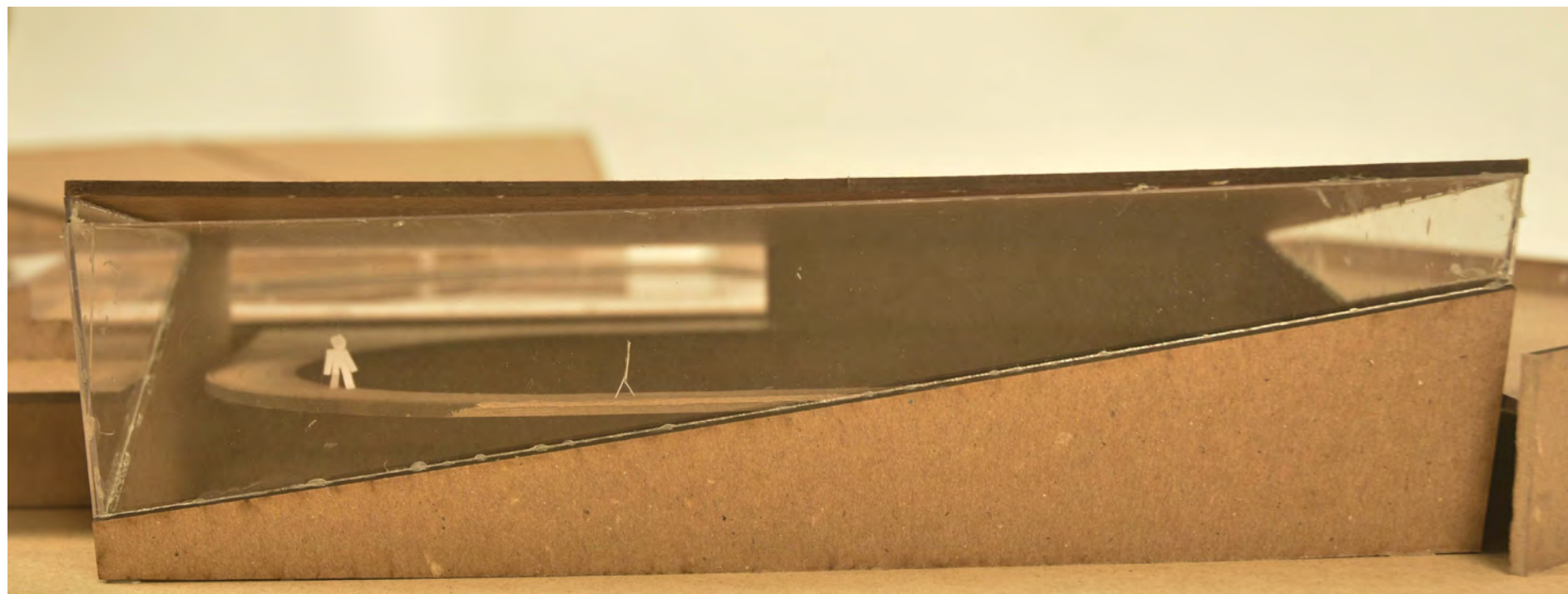
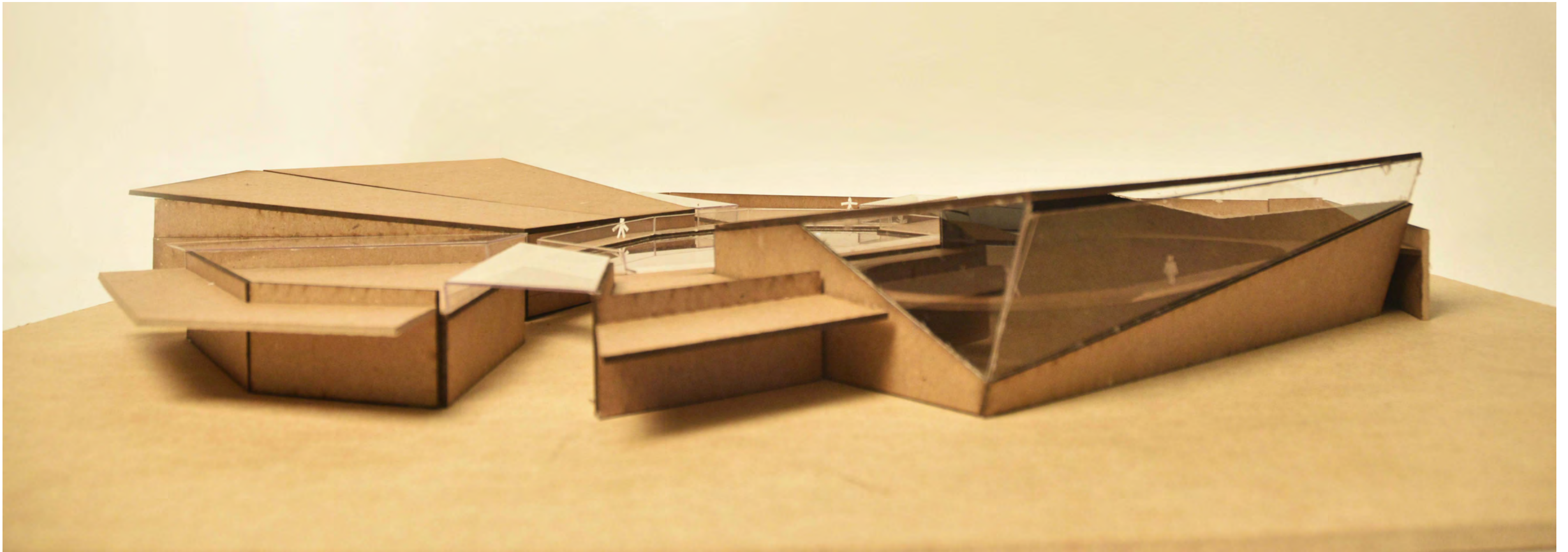
Renderings

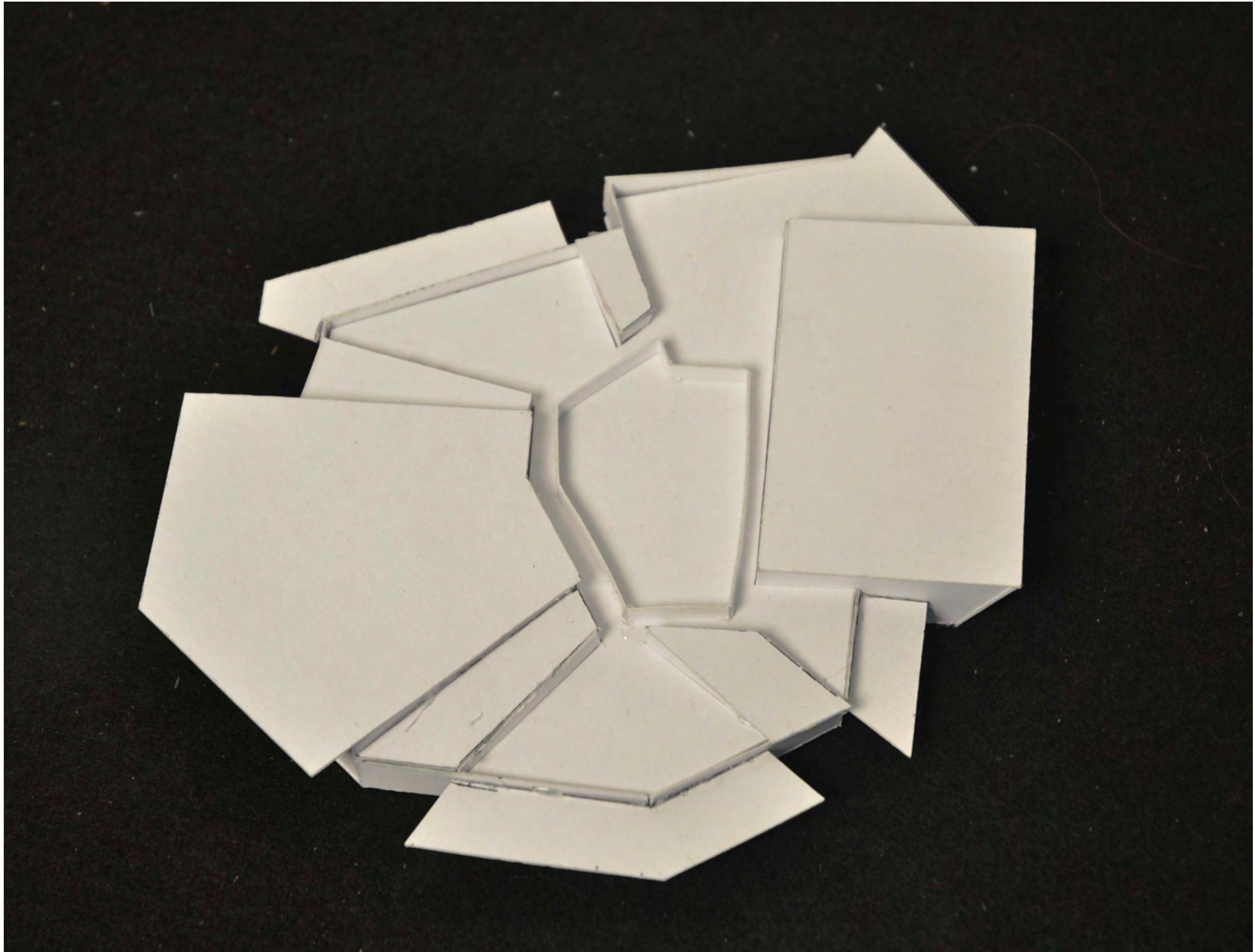


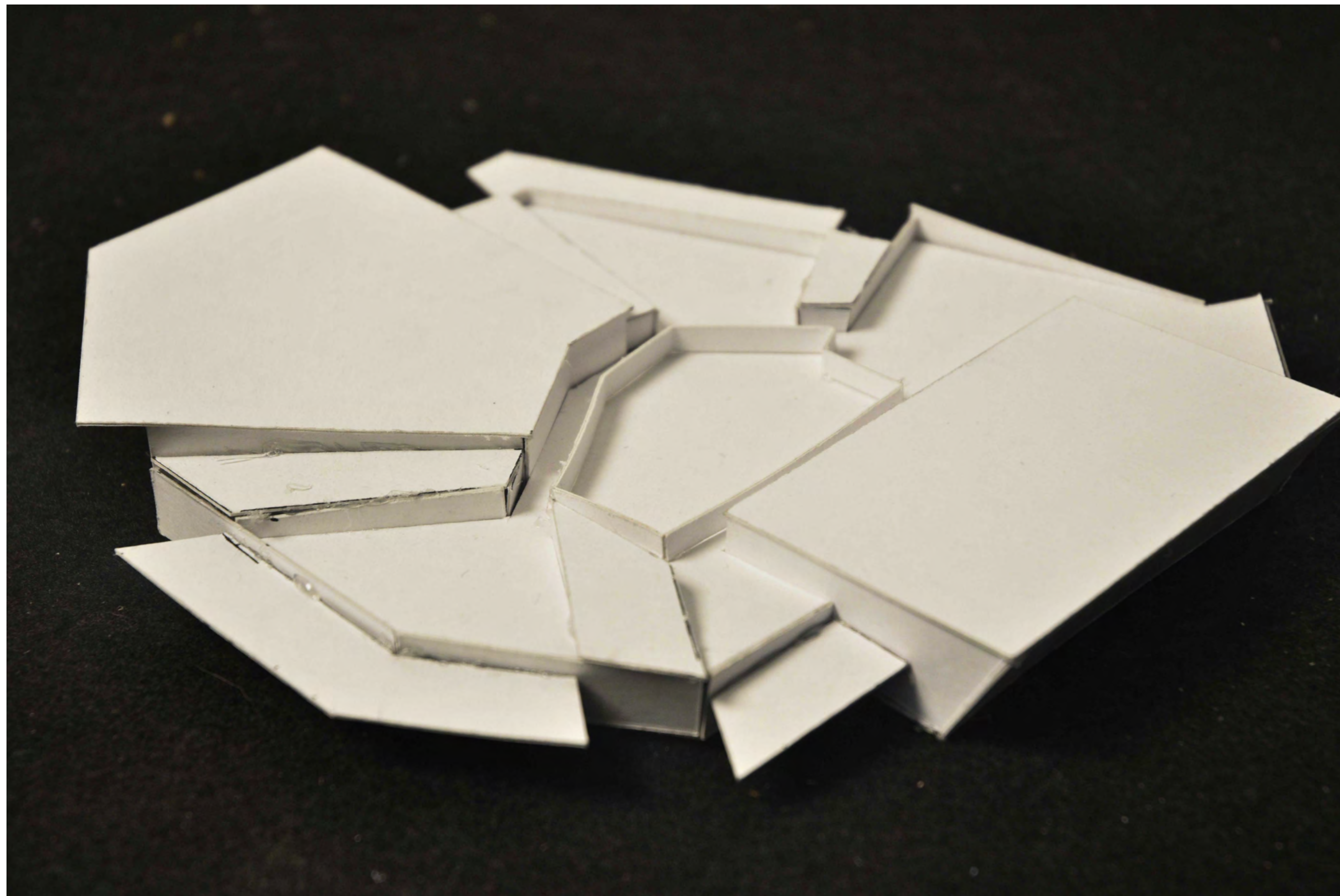


Model photos









Ramsey Community Center: Ramsey City Center



Prepared by

Alex Ruhland, Liam Matteson, McKinley Roche, and Zach Breeggeman

Students in ARCH 3250: Community Design and Public Interest Architecture

Instructor: James Wheeler, College of Design

and LA 3002: Informants of Creating Landscape Space

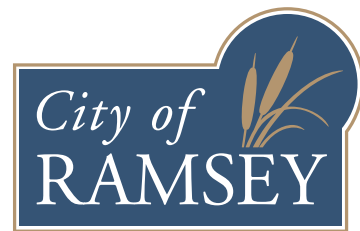
Instructors: Jessica Rossi-Mastracci and Joe Favour, College of Design

Prepared in Collaboration with

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Parks and Assistant Public Works Superintendent

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RAMSEY
CITY CENTER



01

RESEARCH

A LOOK INTO THE REASONING AND INFLUENCES BEHIND THE FINAL BUILDING AND SITE THROUGH SITE ANALYSIS, PRECEDENTS, AND SURROUNDING MATERIAL AND VEGETATION PALLETES

02

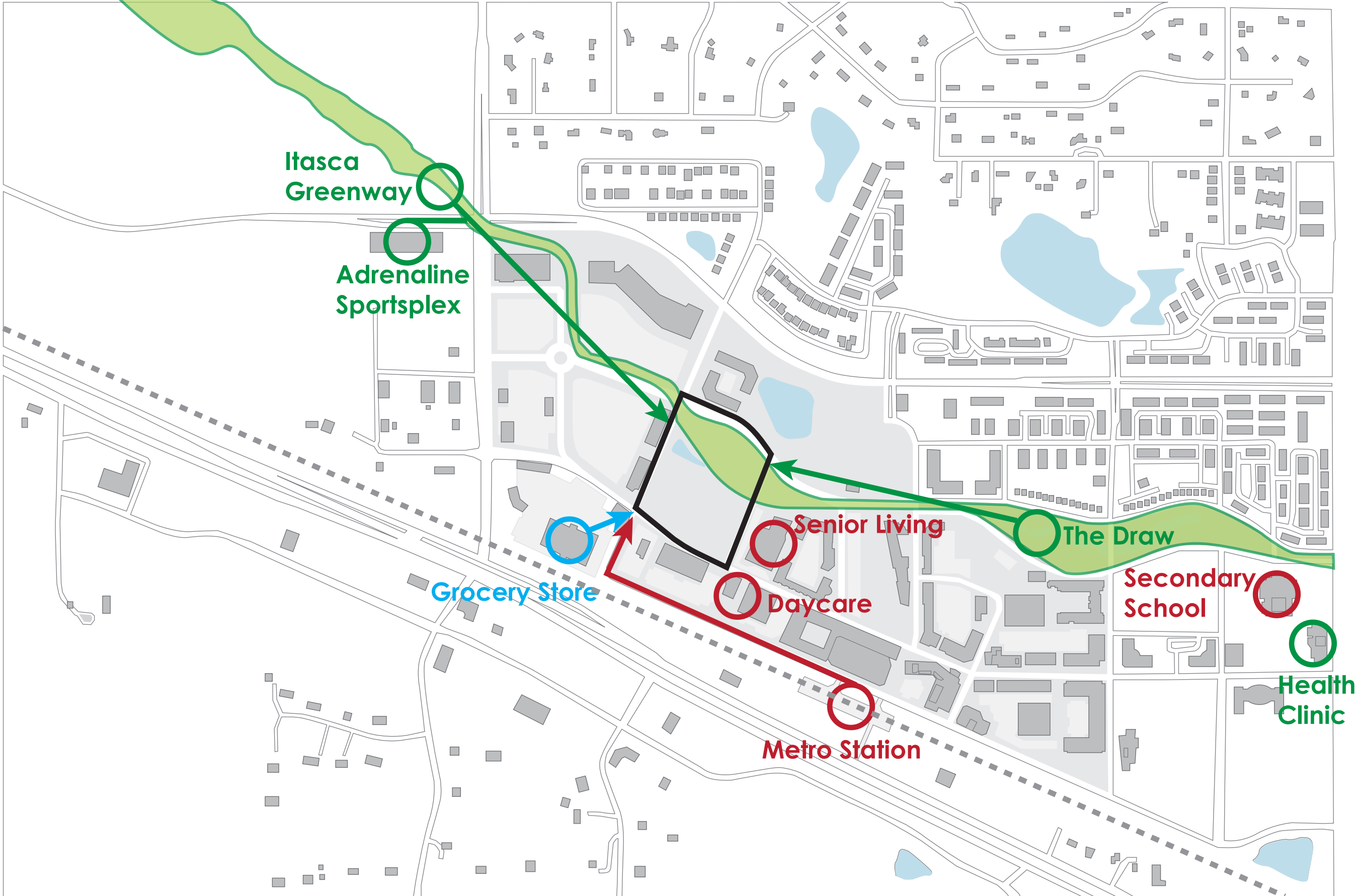
BUILDING DESIGN

A MORE IN-DEPTH LOOK AT THE BUILDING'S TECHNICAL MAKEUP AS WELL AS HOW IT FEELS TO BE INSIDE AND AROUND THE PROPOSED DESIGN THROUGH EXPERIENTIAL RENDERINGS

RESEARCH



INITIAL SITE ANALYSIS

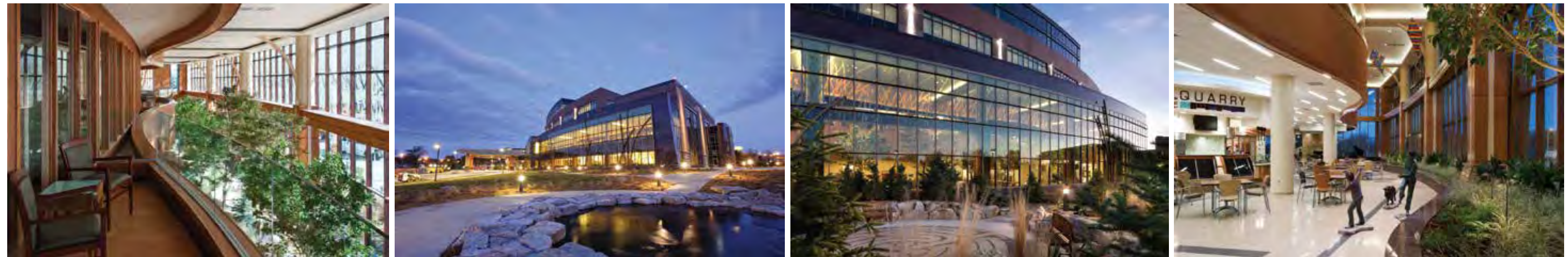


PRECEDENTS

RAMSEY COR AREA
RAMSEY, MN



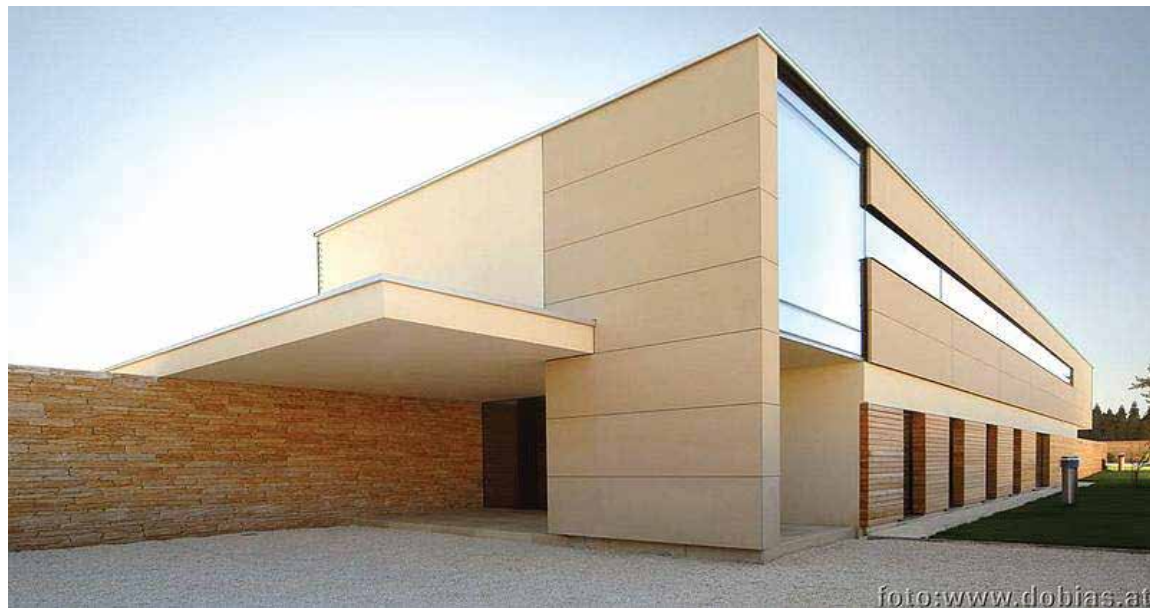
AVERA CANCER CENTER
SIOUX FALLS, SD



CENTRAL PARK
MAPLE GROVE, MN



MATERIAL PALETTE



Ramsey Municipal Center
Sandstone/Limestone panels
Rustic Metal Wall Panels
Wood Cladding
Green Roofs?
Brick
Maple Grove Central Park



VEGETATION PALETTE

wetlands



prairies



pollinators



PARTI DESIGN CONCEPT



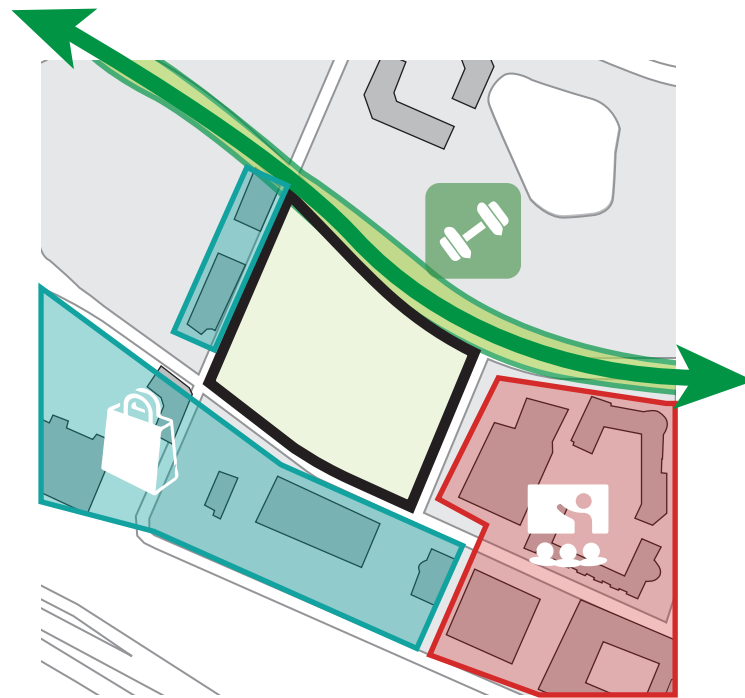
commercial



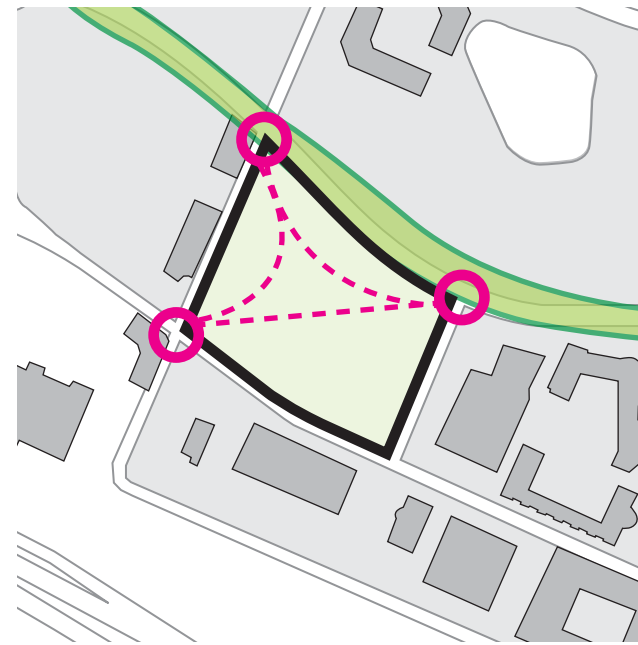
recreation



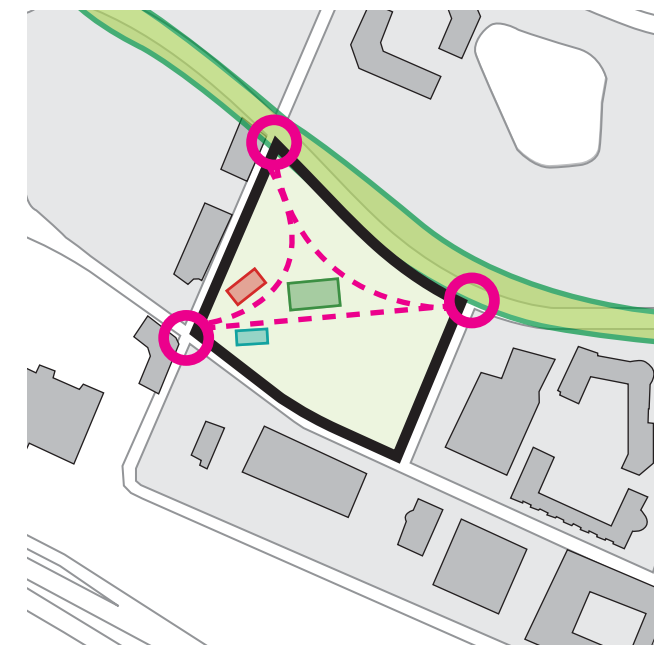
community



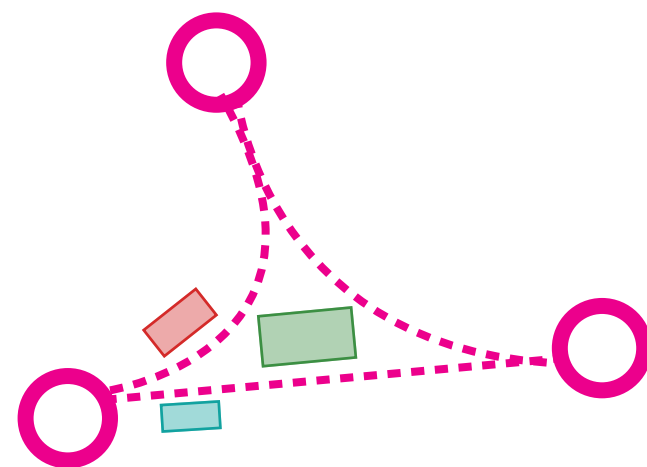
major site adjacencies



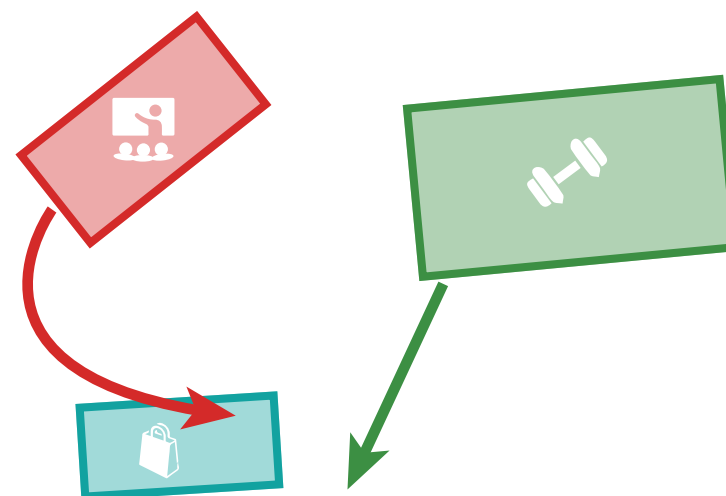
major entrance points



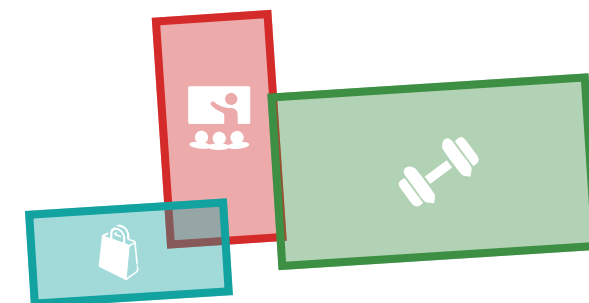
program-site relation



program-site relation



program connection



parti design result

NEW SITE PLAN

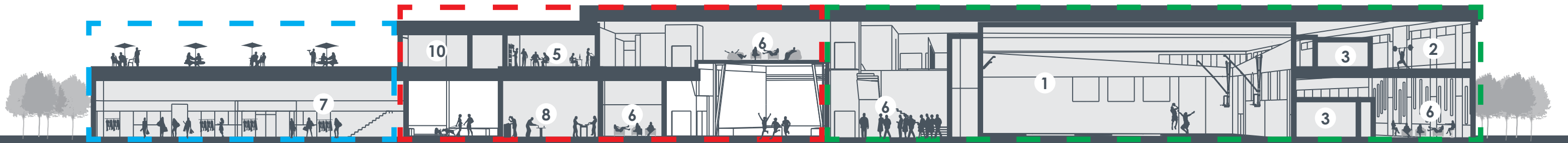
- 1 PATIO SPACE
- 2 OUTDOOR DAYCARE
- 3 SCULPTURE GARDEN
- 4 PLAYGROUND
- 5 COMMUNITY GARDEN
- 6 WETLANDS
- 7 BOARDWALK TRAIL
- 8 BIOSWALE



02 BUILDING DESIGN

By providing Ramsey with a community hub for innovation, retail, fitness, and surrounding landscape elements of the rural past, we can showcase the possibilities of an ever evolving urban future.





PROGRAM



RECREATION
51,264 sqft



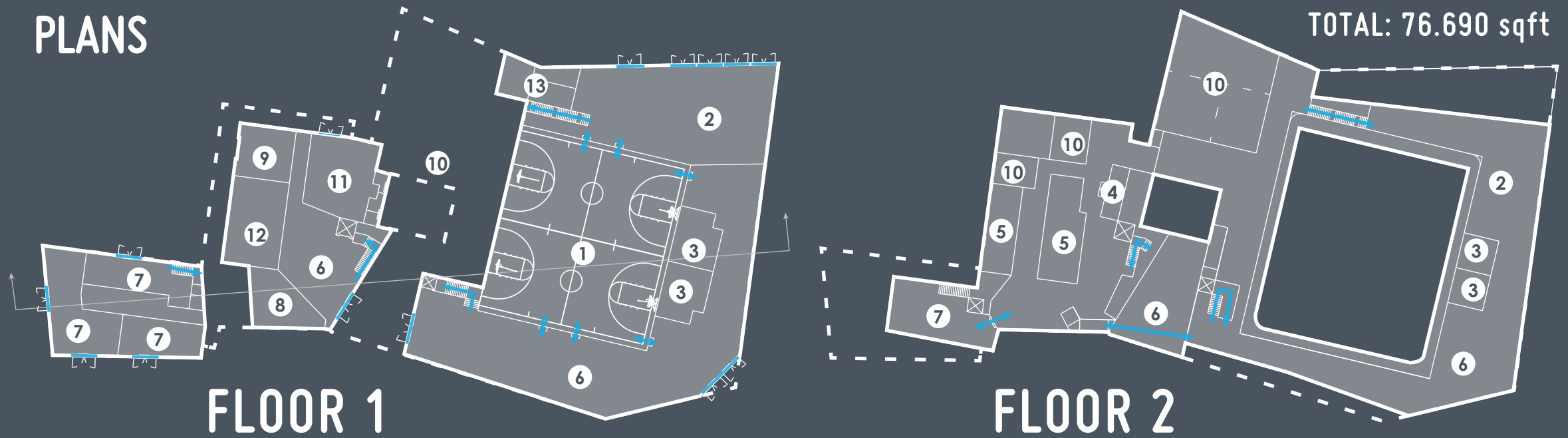
COMMUNITY
19,180 sqft

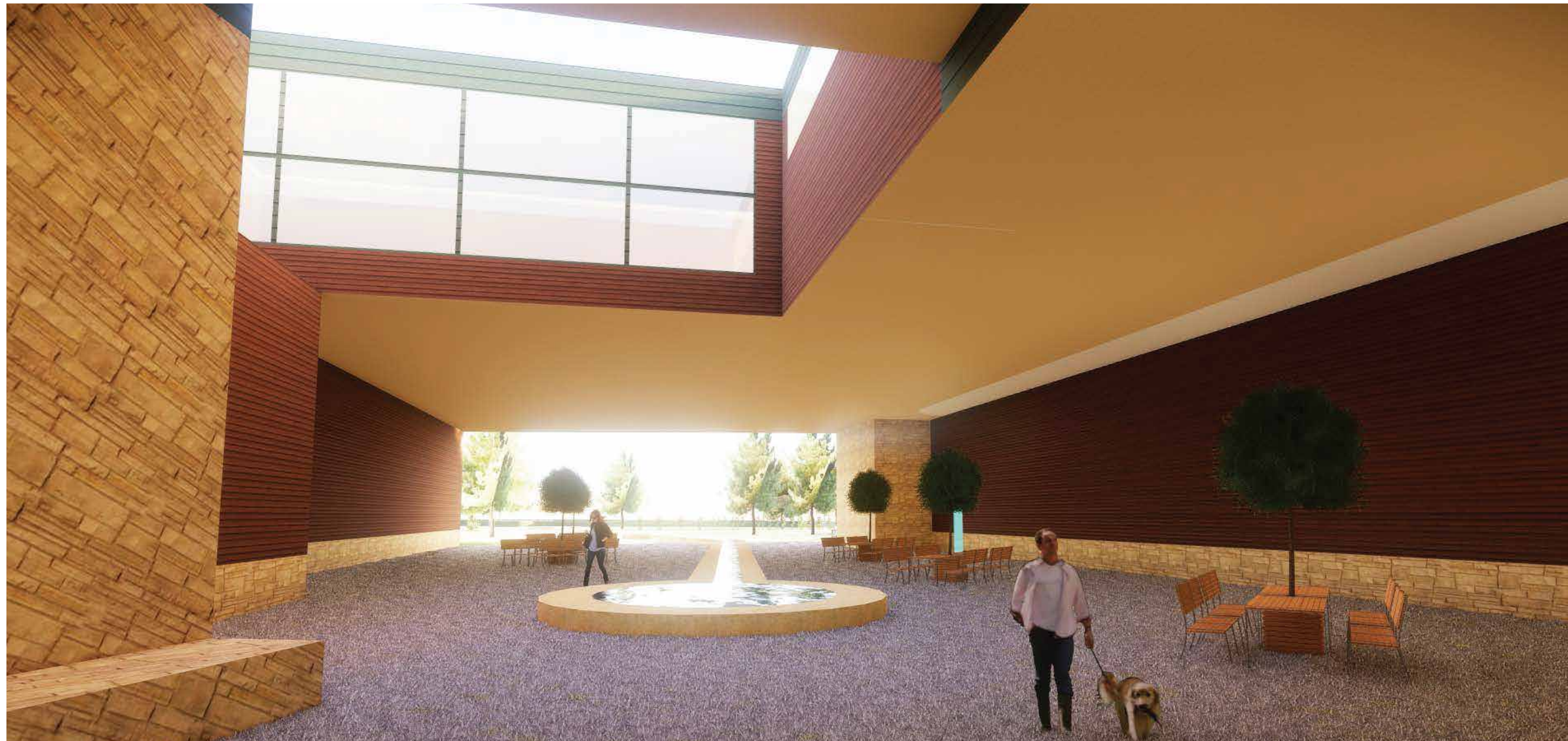


COMMERCIAL
6,246 sqft

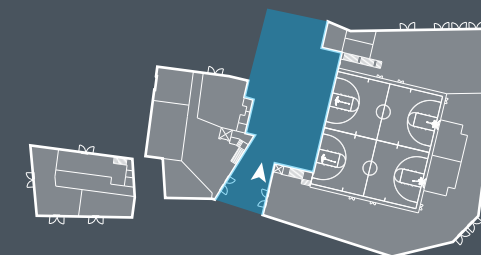
- ① GYM
- ② FITNESS AREA
- ③ LOCKER ROOM
- ④ RESTROOM
- ⑤ OFFICE SPACE
- ⑥ LOBBY/LOUNGE
- ⑦ RETAIL
- ⑧ DINING/KITCHEN
- ⑨ LOADING STATION
- ⑩ MULTI-PURPOSE SPACE
- ⑪ YOUTH ROOM
- ⑫ EVENT SPACE
- ⑬ STORAGE/MECH

PLANS





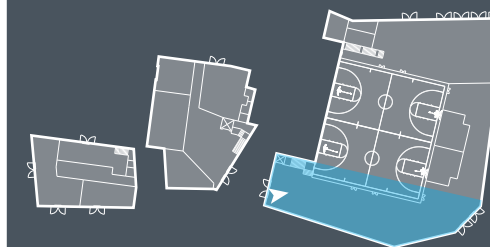
COURTYARD



FLOOR 1



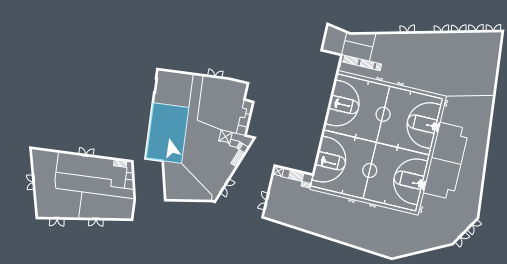
FITNESS CENTER



FLOOR 1



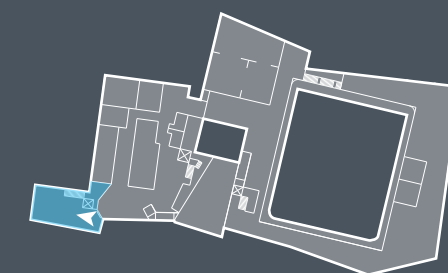
AUDITORIUM



FLOOR 1



COFFEE HOUSE



FLOOR 2



By providing Ramsey with a community hub for innovation, retail, fitness, and surrounding landscape elements of the rural past, we can showcase the possibilities of an ever evolving urban future.

DESIGNED BY:

ALEX RUHLAND
LIAM MATTESON
McKINLEY ROCHE
ZACH BREEGGEMAN

Ramsey Community Center: The COR Center and Greenway Trailhead



Prepared by

Gabby Hanssen, Fig Johnston, Rachel McNamara, and Elizabeth Thomas

Students in ARCH 3250: Community Design and Public Interest Architecture

Instructor: James Wheeler, College of Design

and

LA 3002: Informants of Creating Landscape Space

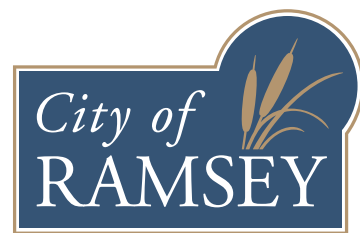
Instructors: Jessica Rossi-Mastracci and Joe Favour, College of Design

Prepared in Collaboration with

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Parks and Assistant Public Works Superintendent

City of Ramsey



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The COR Center and Greenway Trailhead

Gabby Hanssen, Fig Johnston,
Rachel McNamara, Elizabeth Thomas

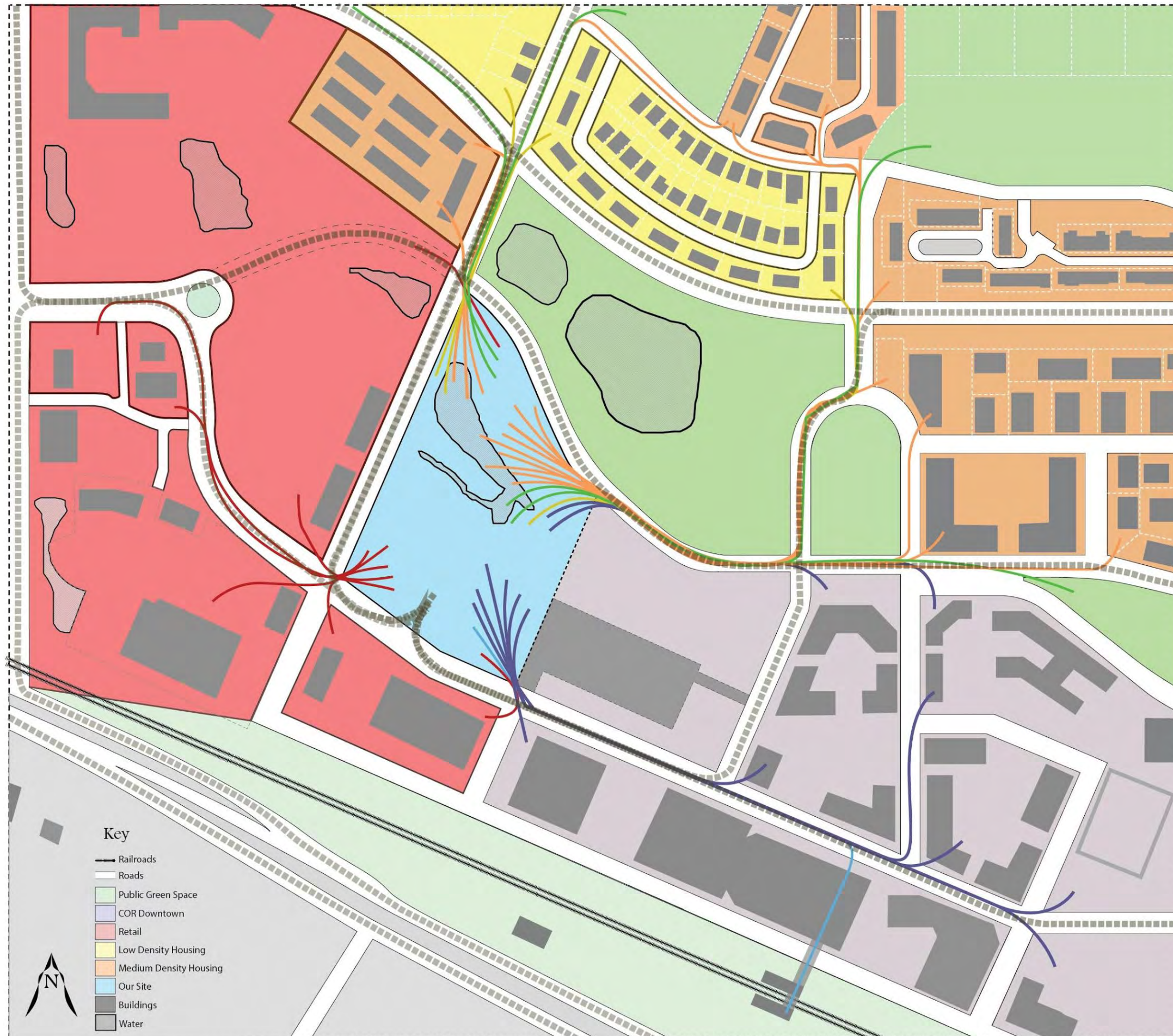
Project Statement

As our project progressed, so did our intentions for the Community Center Plans. These statements guided our creative process and influenced our design choices up until our final product was produced.

- ❖ Creating Programming that is not tied to trend or time but is creative and intergenerationally attractive in its combination of landscape elements and the built structure of the community center.
- ❖ Developing a building informed by landscape which will encourage healthy lifestyles and sustainable practices such as walking, carpooling, engaging with nature; through designing an accessible and attractive layout.
- ❖ Drawing cues from the innate landscape to create programming that is flexible and unique, useful and attractive to promote community gathering, engagement and healthy lifestyles.

Site Context

Our site context plan derives its color coding from the comprehensive map Ramsey created. The colored lines define routes of foot traffic from each of these types of land. The gray dashed lines represent the road traffic approaching the site. These routes aided us in placing the building on the site and the paths that run through it. From this map we can see Ramsey's connection to the main road as well as to the rest of the city.



Site Plan



Community Center

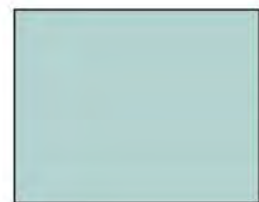
We wanted our building to fully interact with the greenway, rather than interrupting it or creating a barrier. Through this perspective we found a way for the greenway to travel through the building, separating the grounded portion into two and connecting it from above. With the form set we programmed each portion of our building with a different purpose.



Fitness



Event Space

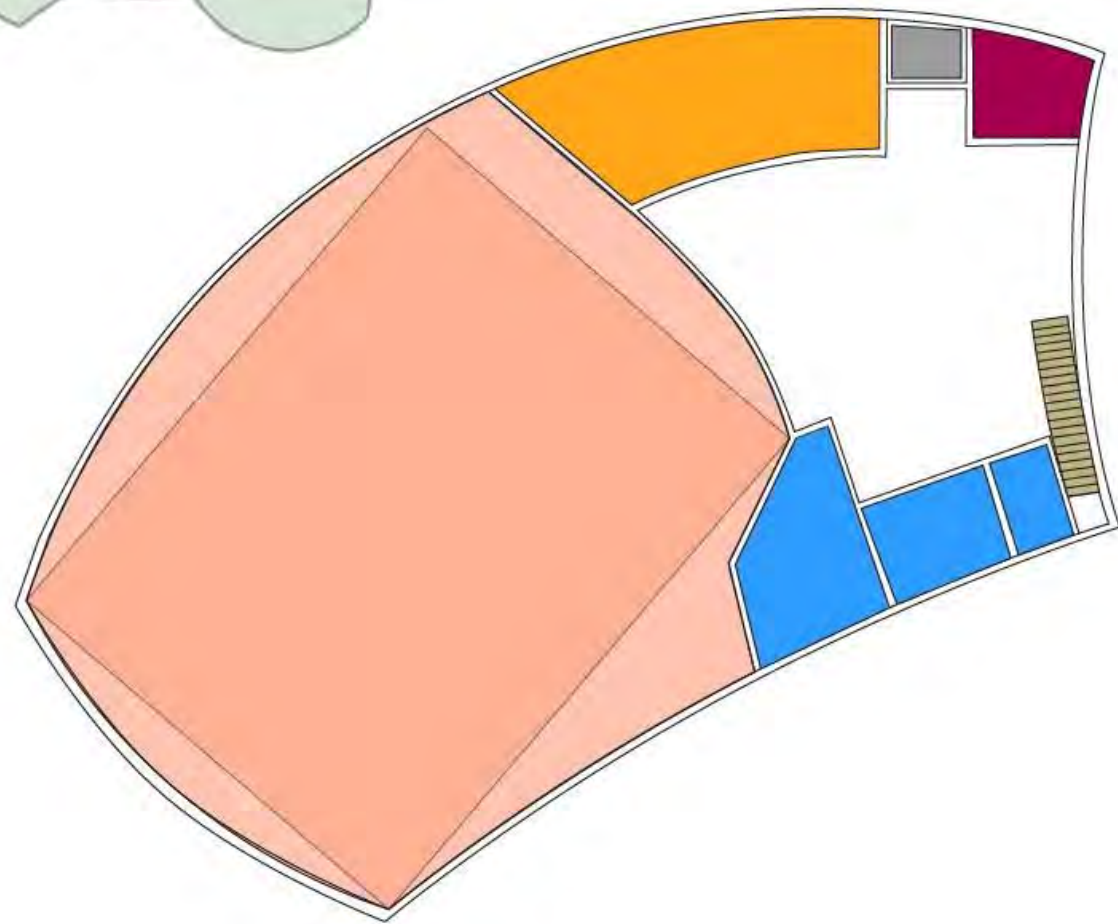
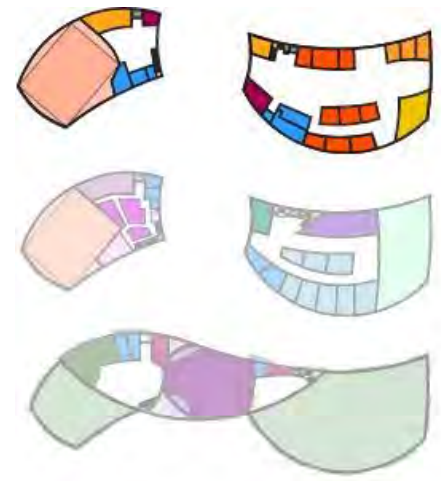


Community
Engagement

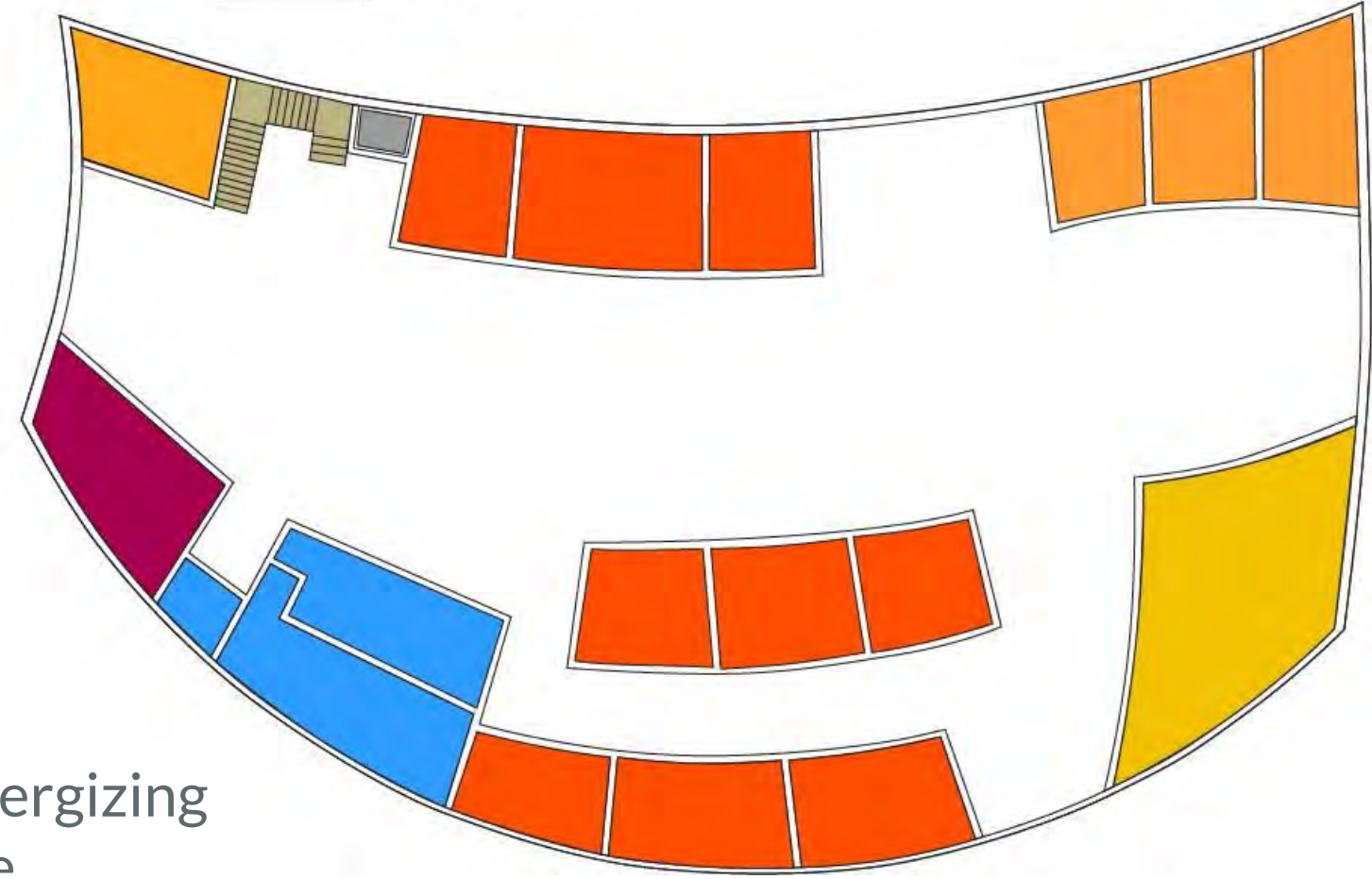


Green Patio
Space

Floor 1 Key

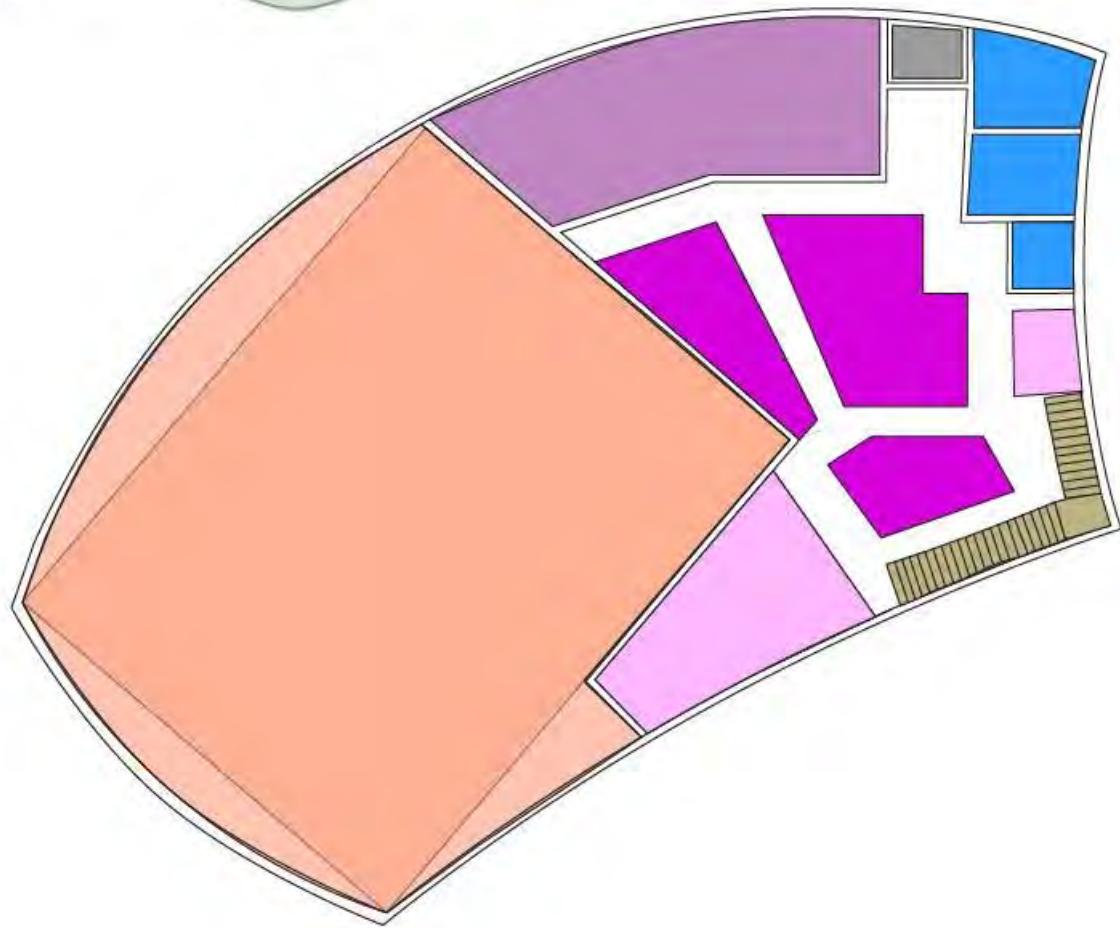
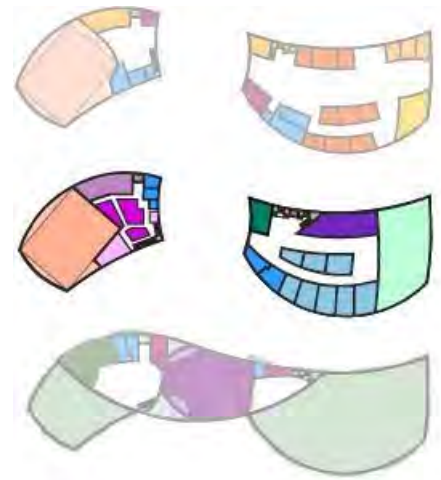









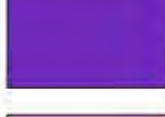




- Elevator
- Stairways
- Restrooms
- Front Desk / Check in
- Open Gathering / Gallery Spaces
- Retail Spaces
- Cafe / Food
- Community Kitchen
- Gymnasium / Courtside Space

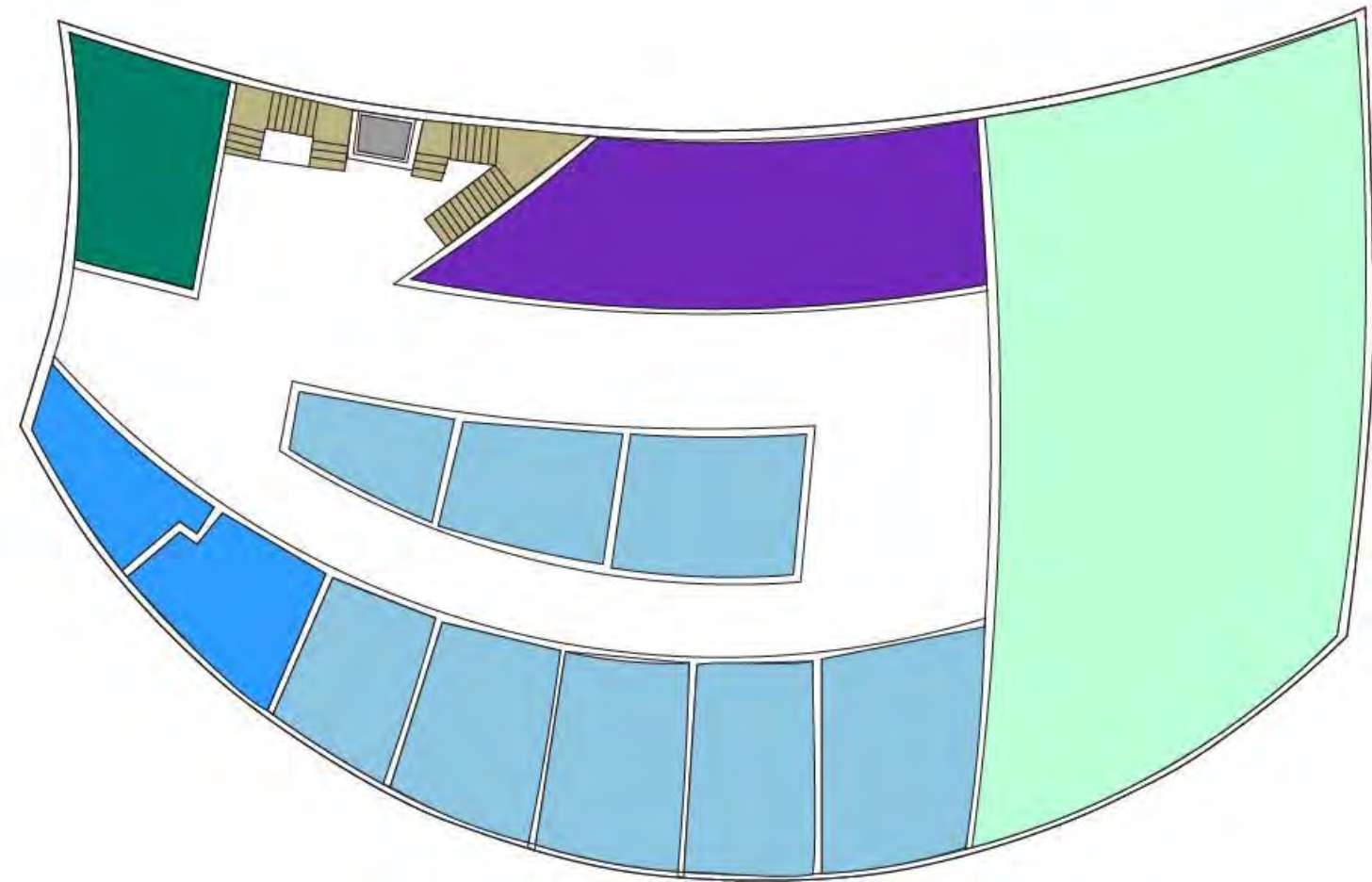


The color key for this map represents the welcoming and energizing nature of the first floor. Containing the retail and interactive portions of the building, the open spaces are meant to guide pedestrians through the building and experiencing the community aspect of the building.

Floor 2 Key

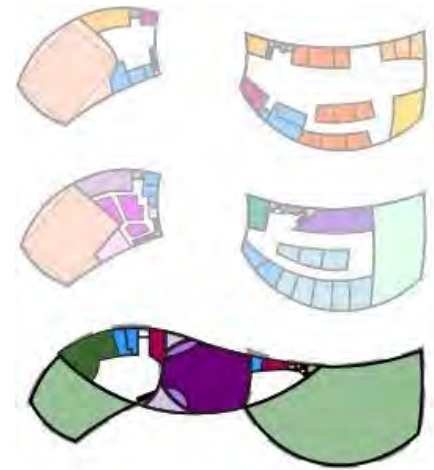


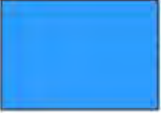



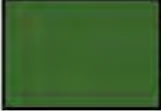
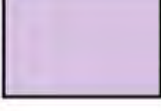
	Elevator		Stairways		Restrooms
	Multipurpose / Community Rooms		Open Gathering / Gallery Spaces		
	Daycare				
	Teen / Youth Room				
	Art Studio Space				
	Aerobics Room				
	Stretching Spaces				
	Exercise Machinery				
	Gymnasium / Courtside Space				

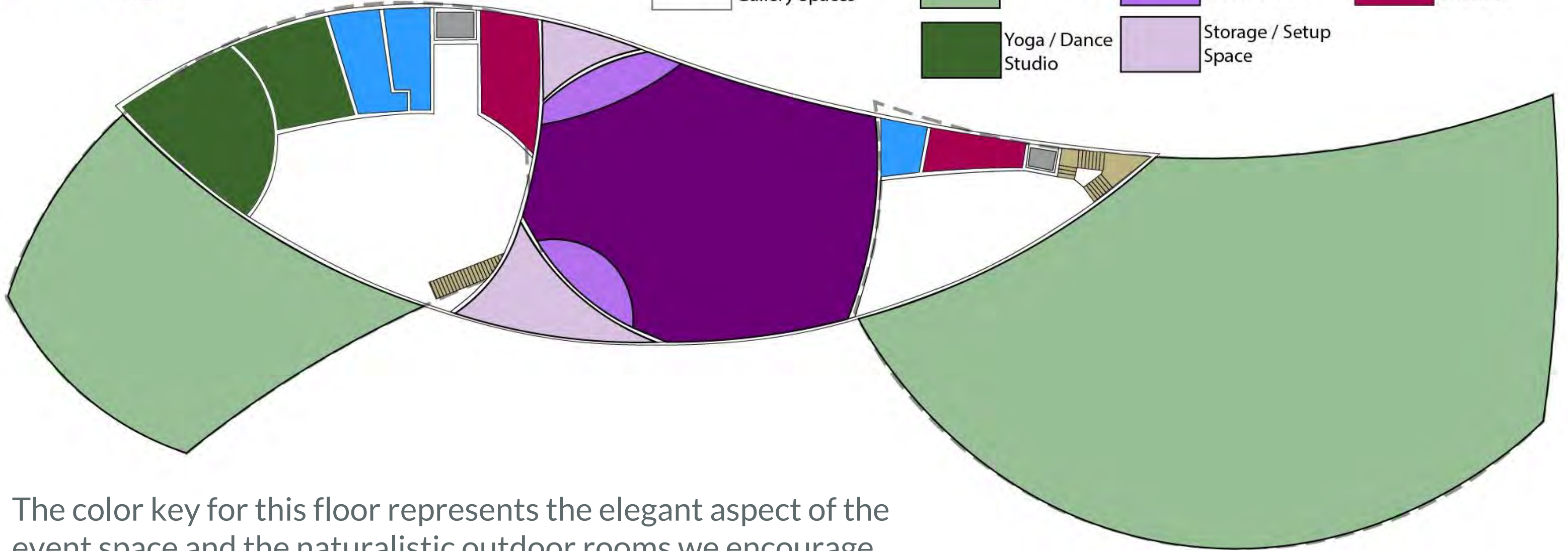


The color key for this floor represents the communication aspect of the center as well as the more creative nature, including the art studio space, day care, and teen room.

Floor 3 Key

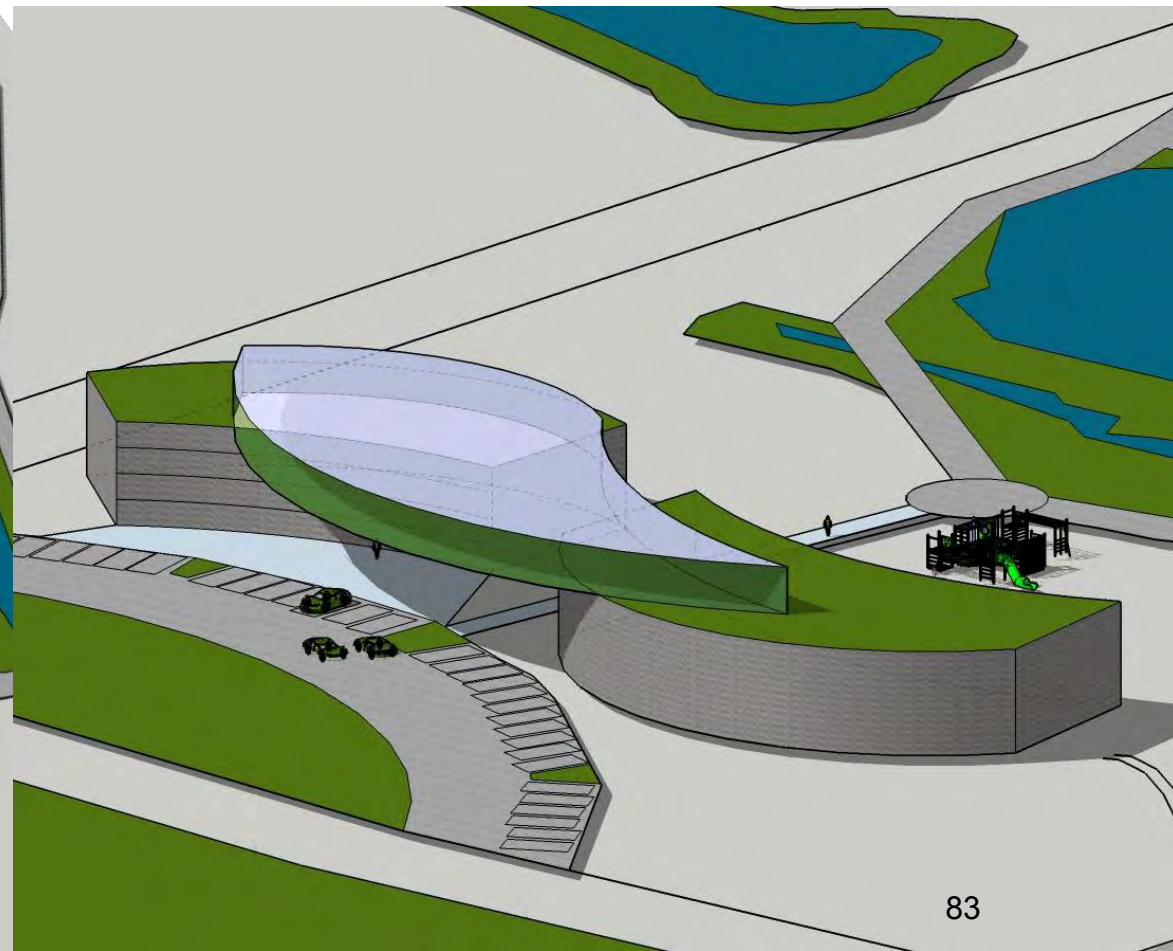
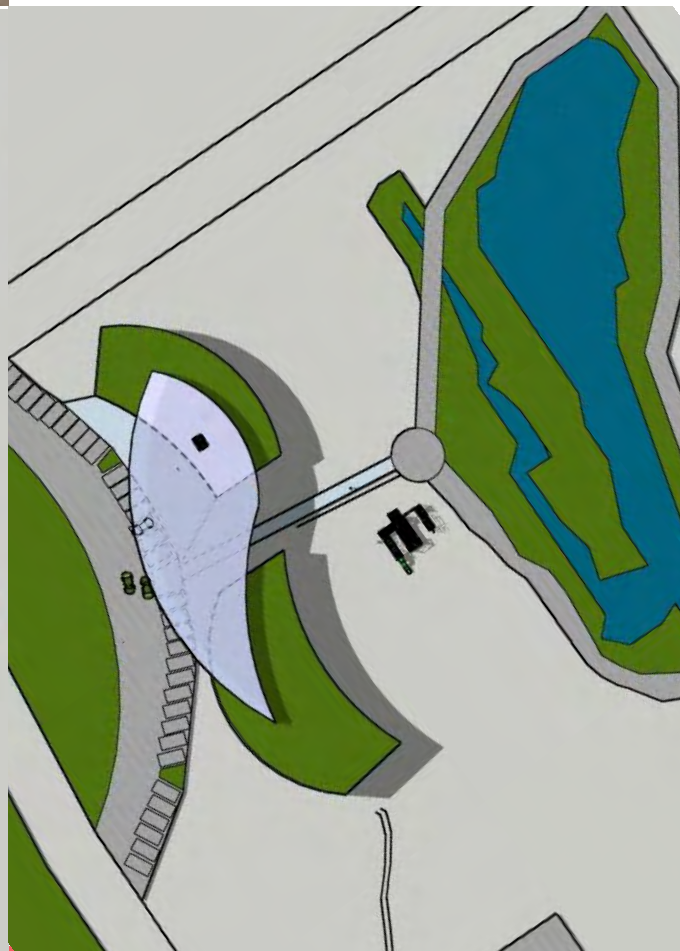
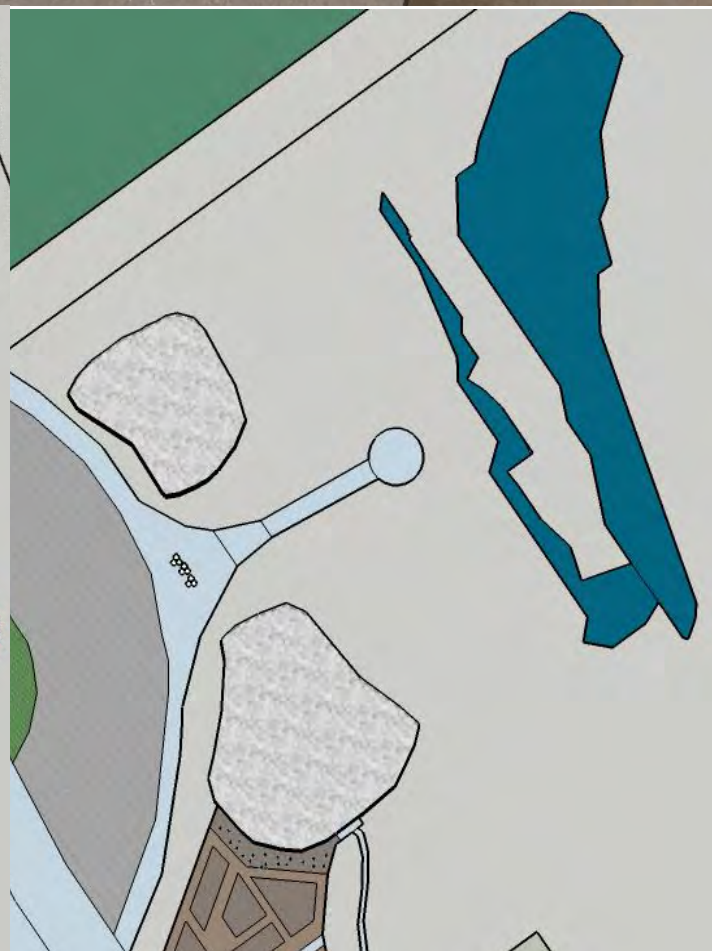
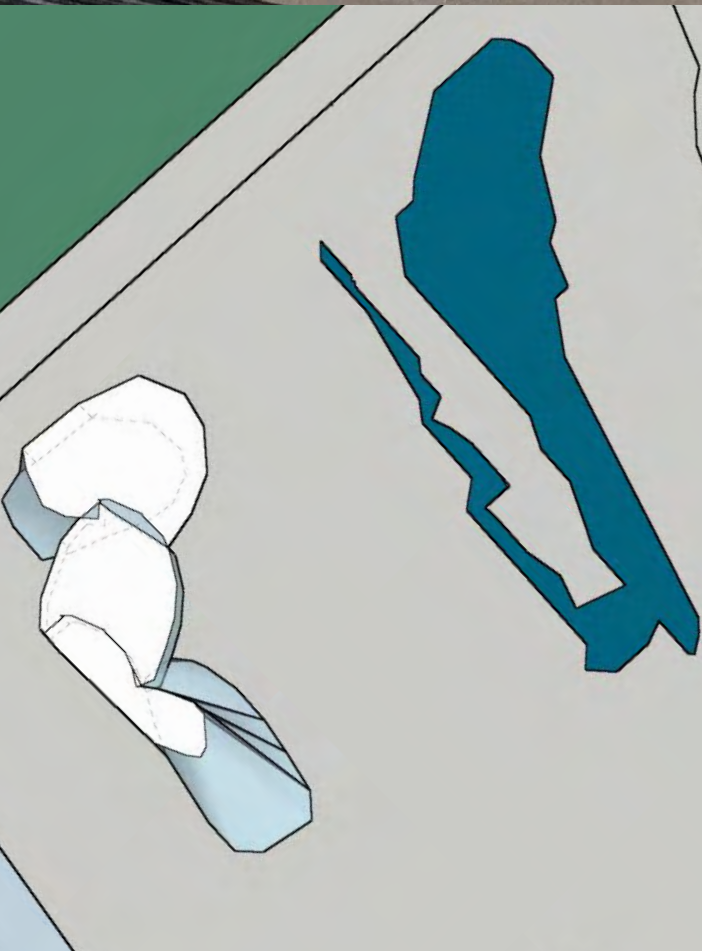
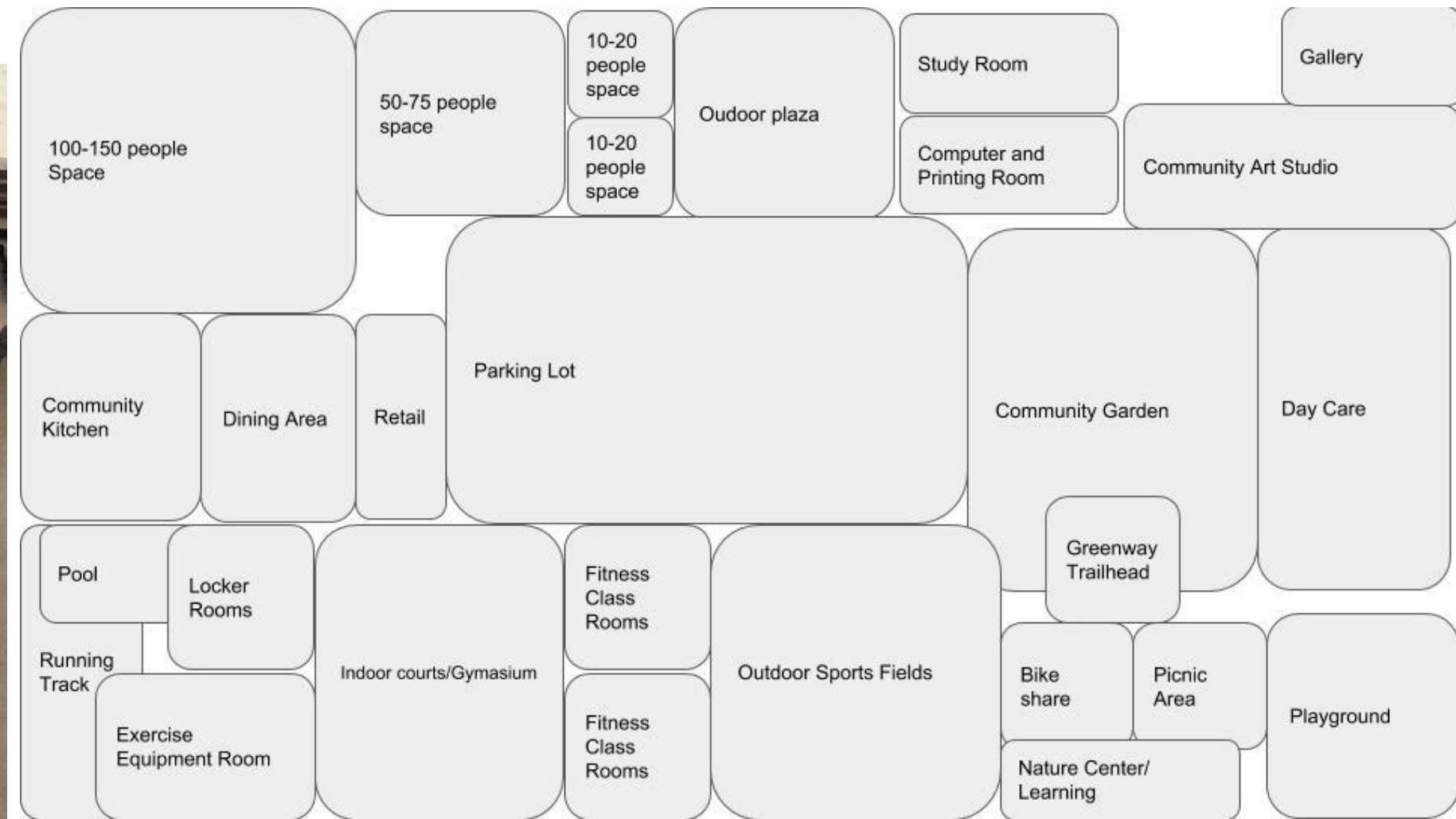


 Elevator	 Restrooms	 Event Space	 Stairways
 Open Gathering / Gallery Spaces	 Patio Space	 Stage / Food Presentation	 Front Desk / Check in
 Yoga / Dance Studio	 Storage / Setup Space		

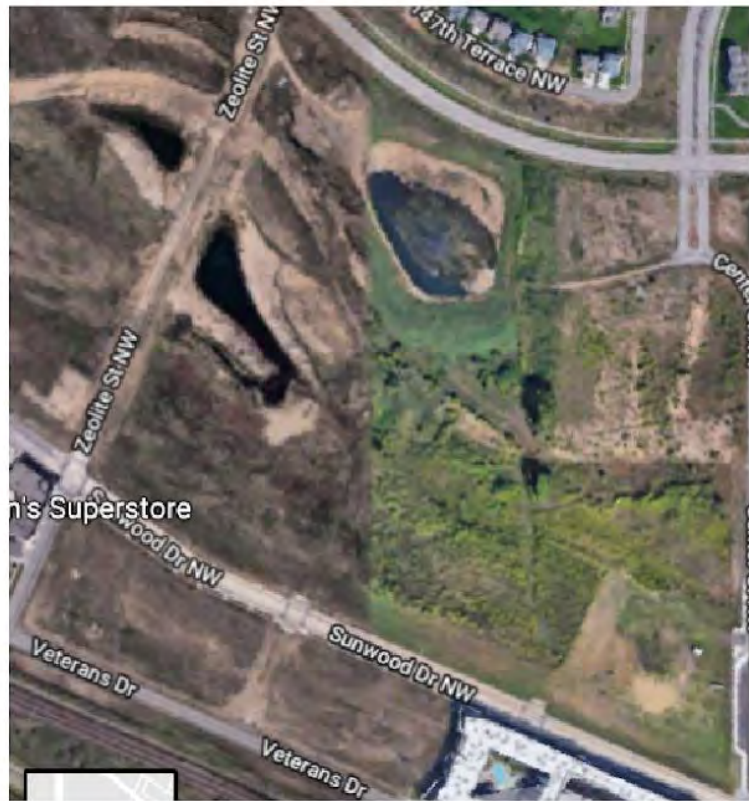


The color key for this floor represents the elegant aspect of the event space and the naturalistic outdoor rooms we encourage Ramsey to include in the building. The fitness portion of the building hold the more peaceful parts of a gym, such as yoga and dance studios.

Building Form

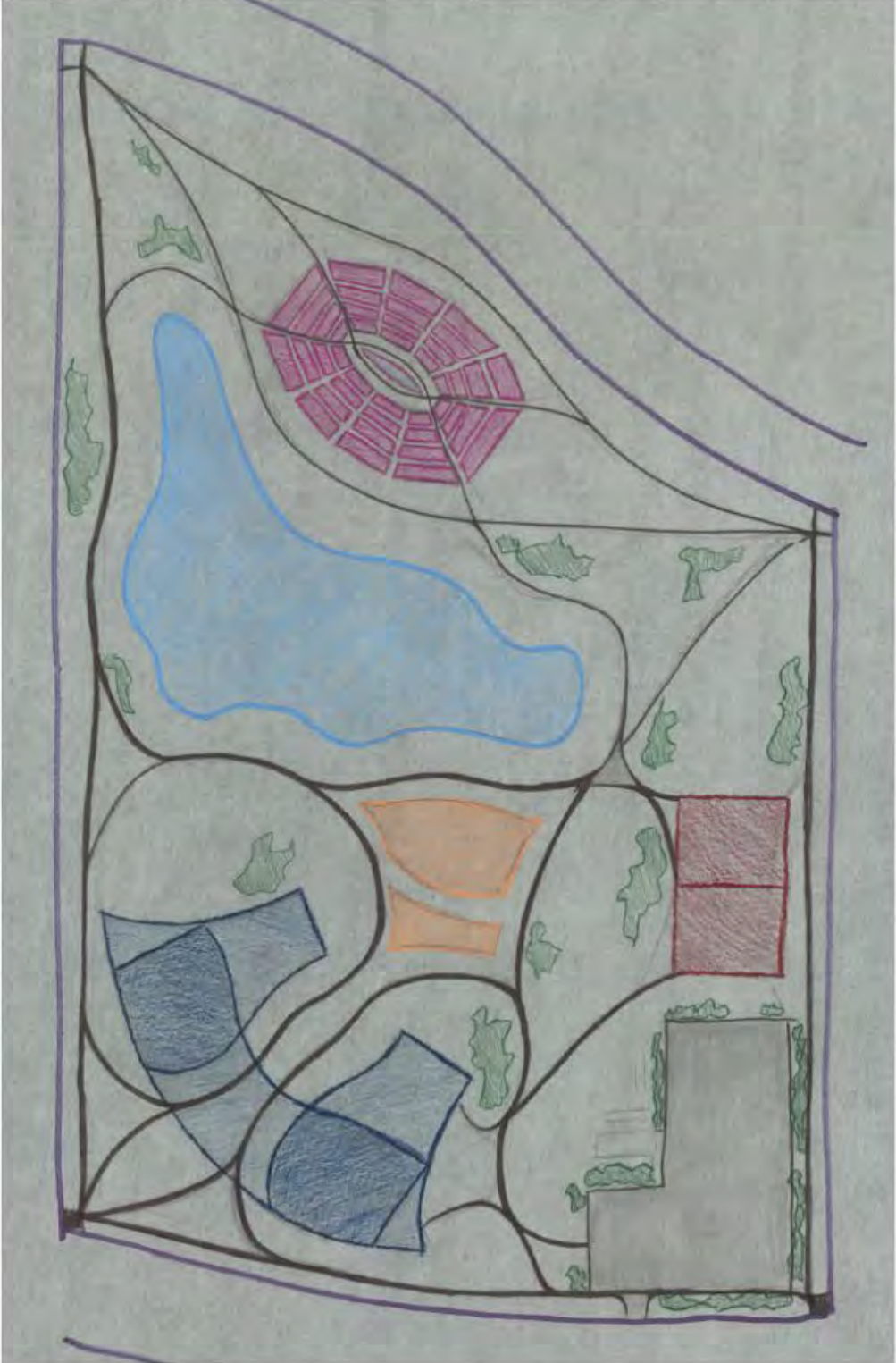


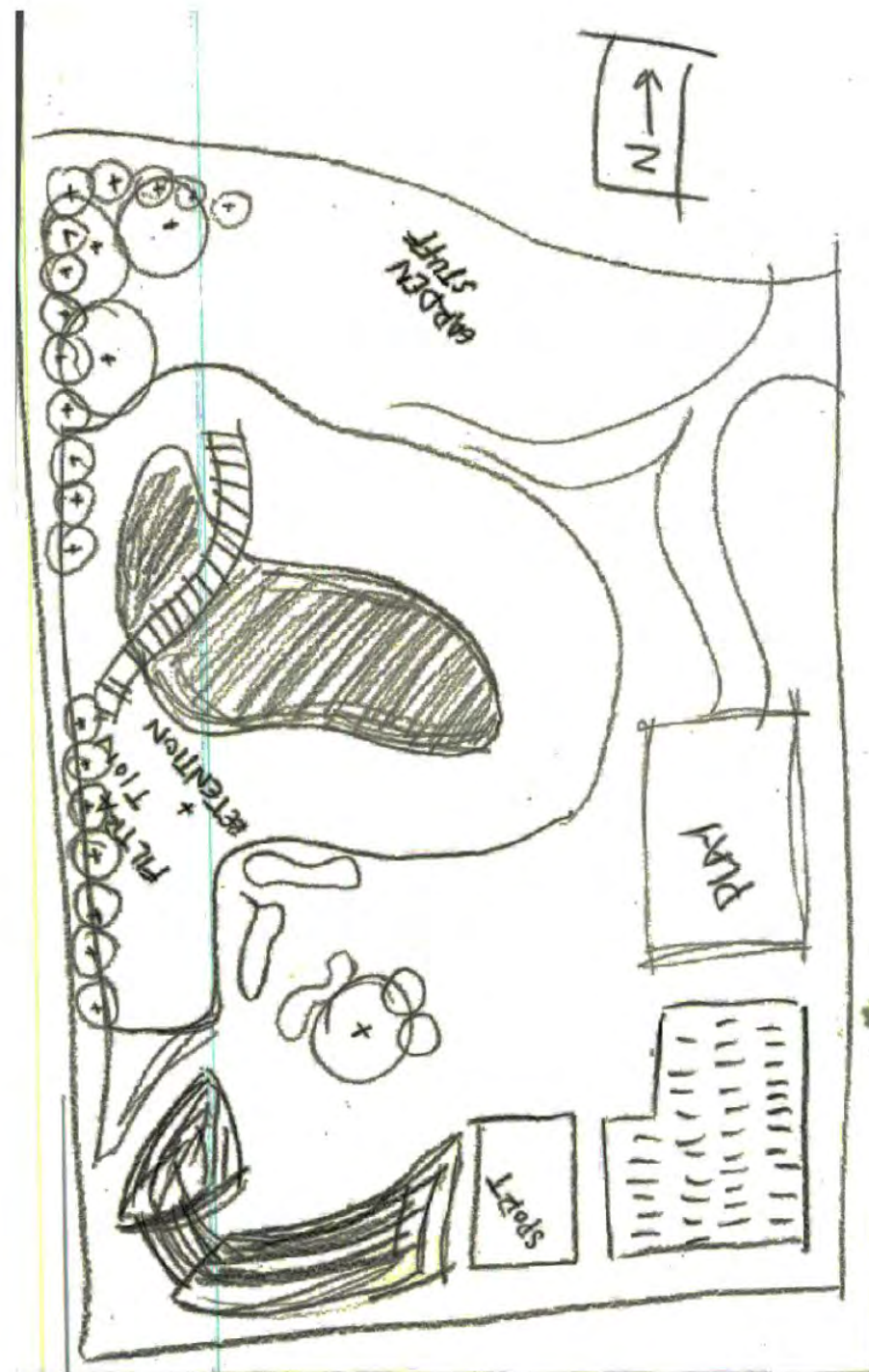
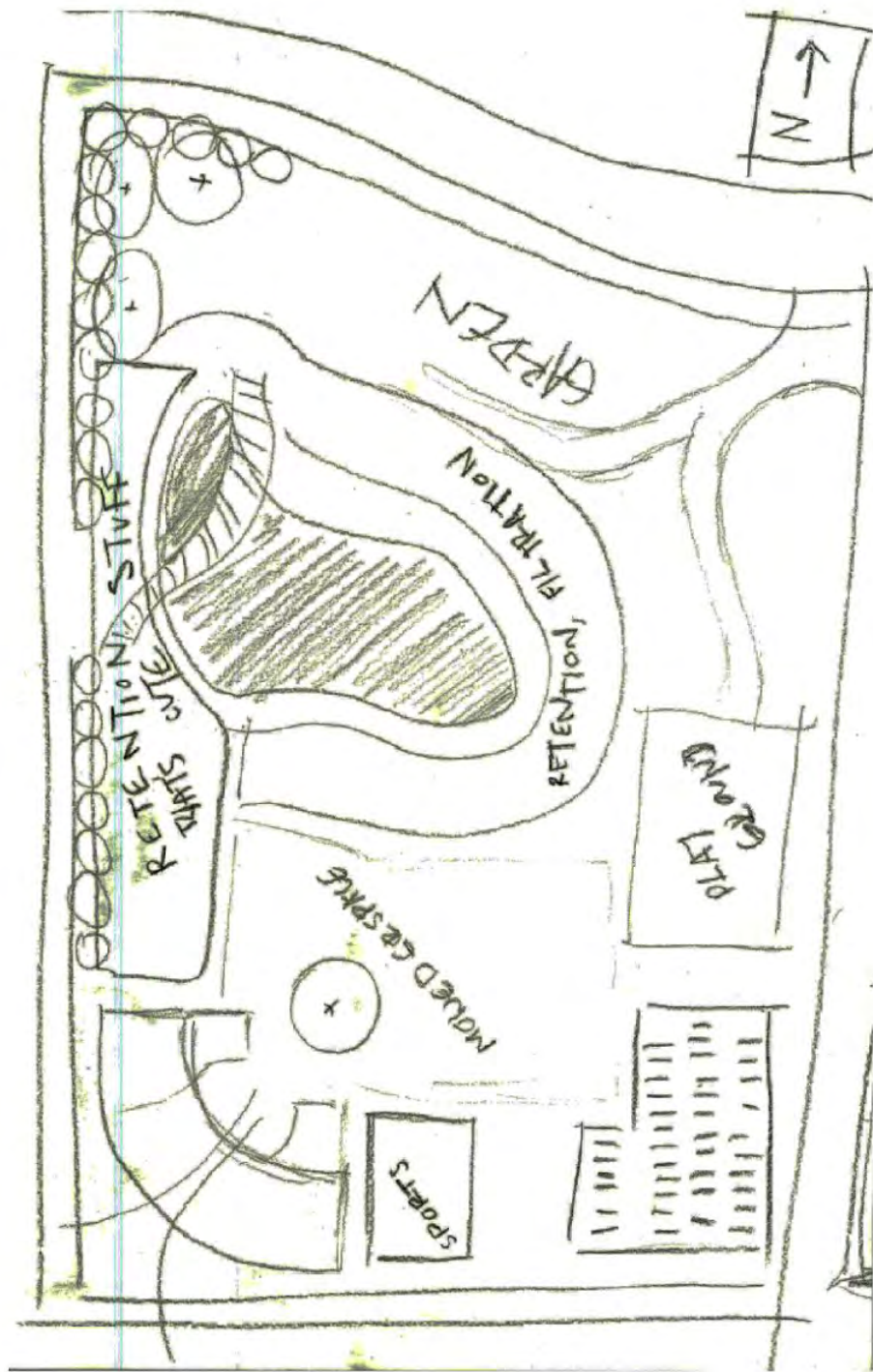
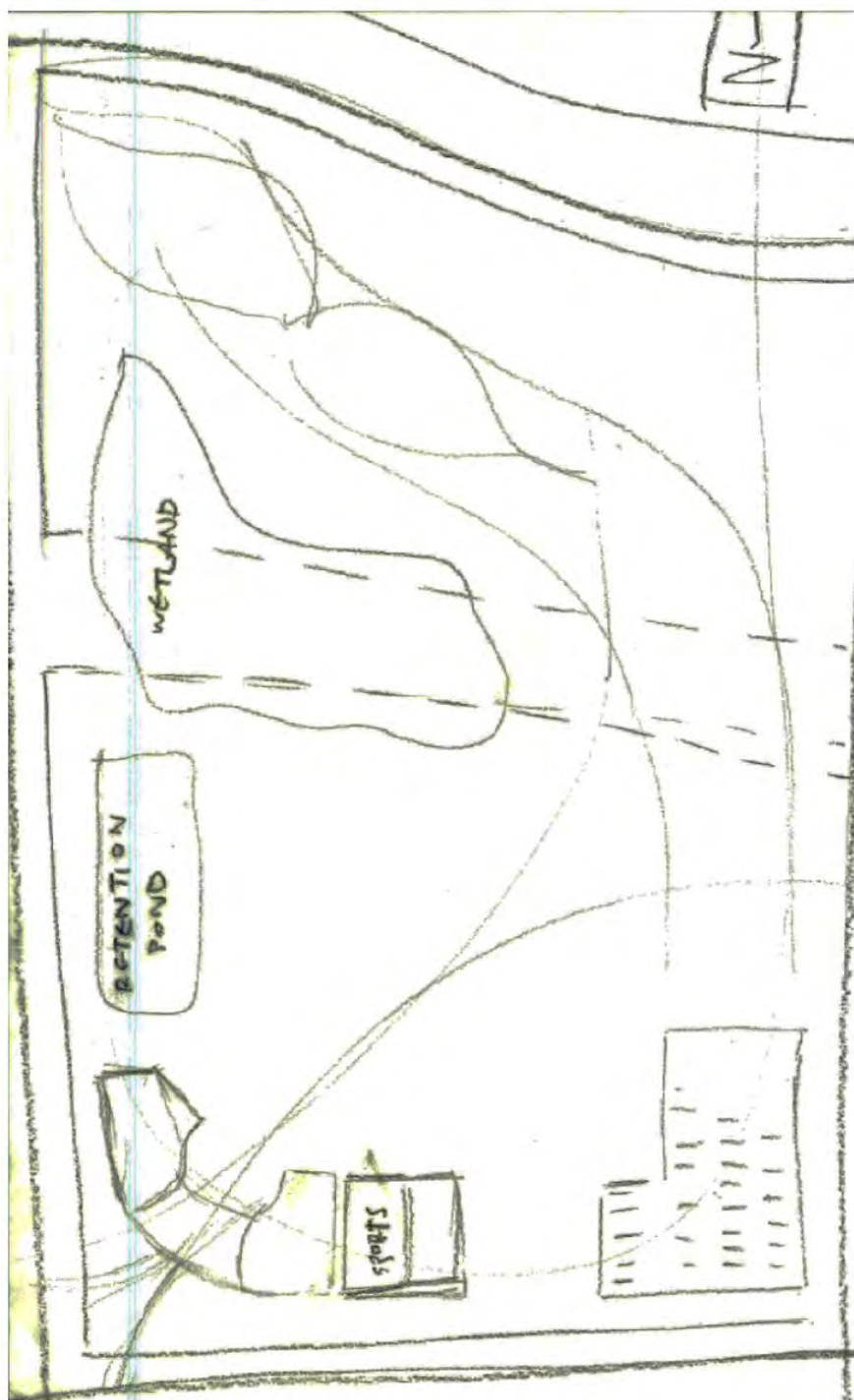
Site context process



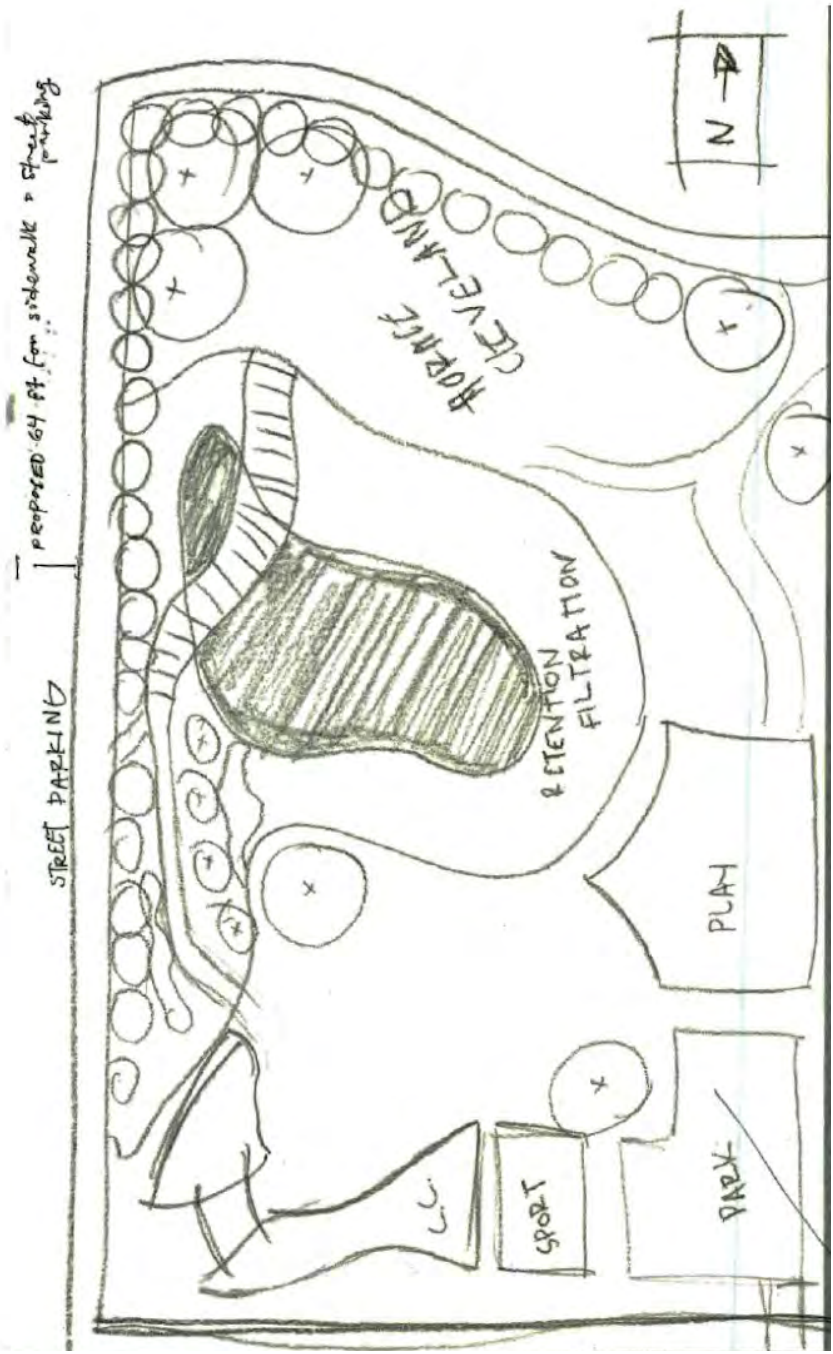
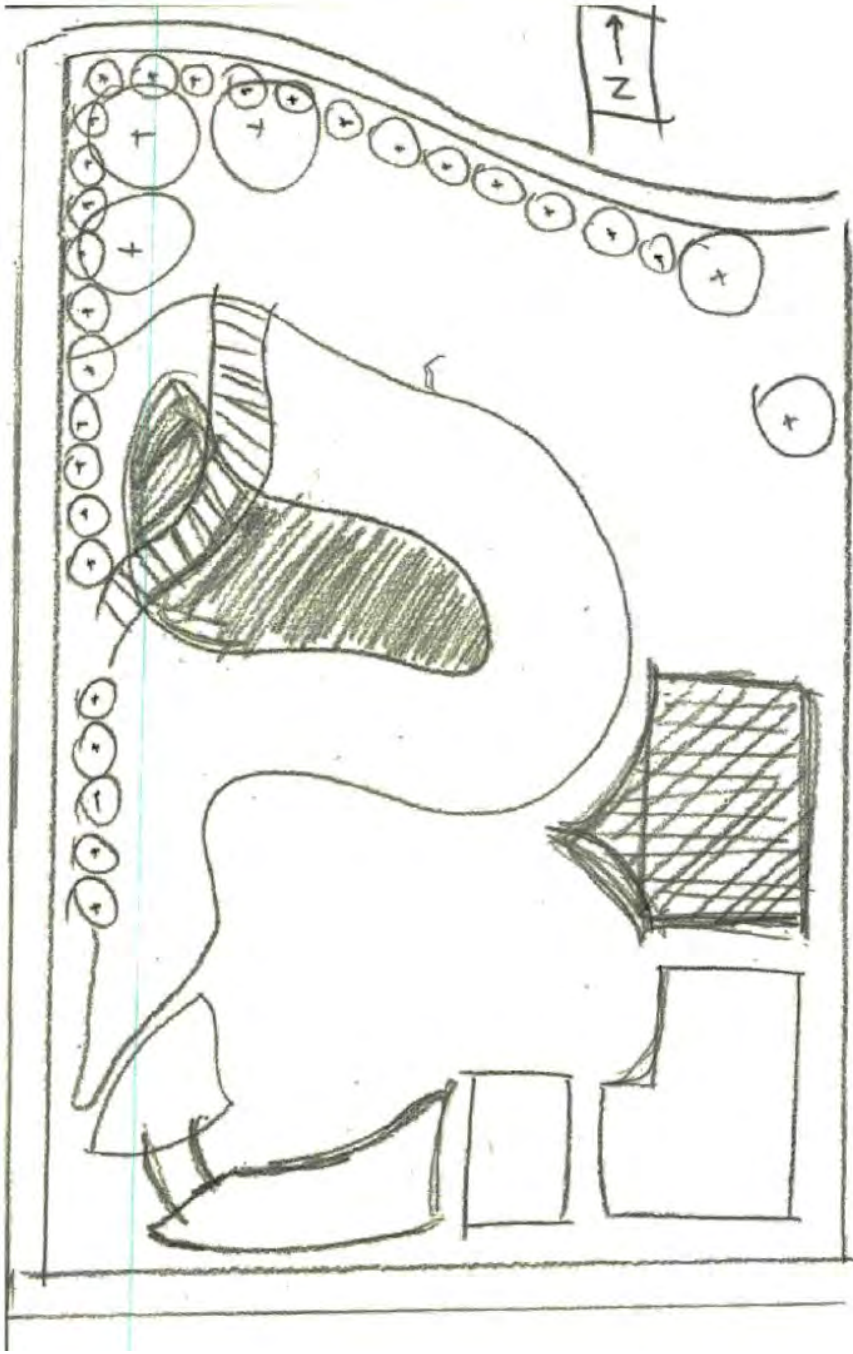
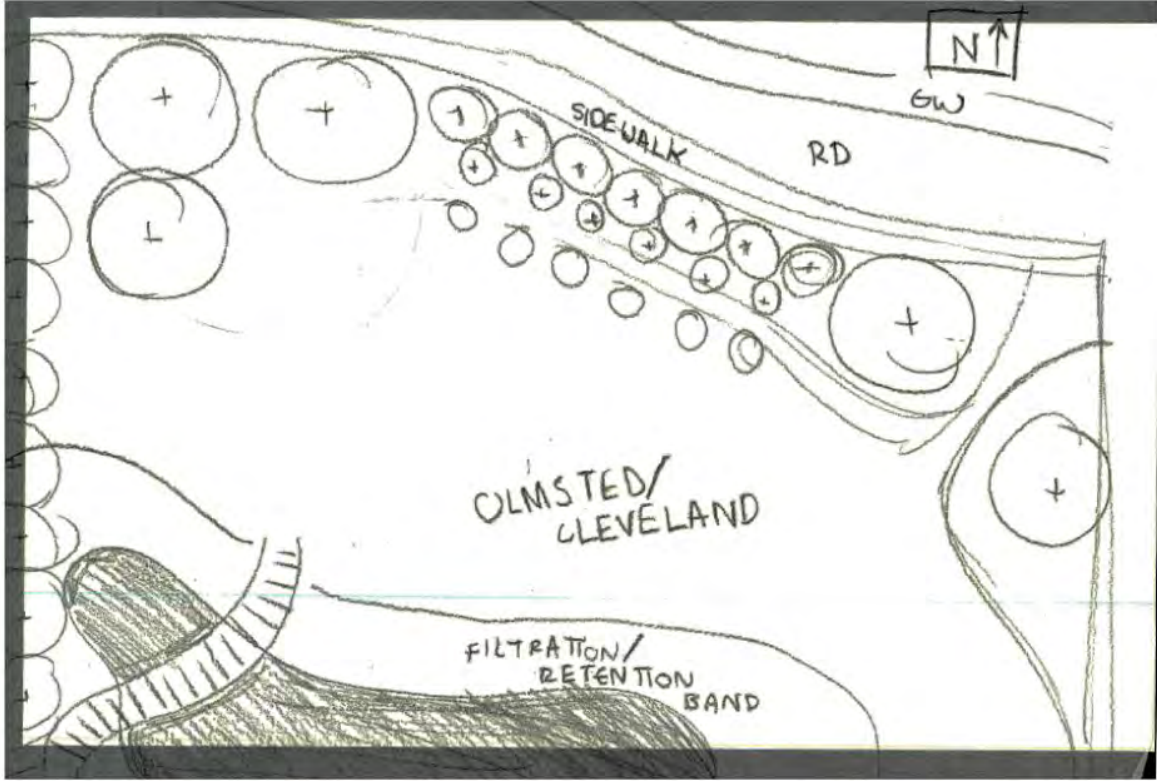


Site Process / Circulation Diagrams / Possibilities





The evolution of our site was heavily informed by our desire to create connectivity throughout the site with an emphasis on path connection points. The Northerly portion of the site we propose to be planted and graded much like a parkway naturalized environment. The intentional views created throughout this space in conjunction with the visual barrier it can provide will serve to protect the community center from residential views. We propose a moment where the path crosses over the wetland with a boardwalk. This will engage people in the natural amenity on site and forecast the significance of ecological systems in the Ramsey community.



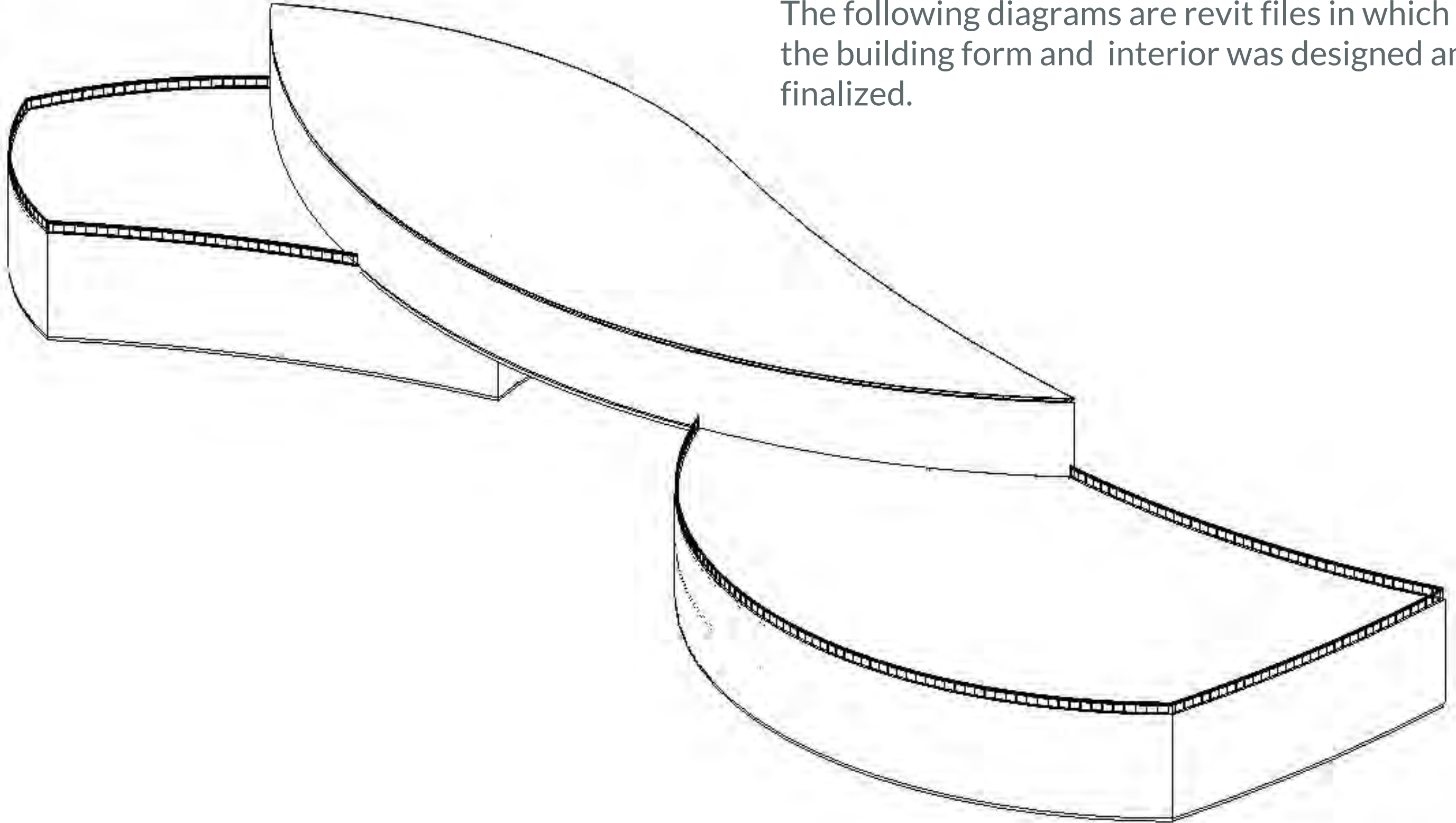


The building form on site is in response to the wetland formations. The placement of the bioswale close to the southerly road responds to the slight topographical grade change. The community garden plots on the south east corner allow easy access for the future Elderly community just east of the site. Having the trailhead within the center of the site draws those from the parking lot through the building and into the site and allows easy access to those on trail coming from either Lake Itasca, residential areas or The Draw convenient access as well.

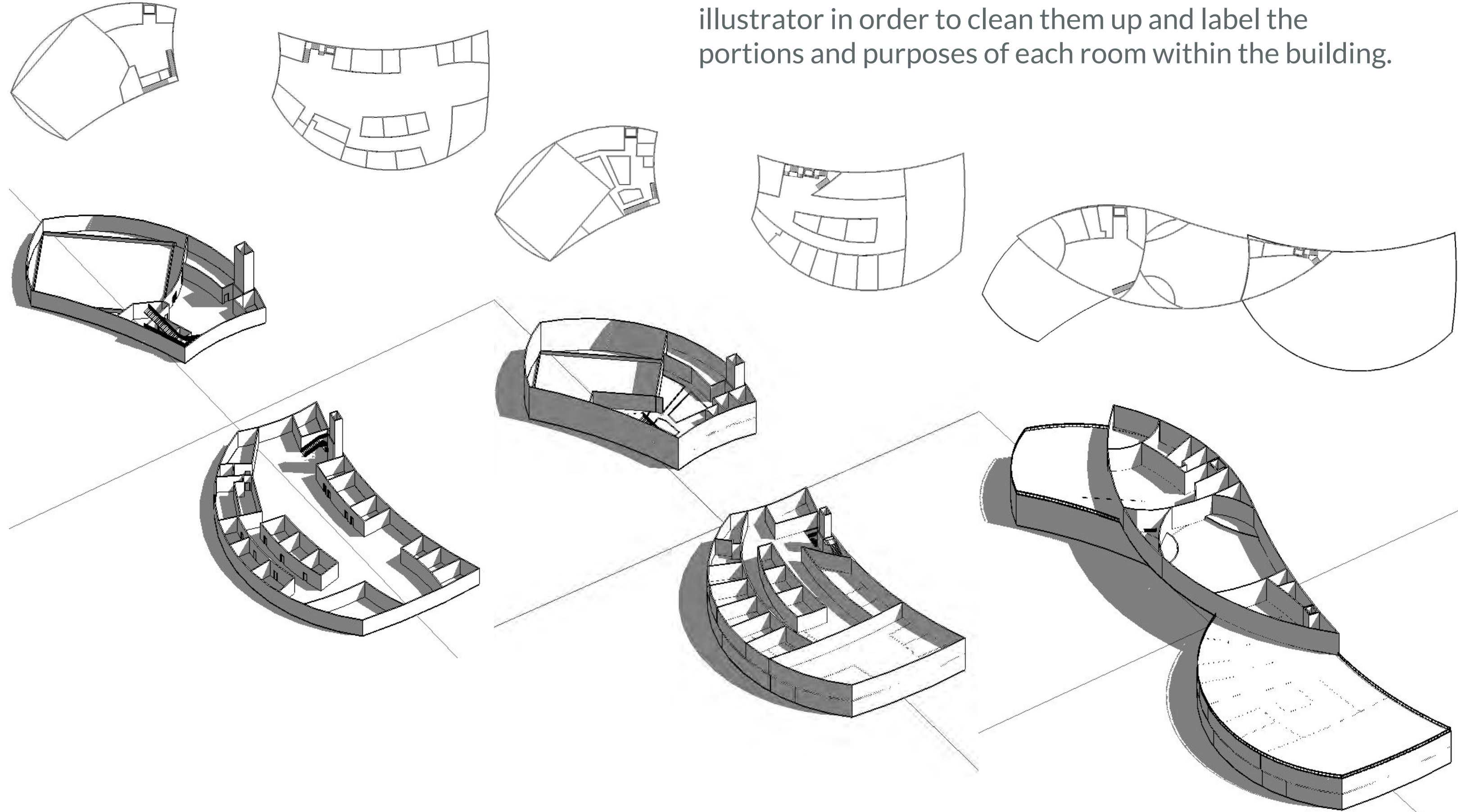


Building Process

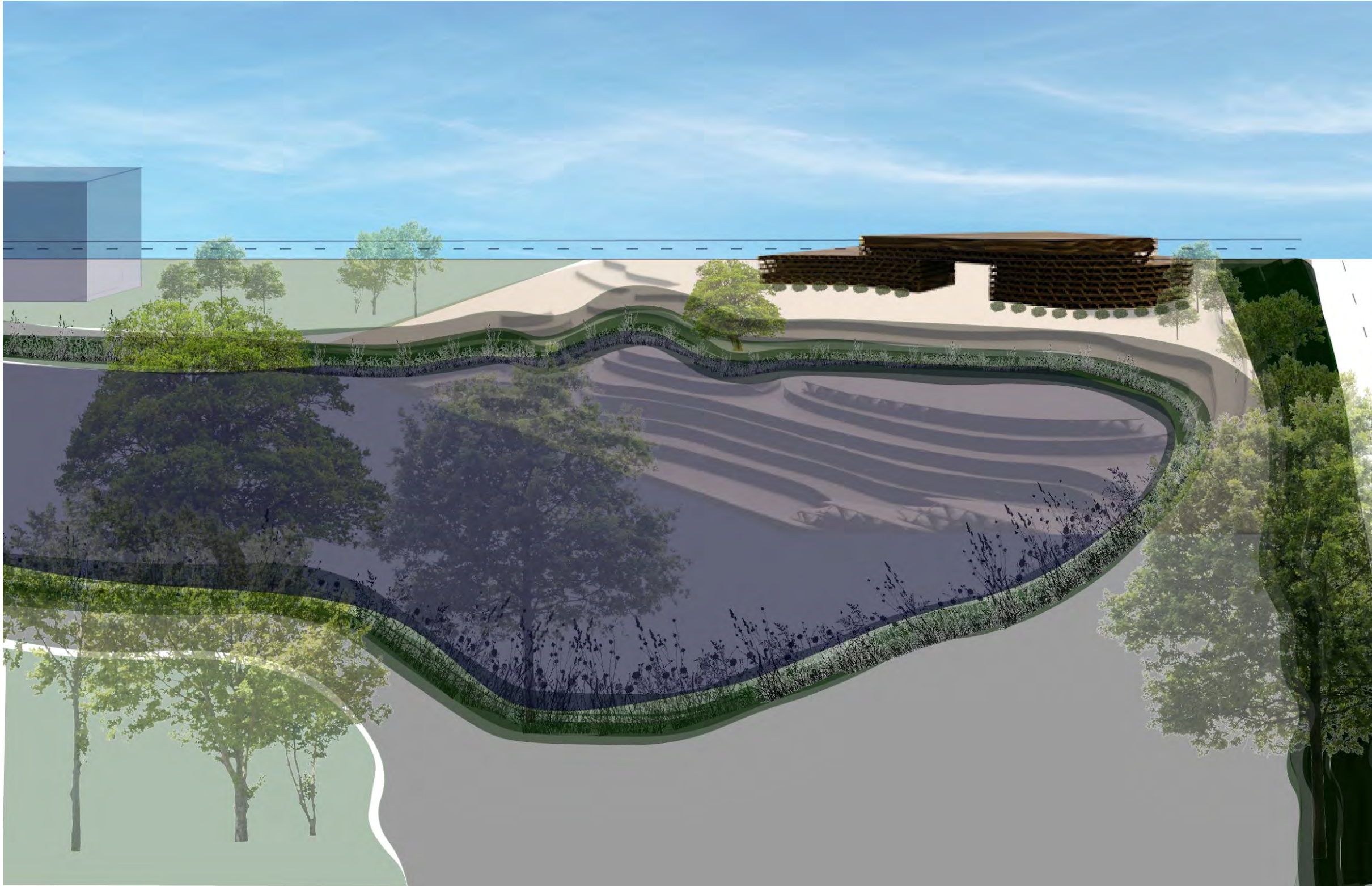
The following diagrams are revit files in which the building form and interior was designed and finalized.



From these plans we were able to convert the files into illustrator in order to clean them up and label the portions and purposes of each room within the building.



This is a view of the community center from the North West corner access point on site. To the left, naturalized trails and heavily planted forest area. This will give visual and auditory protection to the site as development continues in Ramsey. Bordering the wetland are grasses and other plant materials to help filter water before it enters the wetland.



Thank you!

Gabby Hanssen, Fig Johnston,
Rachel McNamara, Elizabeth Thomas

Miigwech!



Ramsey Community Center: Decentralized Ramsey



Prepared by

Marin Forey, Nick Hasslen, Mara Hitt, and Jordan Medeiros

Students in ARCH 3250: Community Design and Public Interest Architecture

Instructor: James Wheeler, College of Design

and

LA 3002: Informants of Creating Landscape Space

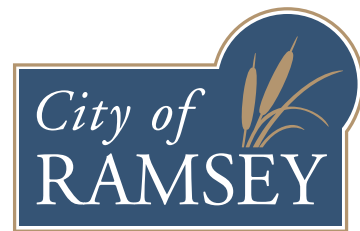
Instructors: Jessica Rossi-Mastracci and Joe Favour, College of Design

Prepared in Collaboration with

Mark Riverblood

Parks and Assistant Public Works Superintendent

City of Ramsey



Resilient Communities Project

UNIVERSITY OF MINNESOTA

Building community-university partnerships for sustainability

The project on which this report is based was completed in collaboration with the City of Ramsey as part of the 2017–2018 Resilient Communities Project (RCP) partnership. RCP is a program at the University of Minnesota’s Center for Urban and Regional Affairs (CURA) that connects University faculty and students with Minnesota communities to address strategic projects that advance local resilience and sustainability.

The contents of this report represent the views of the authors, and do not necessarily reflect those of RCP, CURA, the Regents of the University of Minnesota, or the City of Ramsey.



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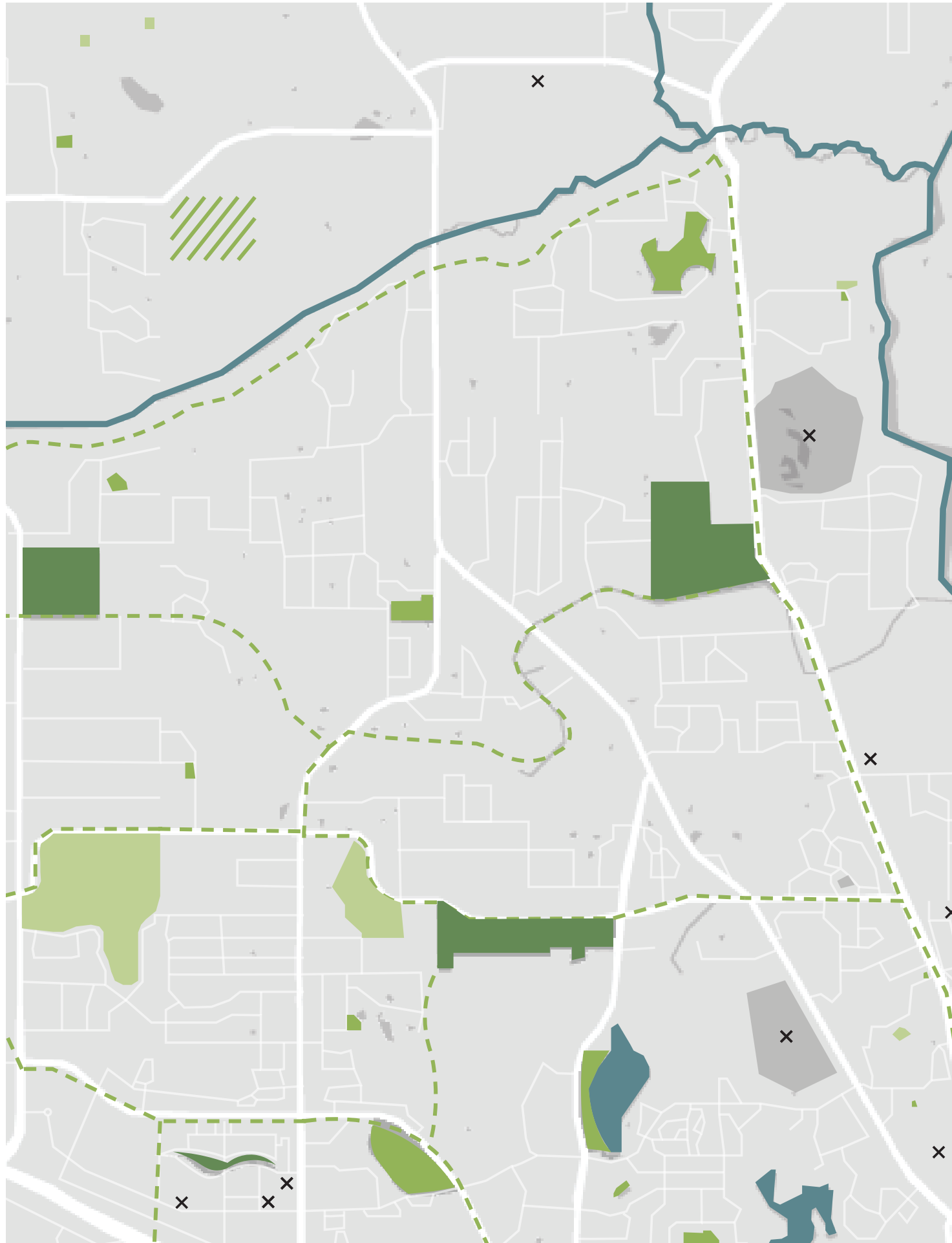
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Web site: <http://www.rcp.umn.edu>



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DECENTRALIZED RAMSEY

Marin Forey, Nick Hasslen, Mara Hitt, Jordan Medeiros

ARCH 3250 / LA 3002

University of Minnesota, Twin Cities

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SCOPE OF WORK

In our studies of creating a decentralized community center for the City of Ramsey, we have developed a city-scaled park system model that pairs programming desired by residents with the robust existing infrastructure.

By reworking baseline standards of parks and creating a mode of information distribution for residents, we aim to enhance community engagement while still preserving the balance of urban and rural that is important to Ramsey and its community.

DESIGN PARAMETERS

DESIRED PROGRAMMING

Integrating activities identified by residents as essential for the growth of Ramsey through survey analysis

EXISTING INFRASTRUCTURE

Maximizing the use of facilities already within Ramsey to promote sustainability, accessibility, and cost-consciousness

BALANCING URBAN AND RURAL

Being mindful of the dynamic between continued development and existing rural character and creating a careful balance between the two within the parks and recreation system

DESIRED PROGRAMMING

Through a system of surveys, Ramsey residents have identified recreational programs and amenities desired by the three major age groups: kids, families, and adults. Many of these programs can be easily integrated into the existing parks and recreation infrastructure through better management and information distribution.

KIDS



FAMILIES

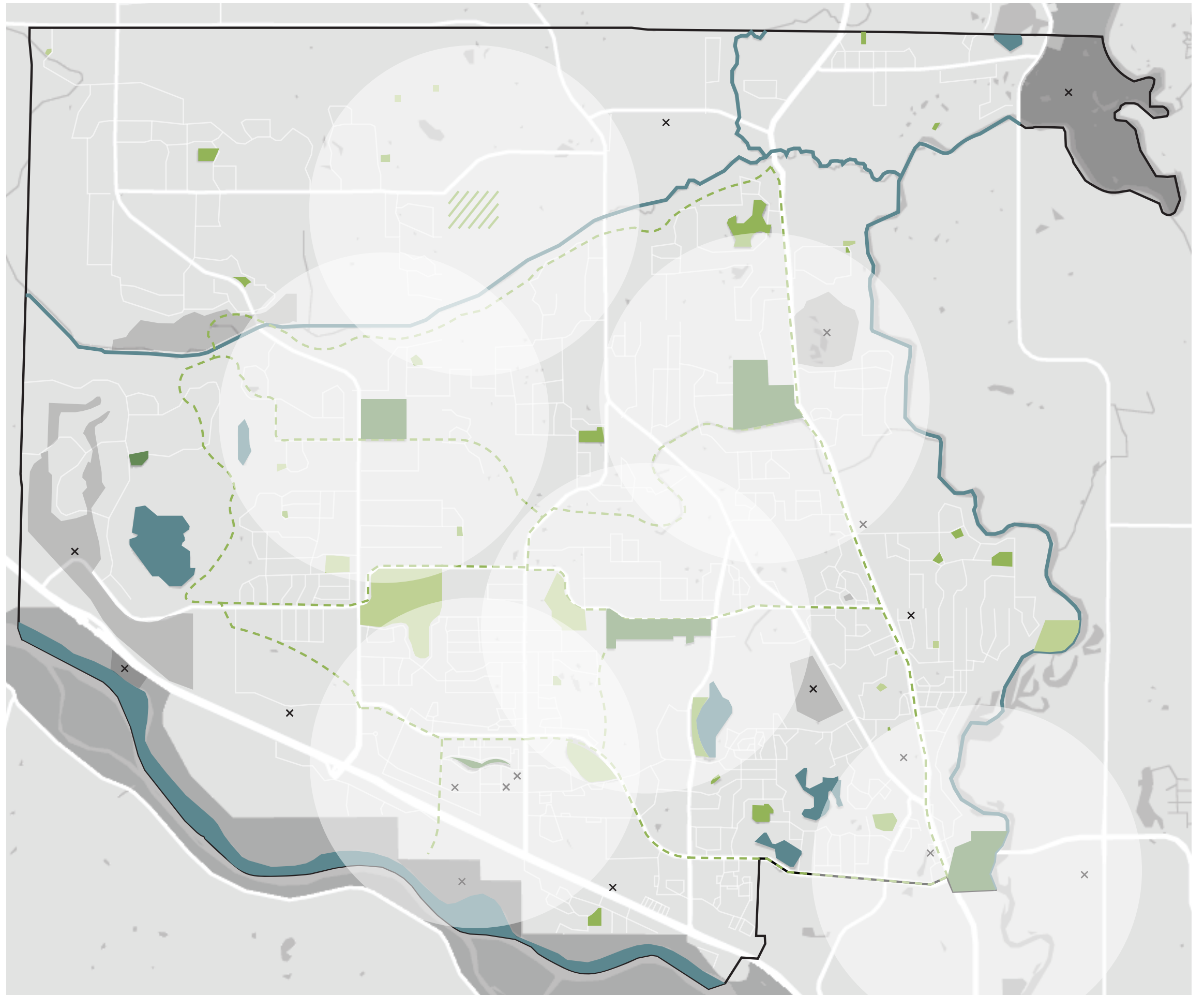


ADULTS



EXISTING INFRASTRUCTURE

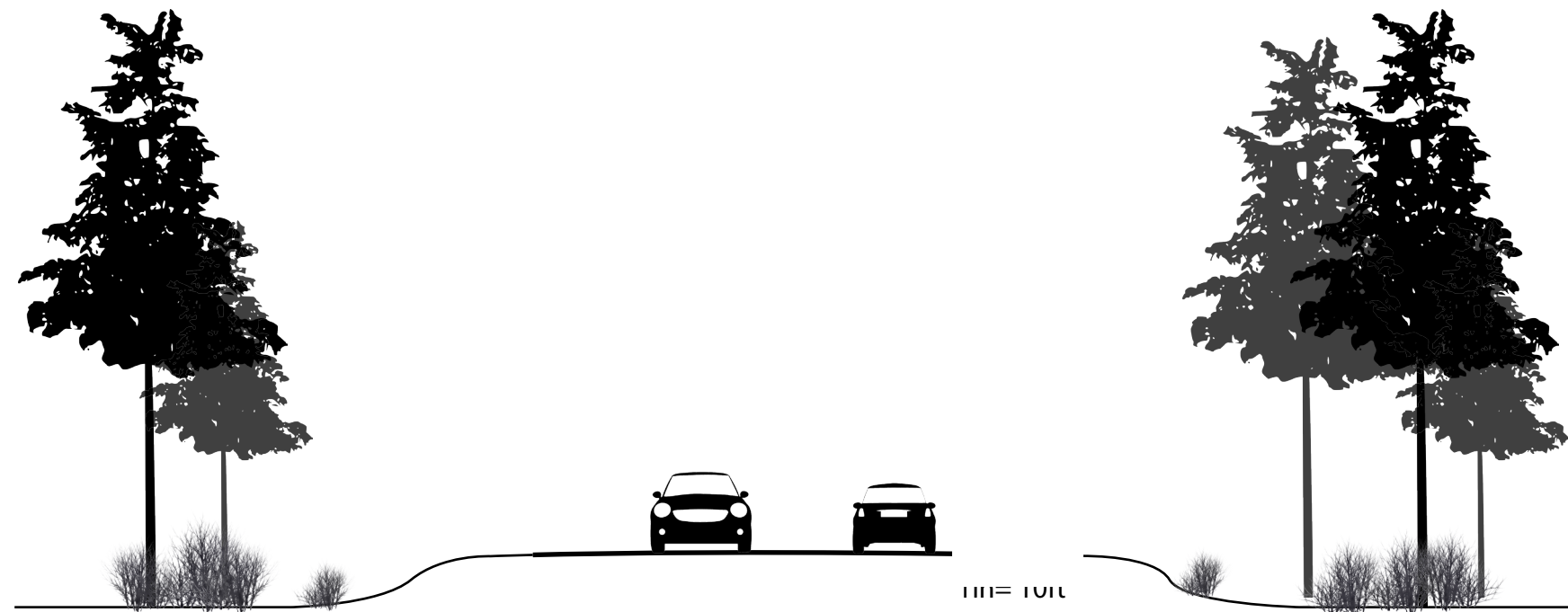
With the addition of a future sixth park in northern Ramsey, much of the city is well served when only considering the scale of community parks at a two mile radius. Since Ramsey already has such a robust park infrastructure, we believe that it would be the most effective choice to maximize the use of existing parks and building facilities to increase accessibility and decrease costs.



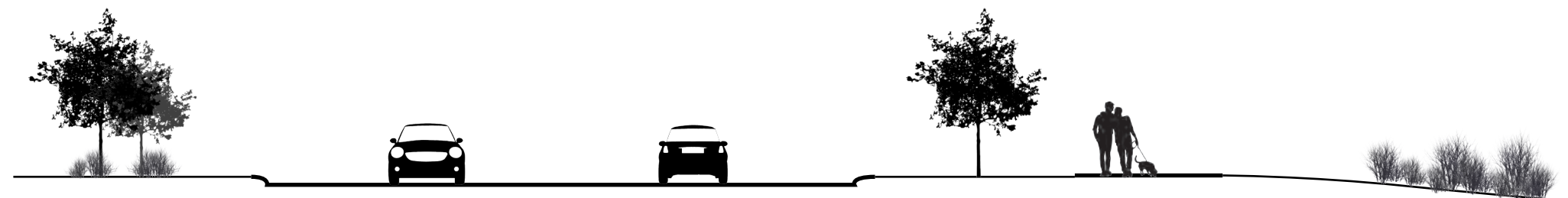
BALANCING URBAN AND RURAL

Maintaining the delicate balance between a developing urban environment and the existing rural feel was a major theme in the design process. Much of Ramsey is bounded by major roads and highways, so focusing inwards on neighborhood-scale parks was a way of solving this dilemma and preserving the important small-scale feel.

DOCUMENTING ROAD CONDITIONS + WALKABILITY



175th AVE. NW, NEAR SIXTH PARK
1" = 10'



ALPINE DRIVE, NEAR ALPINE PARK
1" = 10'



AUTUMN HEIGHTS PARK



BEAR PARK



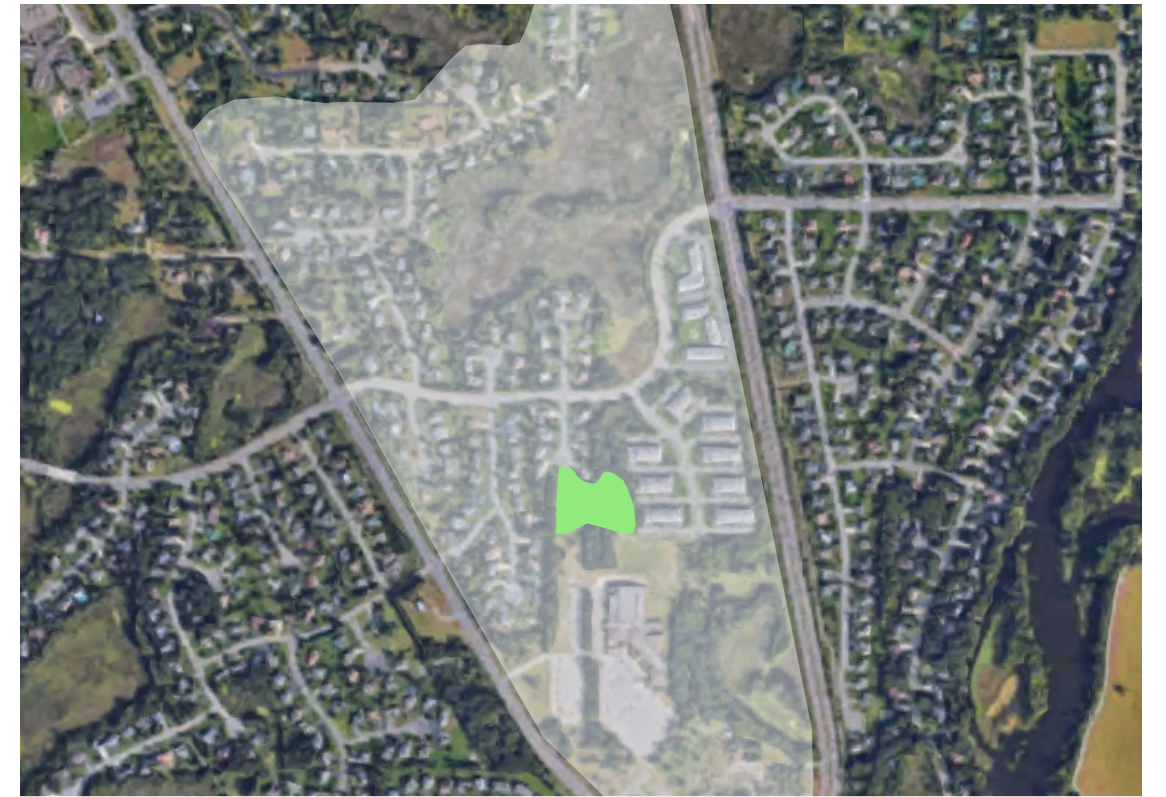
EMERALD POND PARK



RABBIT PARK



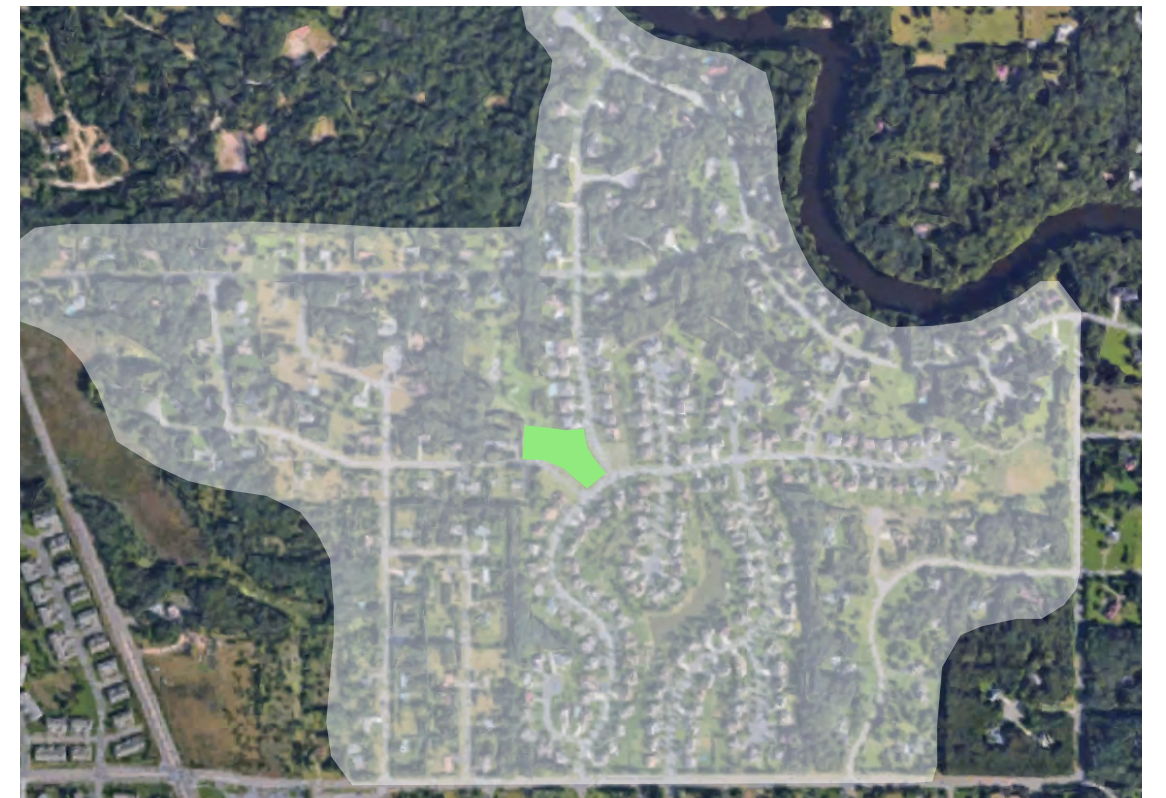
RIVERDALE PARK



SOLSTICE PARK



TITTERUD PARK



WOODLAND GREEN PARK

CREATING A PARK SYSTEM

By redefining and simplifying the existing park definitions, new baseline standards are set keeping in mind basic signage and programmatic elements that are currently missing or underutilized in the existing system. In our new definitions, open spaces are a means to emphasize the natural landscape conditions and pose an opportunity for educational involvement and interaction. Some of the existing open spaces can be easily be transformed into neighborhood parks through a simple addition of signage, playgrounds, and picnic areas, developing the small-scale feel within Ramsey. Lastly, community parks have greater prominence in the restructured system through recreational programming that fulfill activities desired by Ramsey residents.

EXISTING PARK DEFINITIONS

Land set aside for the preservation of significant natural resources

Lacks any developed facilities

OPEN SPACE

Centrally located within neighborhoods, 5+ acres

Passive and active facilities, no organized athletics

~ 1/4 - 1/2 mile radius, uninterrupted by roads

NEIGHBORHOOD

Broader purpose: meeting community-based recreation needs, preserving unique landscapes and open spaces

Priority for trails, ~ 1/2 - 3 mile radius

Diversified programming but congregation of like sports fields

COMMUNITY

Very small, less than 1 acre

Used to address limited or isolated recreational needs

~ 1/4 mile radius

MINI PARKS

Point of efficiency

Not to be overused beyond the scheduled landscape and maintenance

SCHOOL PARKS

Recreational facilities oriented toward a single use

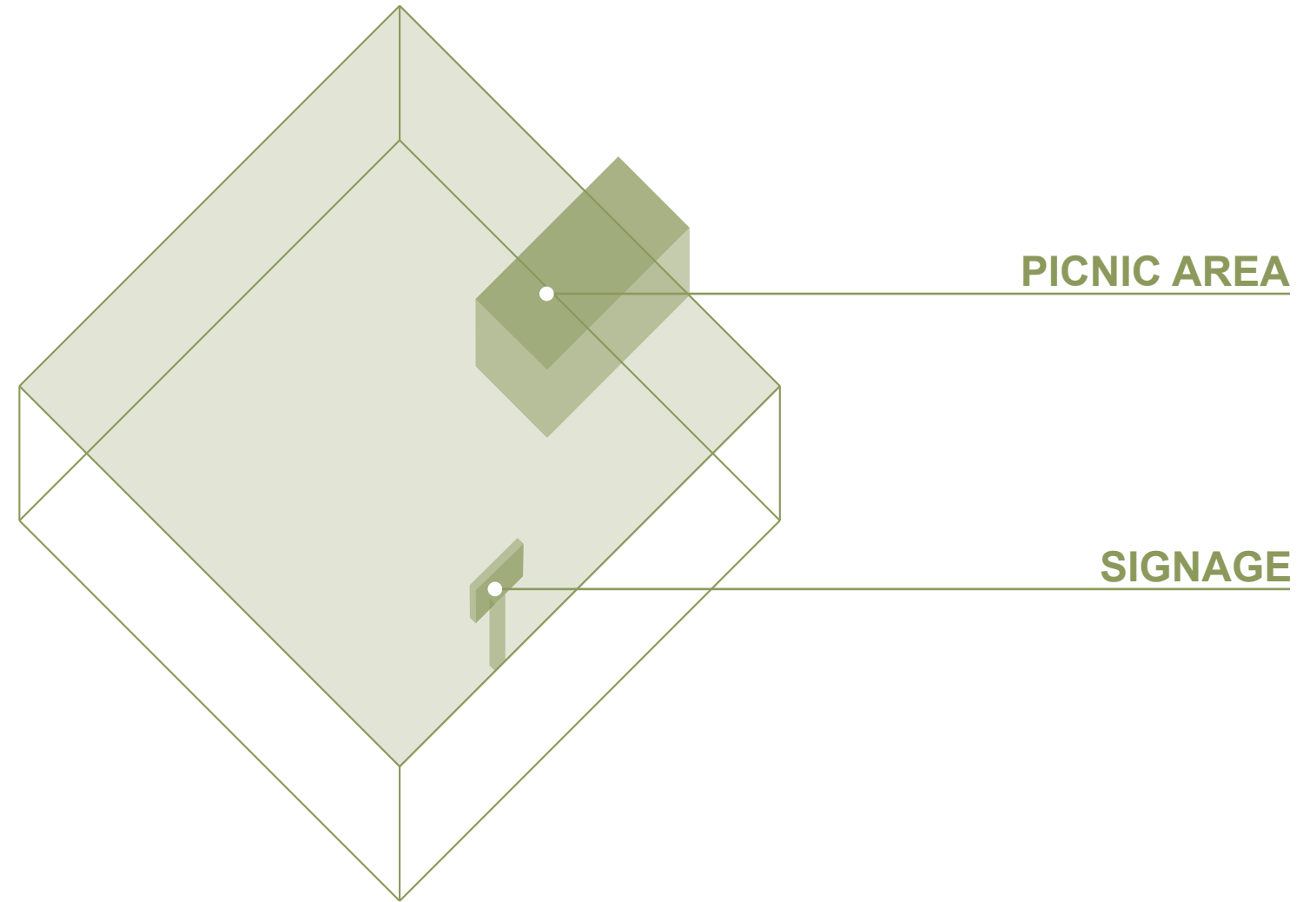
SPECIAL USE

NEW PARK DEFINITIONS: OPEN SPACE

Land set aside for
the preservation of
significant natural
resources

Minimal developed
facilities, educational
engagement opportunity
with native plant species
and land conditions

OPEN SPACE



WHISPERING PINES SOUTH PARK

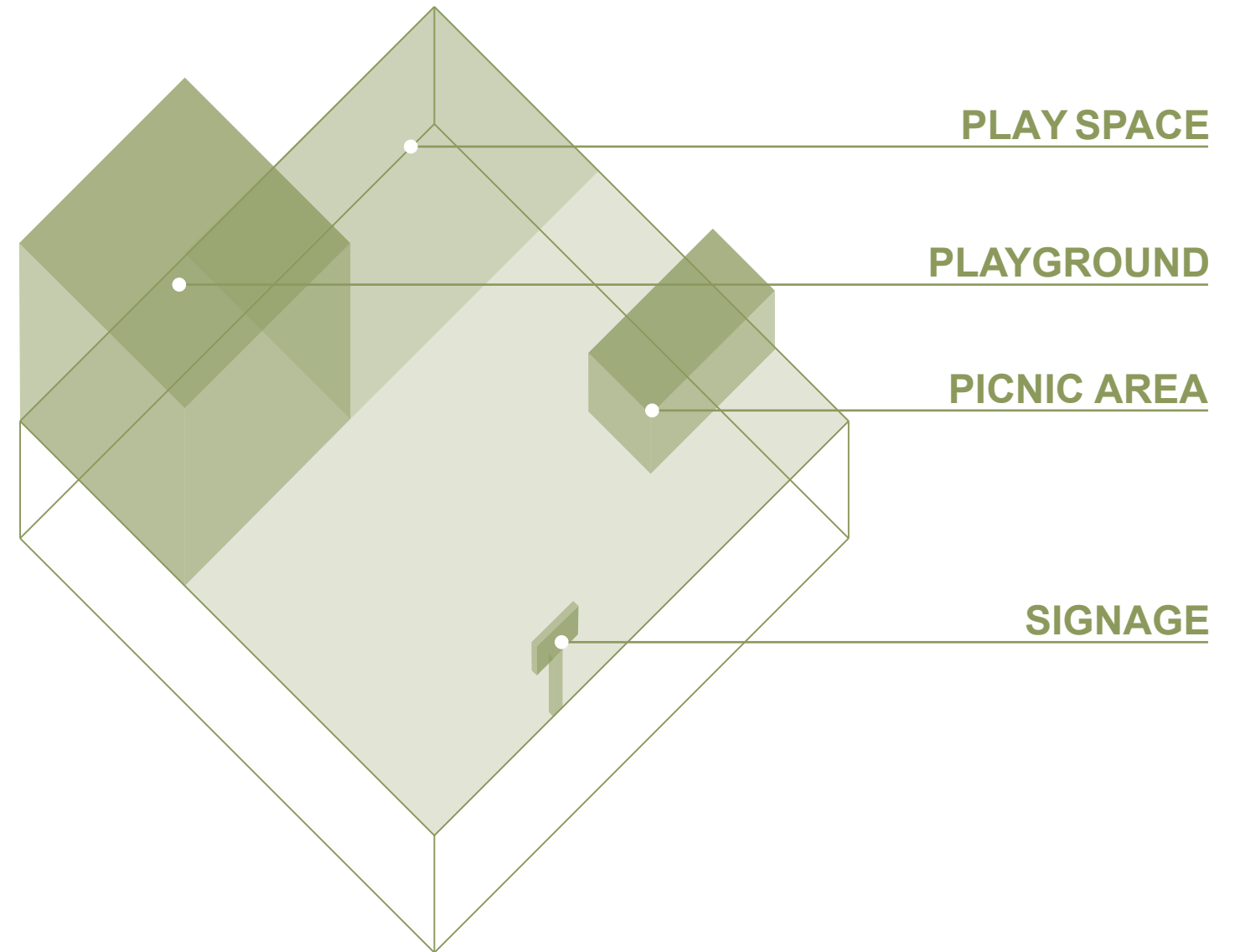
NEW PARK DEFINITIONS: NEIGHBORHOOD PARKS

Centrally located within neighborhoods, 5+ acres

Passive and active facilities, does not accommodate organized athletics

~ 1/4 - 1/2 mile radius, uninterrupted by non-residential roads and physical barriers

NEIGHBORHOOD



SOLSTICE PARK

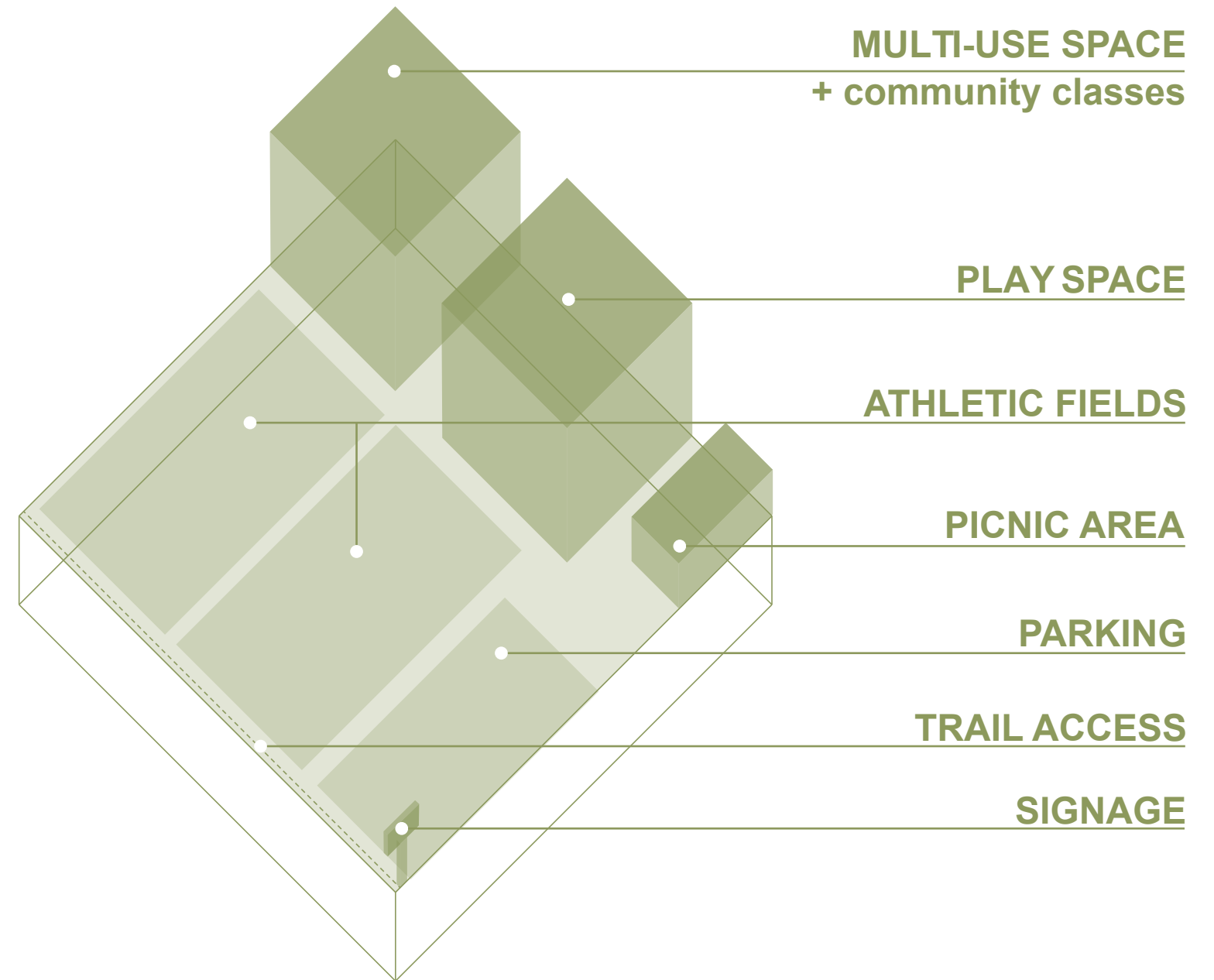
NEW PARK DEFINITIONS: COMMUNITY PARKS

Broader purpose: meeting community-based recreation needs, preserving unique landscapes and open spaces

Priority for trail connections, ~ 1/2 - 3 mile radius

Diversified programming and athletics

COMMUNITY



ALPINE PARK

**NEW PARK
DEFINITIONS:
PRIVATE
PARTNERSHIPS**



BOYS + GIRL SCOUTS
Youth leadership and
volunteer opportunities

ADOPT A PARK
Park maintenance and
community involvement

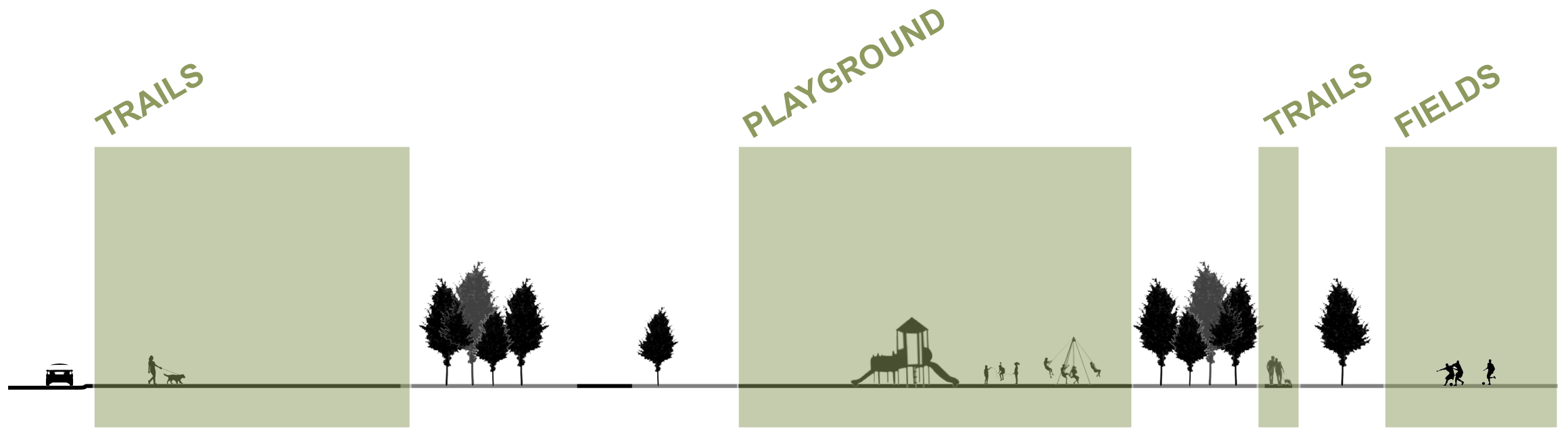
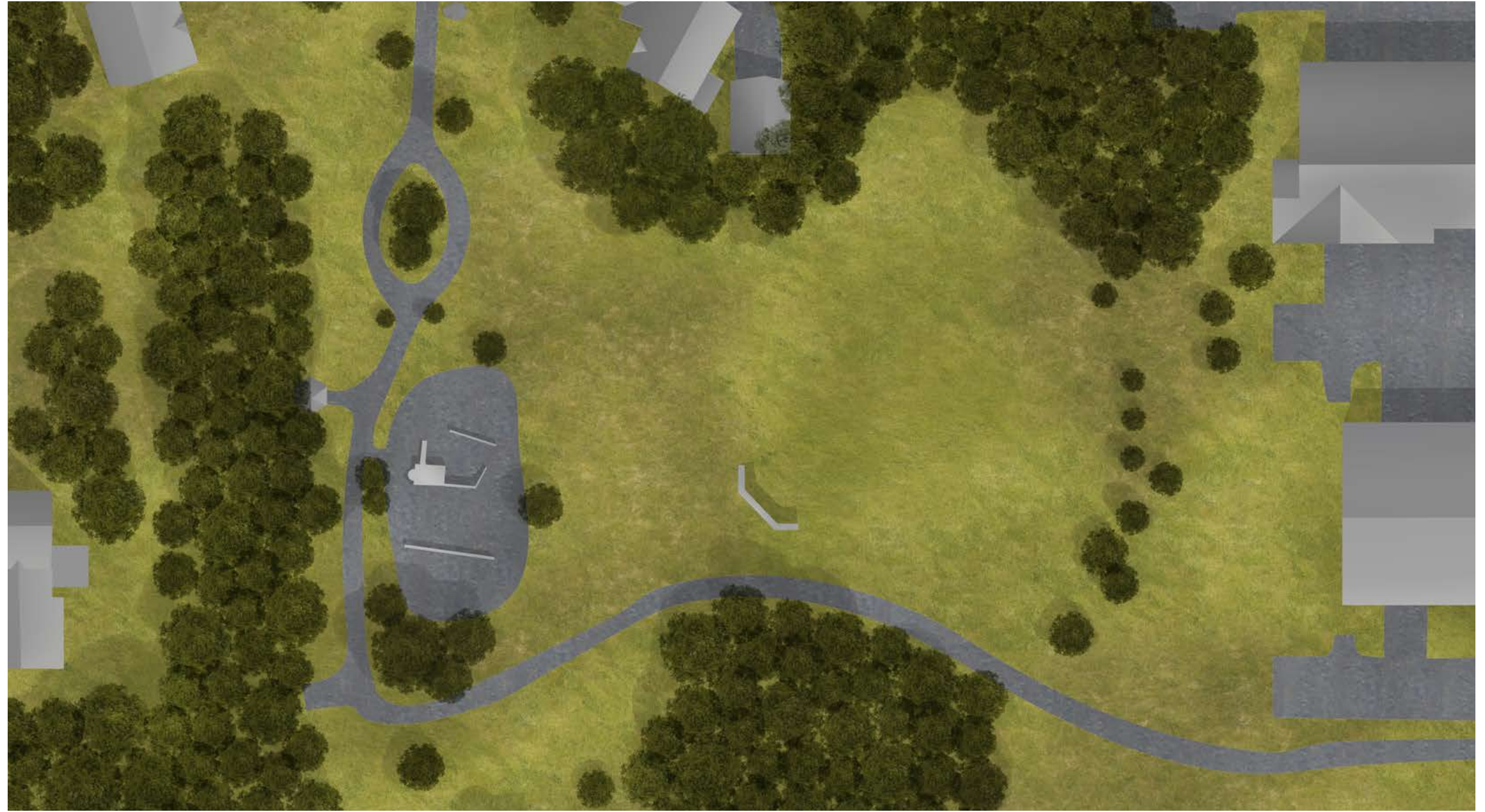
**GREAT RIVER
GREENING**
Anoka sandplain
conservation and
resource management

SAFE ROUTES
National nonprofit
dedicated to the safety
of children in leading
active lifestyles

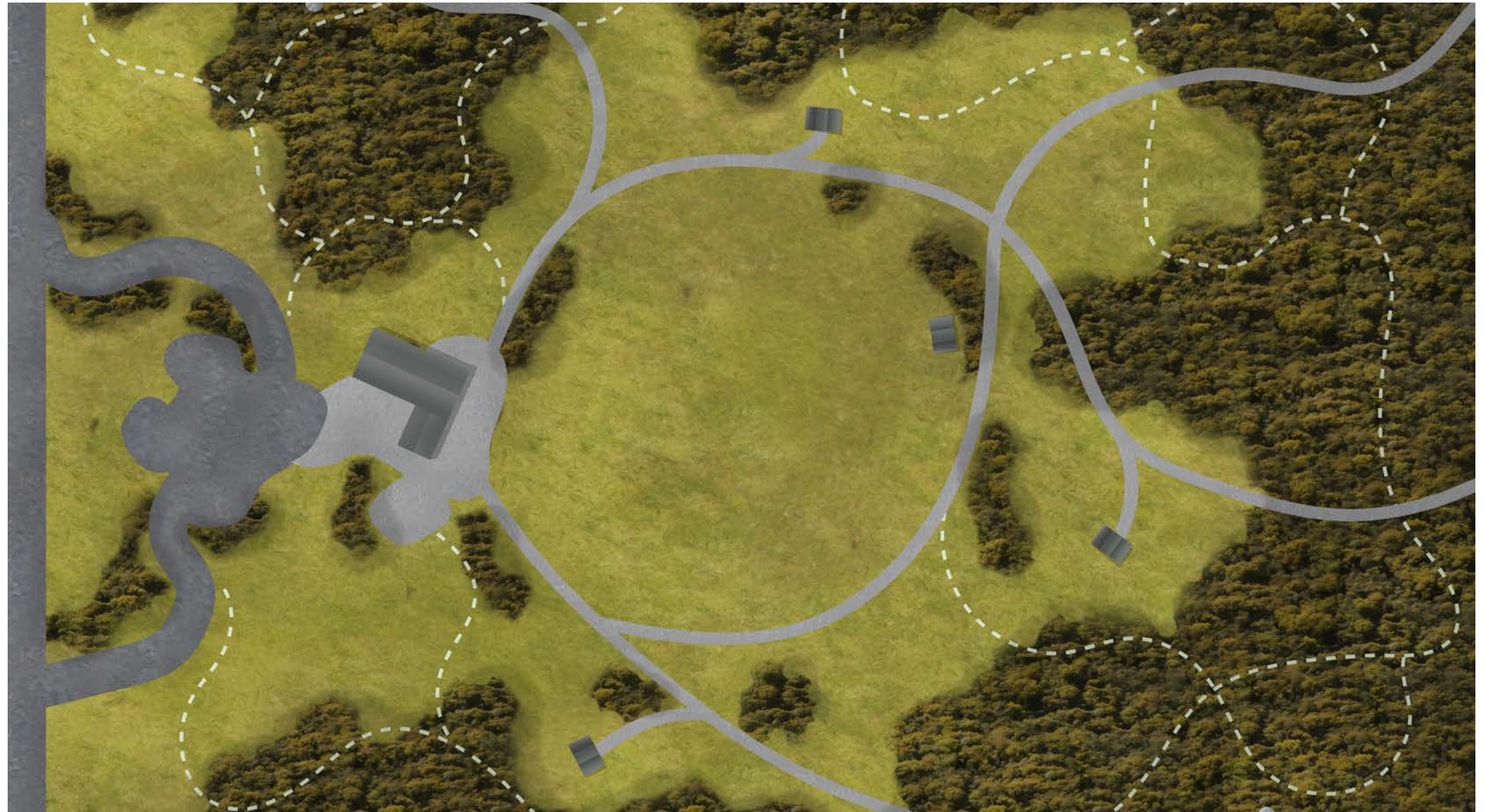
MN DOT
Promotes accessibility
in the transportation
planning process

**MN ENVIRONMENT
PARTNERSHIP**
Statewide coalition
of environmental and
conservation nonprofits

NEIGHBORHOOD
SCHEMATIC
DESIGN:
SOLSTICE PARK



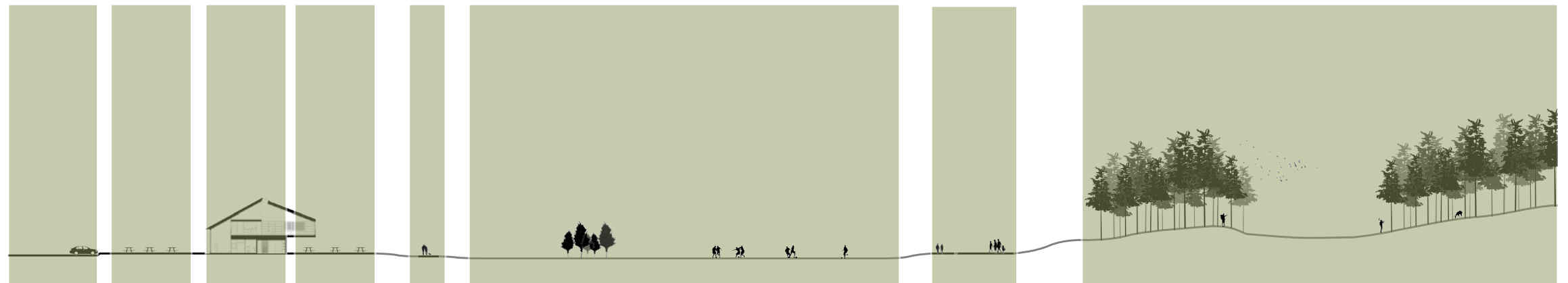
COMMUNITY
SCHEMATIC
DESIGN:
SIXTH PARK



PARKING
PICNIC AREA
BUILDING
PICNIC AREA
TRAILS
FIELD

TRAILS

WILDLIFE
VIEWING



INFORMING RAMSEY

During our studies of Ramsey's park system, we noticed early on that many of the facilities available to residents go unused or unnoticed. By creating a two-step method of information distribution through program signage and a brochure, we aim to promote a means of communication that enables maximized use of amenities and spaces, thereby increasing the feel of community within the city.

PARK-SCALE COMMUNICATION

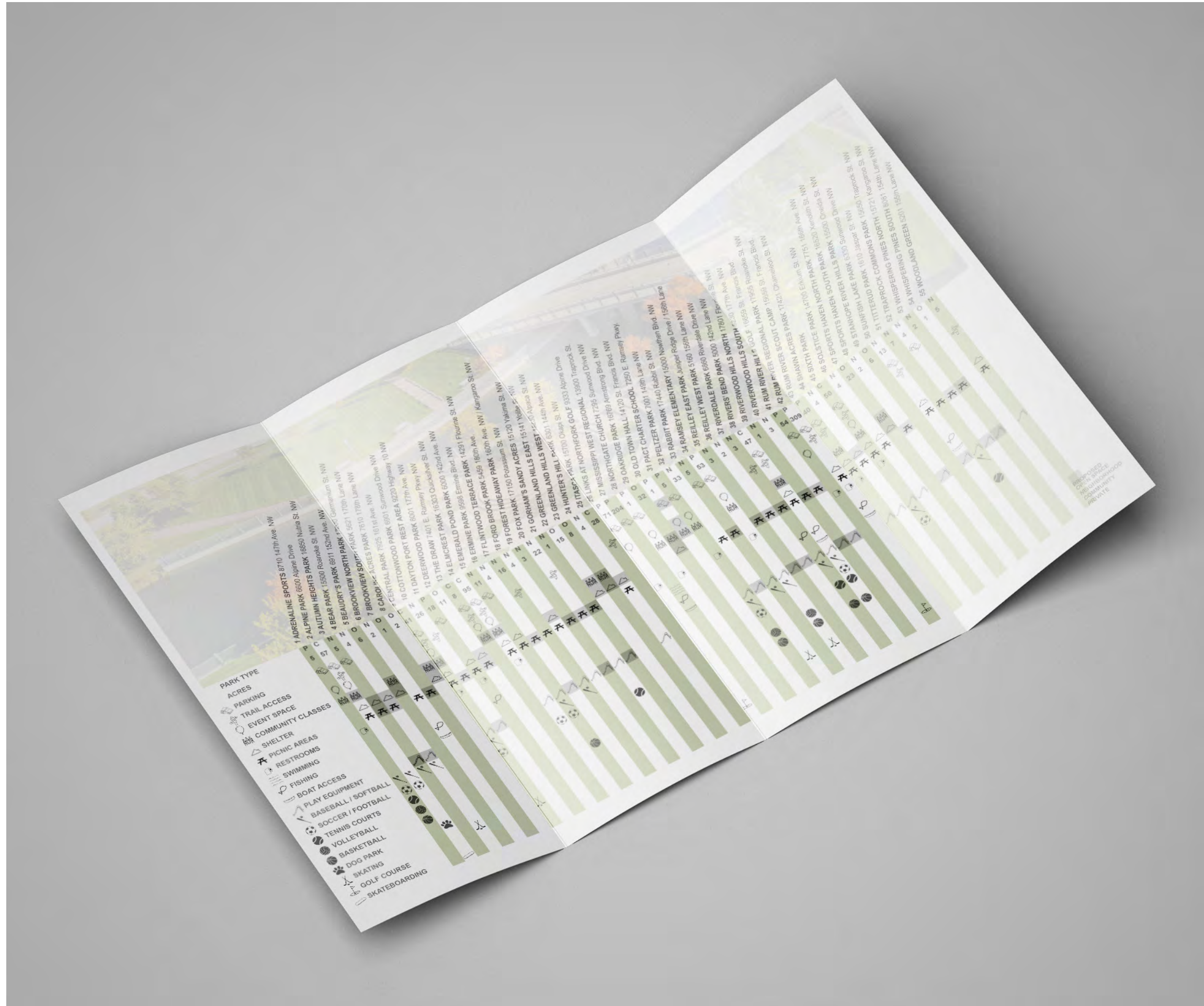
By using simple icons on existing park signs to communicate programming, information is made readily available to residents and promotes further engagement with park amenities and facilities that may otherwise go unnoticed.

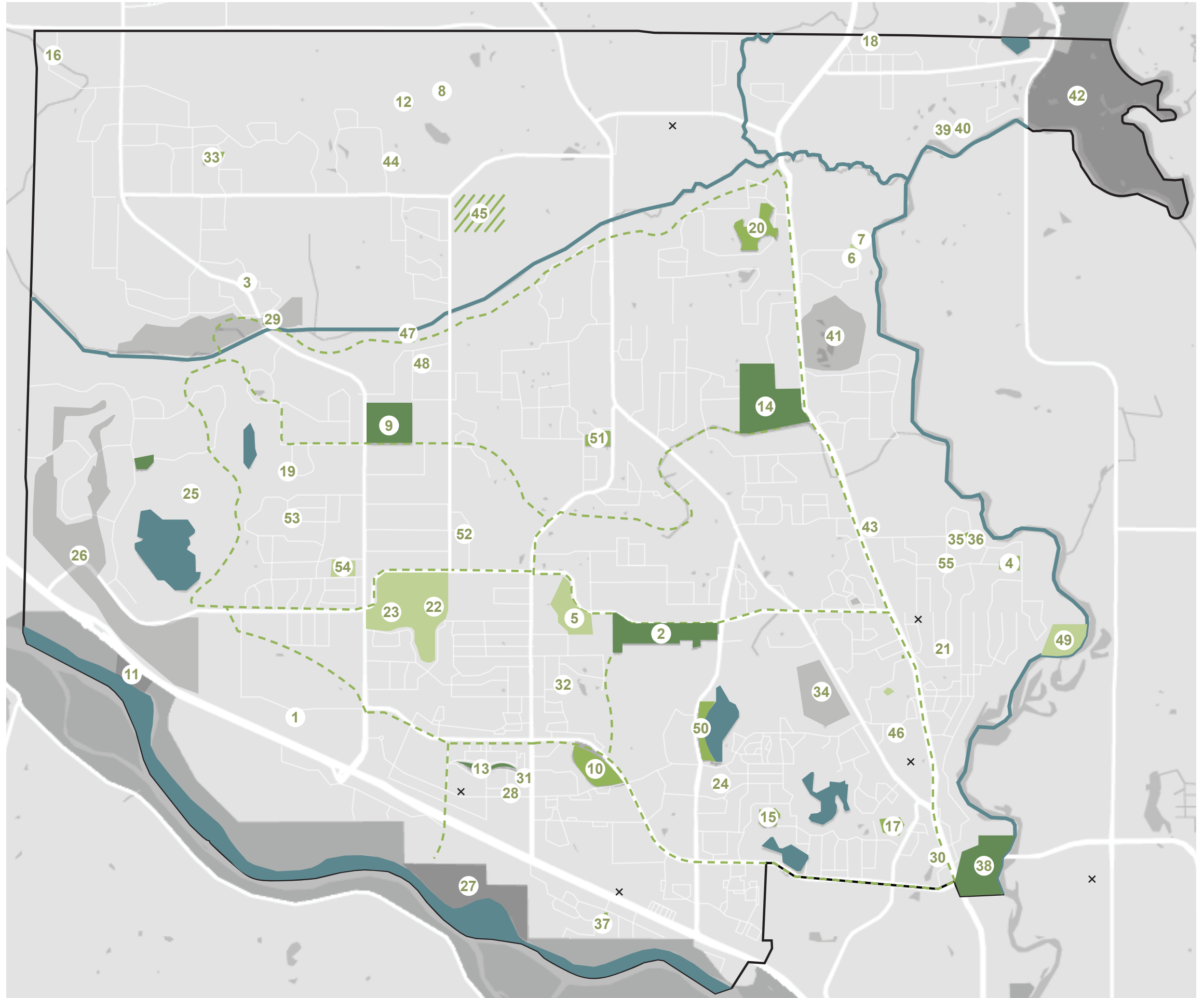


CITY-SCALE COMMUNICATION

Creating a brochure for residents provides a tangible park system product that encourages use through information distribution and can be modified to fit certain themes or audiences, such as families, nature enthusiasts, or summer highlights.







CONCLUSION

By creating a feasible park system design for the city of Ramsey, we aim to enable community engagement through practical and simple enhancements of existing park infrastructure. Furthermore, implementing methods of communication at varying scales advertises park amenities, thereby increasing regular usage and interaction. Ultimately, our design strives to create dispersed community centers that promote resilience, engagement, and sustainability within Ramsey and its community.



Decentralized Community Center: River's Bend Park



Prepared by

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Students in ARCH 3250: Community Design and Public Interest Architecture

Instructor: James Wheeler, College of Design

and

LA 3002: Informants of Creating Landscape Space

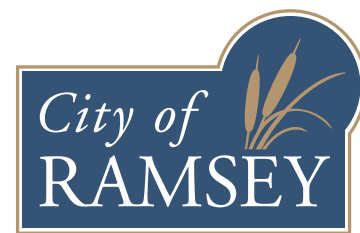
Instructors: Jessica Rossi-Mastracci and Joe Favour, College of Design

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Web site: <http://www.rcp.umn.edu>



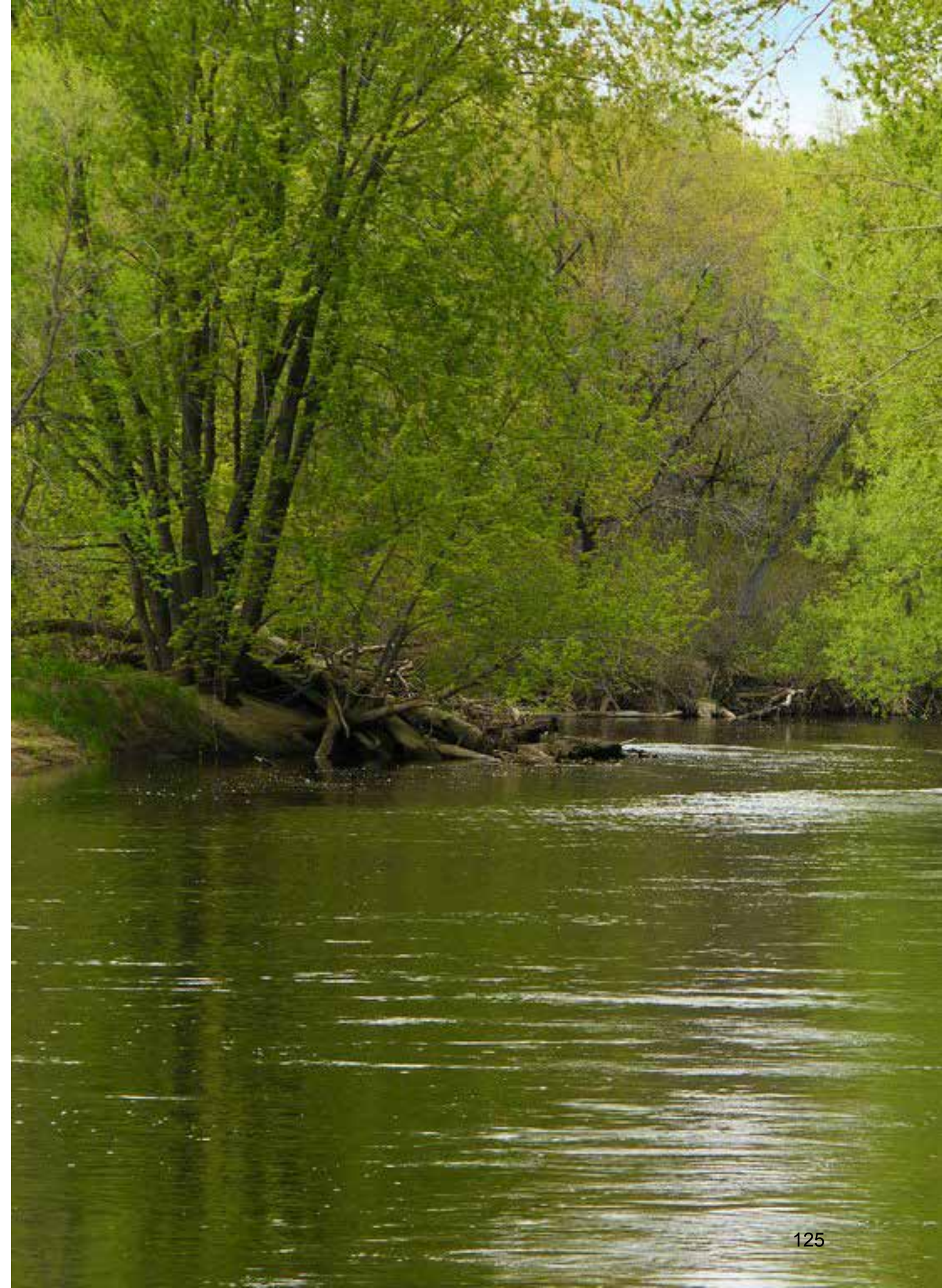
The University of Minnesota is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, creed, religion, national origin, sex, age, marital status, disability, public assistance status, veteran status, or sexual orientation.

Decentralized Community Center:

River's Bend Park

Arch 3250 / LA 3002

Claire Kim, Ethan Miller, Kyle Towberman



Proposal 1

Existing Structures / Amenities 2

Proposed Amenities

- Node 3
- Pedestrian Bridge 4
- Cross Walk 5
- Building 6
- Disk Golf Course 7

Conclusion 8



Drawing upon the City of Ramsey's rural past and urban future, we propose a decentralized community center model with a set of standards that could be used for the entire community. We are using Rivers' Bend Park to set a precedent for the medium and small nodes of Ramsey's decentralized community center.

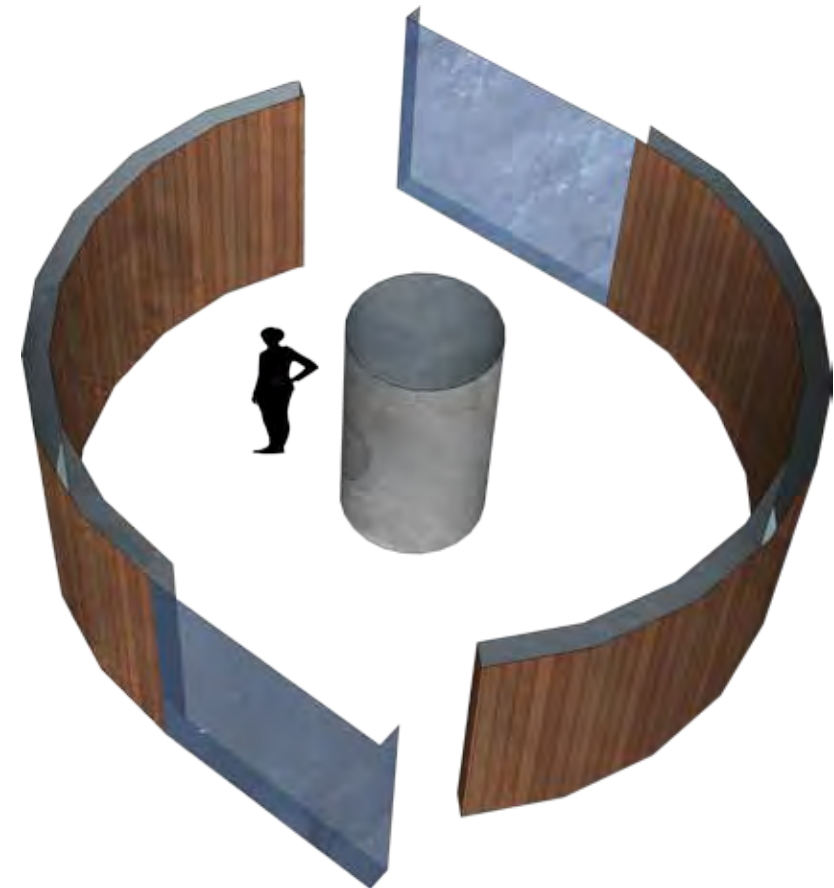
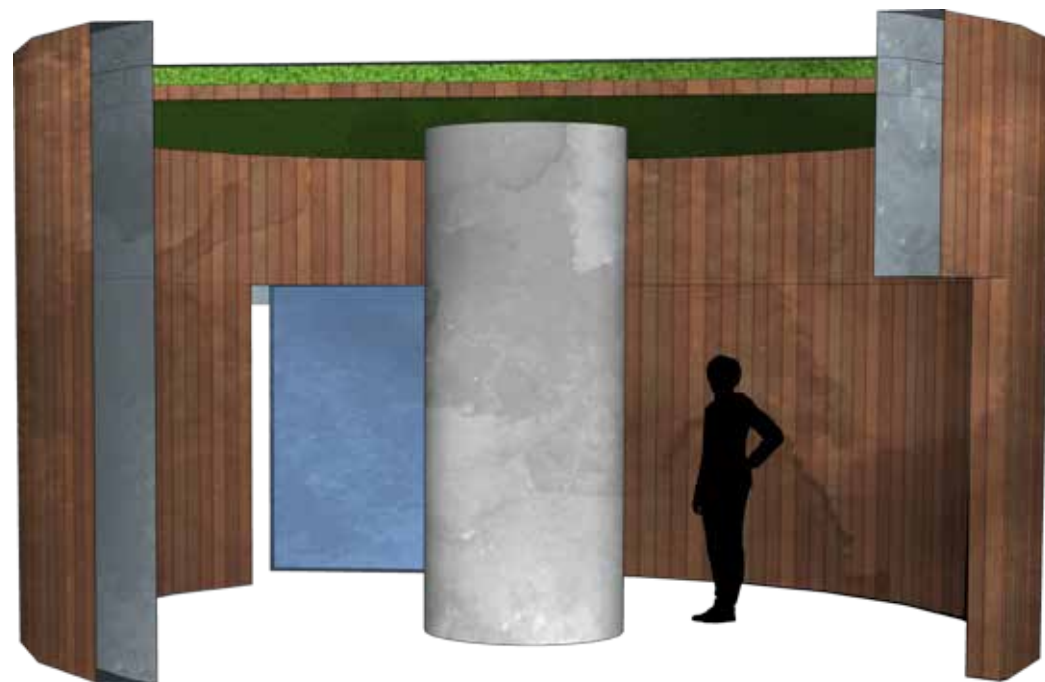


- Soccer Field
- Baseball Diamond
- Tennis Courts
- Playground
- Pavilion
- Observation Dock



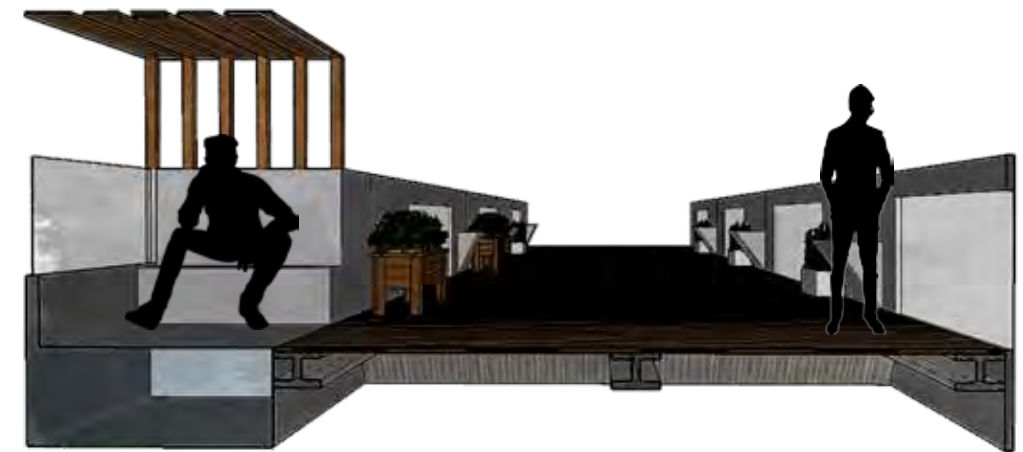
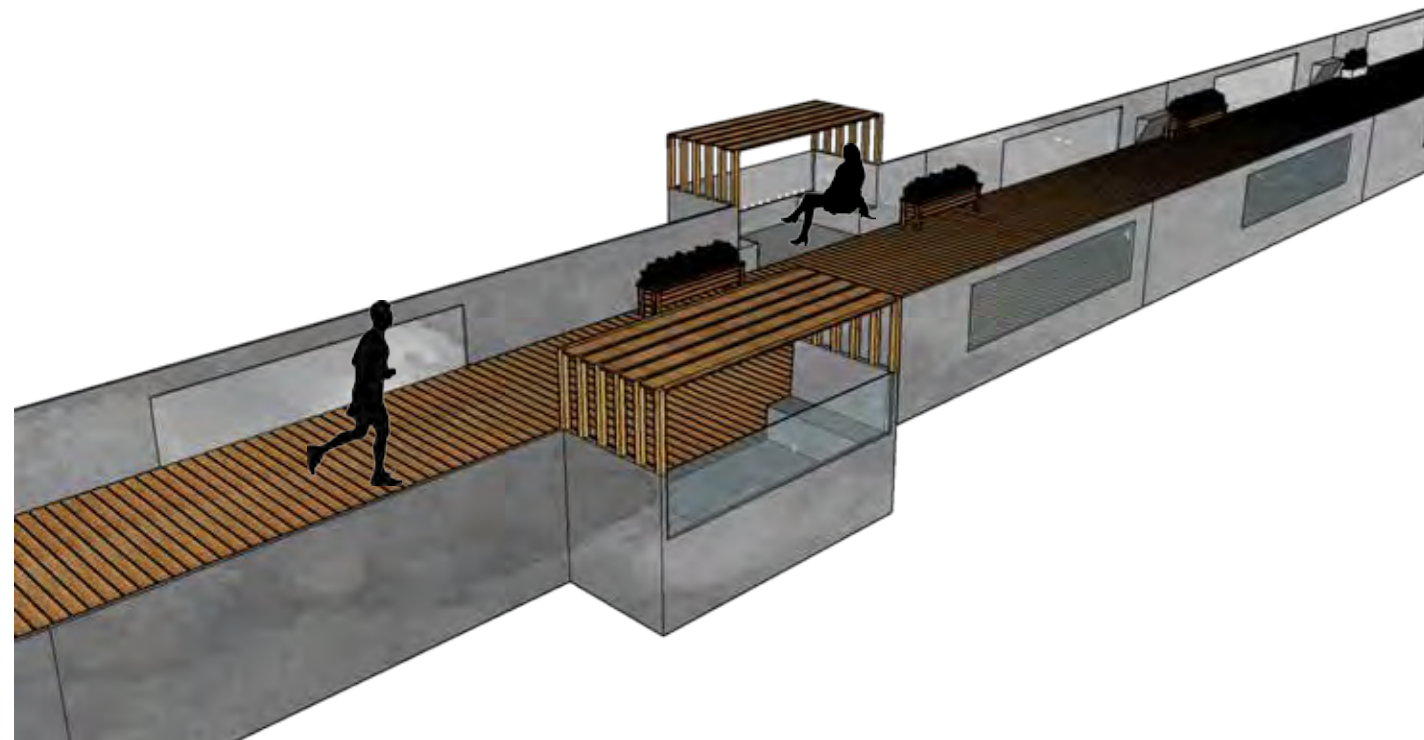
Proposed Node

- Park System Information
- Provides fliers for community events
- Shelter from weather
- Bike tire air pump



Pedestrian Bridge

- Connects both halves of park
- Picturesque & Interacts with the river
- Alternative to tunnel that floods frequently



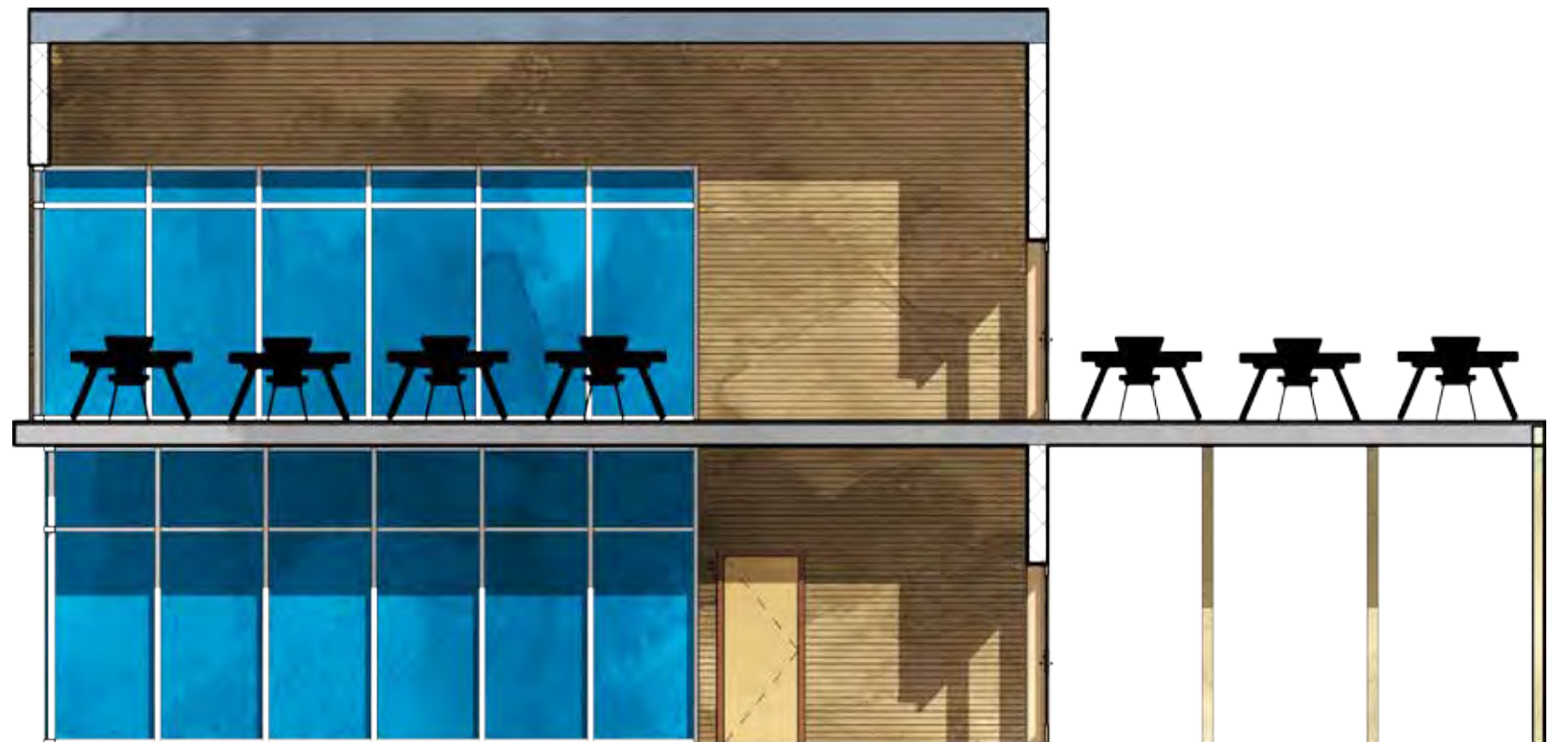
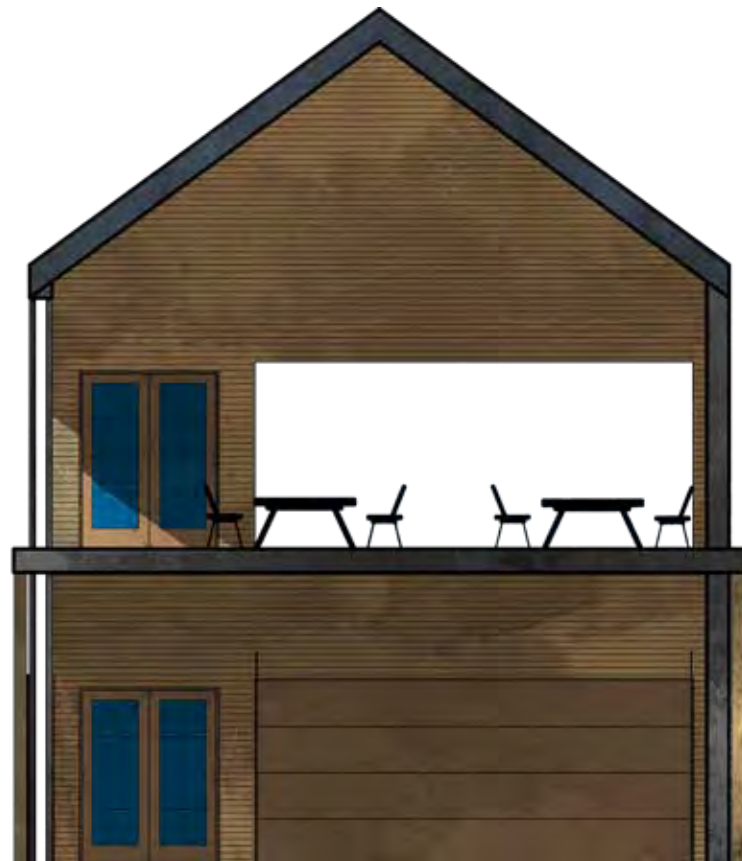
Crosswalk

- Allows pedestrians to engage with street
- Draws pedestrians into the park



Proposed Building

- Multi-purpose space
 - Event space
- Eating space
 - 8 Nearby restaurants
- Year-round restrooms
- Park System Information



Disk Golf Course

- Unique to Ramsey as there are no courses in neighboring communities
- Preservation of existing landscape conditions
- Low Cost



Rivers' Bend Park is one of the existing parks in the City of Ramsey with the most potential for developing and improving with new amenities. Our scope of work was to show that by taking full advantage of existing park amenities, creating solutions and ideas based off areas that need improvement, and maximizing the potential of the existing sites, the decentralized community center model can be a very successful and cost-effective solution for the City of Ramsey.



17TH ANNUAL CITY OF RAMSEY
ECONOMIC DEVELOPMENT AUTHORITY
BUSINESS
EXPO
2026

Saturday,
April 25, 2026
9:00 a.m.–1:00 p.m.

Adrenaline Sports Center
8310 147th Lane NW
Ramsey, MN 55303

For more information



www.cityoframsey.com/EDAexpo



econdev@cityoframsey.com



763-433-9828 or 763-433-9868

Explore the variety of businesses that Ramsey has to offer. Discover local retailers, restaurants, organizations, professional services and more!

Fun for the whole family! Visit the vendors for free samples, games and giveaways. City staff will be on hand to answer your questions.

Highlights

- FREE Admission
- FREE City of Ramsey tote bag
- 60+ Exhibitors
- Samples, prize drawings and deals
- Business Expo BINGO
- Activities for all ages
- Balloon art & face painting by "A Touch of Magic"
- Food trucks on-site
- Learn about local businesses
- Bounce house
- **NEW!** Farmer's Market & Art Fair Sneak Peek

CC Work Session**Meeting Date:** 03/24/2026**Primary Strategic Plan Initiative:** Not Applicable**Information****Title:**

Outdoor Wood-Burning Boiler Discussion

Purpose/Background:

On February 25, 2025, staff and City Council had a discussion regarding outdoor wood-burning boilers (OWB) because of an ongoing complaint by a resident. There have been questions about the regulations surrounding this type of heating system and concerns about potential air quality, especially for individuals that may have underlying health issues. City Council directed staff to prepare an educational article for the Ramsey Resident and for the Environmental Policy Board to discuss the ordinance.

An article was placed in the May/June 2025 Ramsey Resident. On August 18, 2025, the Environmental Policy Board (EPB) had a discussion and staff from the Minnesota Pollution Control Agency (MPCA) presented information. The presentation can be viewed through QCTV. The MPCA made suggestions to better regulate the use of OWB. However, the majority of the suggestions don't address the ongoing complaint/issue. The MPCA briefly discussed the use of the purple air-sensor to show particle levels. The readings could potentially be used to declare the OWB a nuisance. However, in the case of an ongoing issue, the purple air-sensor reports show very brief episodes of high particle levels which may be difficult to enforce under the nuisance code.

Some suggestions include:

- Require permits (other than mechanical) to install OWB (doesn't address current issue)
- Require EPA Certification on all newly installed OWB's (doesn't address current issue)
- Increase setbacks and lot size requirements (doesn't address current issue)
- Ban future OWB's (doesn't address current issue)
- Require the removal at time of sale of property (will help with current issues in the future)
- Require best maintenance practices, such as annual chimney sweep, woodsheds (to keep wood dry) and regulating the burning of clean dried wood (requires the use of a moisture meter)

Over the past three (3) years, the Ramsey Police Department has received complaints from the resident regarding the smoke from the neighboring outdoor wood-burning boiler. Complaint numbers are as follows:
2024 - 5; 2025 - 6; 2026 - 8 (January/February numbers).

Notification:

Not Applicable

Time Frame/Observations/Alternatives:

If City Council gives direction to update the city code, staff will begin the amendment process. The process could take up to 3 to 4 months. Staff will work with MPCA staff and the City Attorney as part of the process.

Alternatives:

1. Direct staff to update the city code
2. Direct staff to leave the city code as is

Funding Source:

Not applicable - performed as part of staff's normal duties.

Recommendation:

Staff recommends direction from City Council to either amend the city code or leave the code as is.

Outcome/Action:

Provide staff with direction regarding the regulation of OWB's.

Attachments

Ramsey Resident Article
City Code 106.334

Form Review

Inbox

Brian Hagen

Form Started By: Stephanie Hanson

Final Approval Date: 03/19/2026

Reviewed By

Brian Hagen

Date

03/19/2026 02:52 PM

Started On: 01/28/2026 03:31 PM

Rental Licensing and Inspections Program 2025

As part of the City of Ramsey's commitment to maintaining a safe and well-regulated community, we would like to remind all residents renting or leasing a property that a Rental License is required for all rental units within the community.

If you are currently renting your home, please ensure that your rental property is properly licensed through the City. Failure to obtain the necessary rental license can result in fines or penalties. The license helps us ensure that all rental properties are maintained to a high safety and property maintenance standard.

Please contact Rental Housing Inspector Dana Verbeek at dverbeek@cityoframsey.com or 763-433-9892 to apply for a rental license.

Feel free to reach out to her if you:

- Have questions about the licensing status of the property you currently rent or are curious about another property's license status.
- Are a property owner who has submitted your application(s) and is now ready for an inspection.
- Have sold your property and need to update the records.
- Have any other questions about your rental property.

Charter Commission



The City of Ramsey is accepting applications for the Charter Commission to fill potential future vacancies.

Visit www.cityoframsey.com/150 to learn more about the Charter Commission and to apply.

For more information, please contact the Ramsey City Clerk Katie Schmidt at 763-433-9842 or kschmidt@cityoframsey.com.

Medicare Help?

Contact your Local Independent Agent

Dan Pfeifer At 763.310.7627
MNInsuranceSolution.com

Pfeifer
Insurance Solutions



Dan Pfeifer
Medicare Expert

CMS Disclaimer - We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

Alternative Heating Sources – Outdoor Boilers

Several Ramsey residents use outdoor boilers (known as exterior solid fuel heating devices) as their primary heating source during cold winter months. This is a common practice throughout rural Minnesota.

This type of heating system is quite efficient as a primary heating source; however, the older units (those designed and installed prior to 2020) tend to create excess smoke that degrades overall air quality. The smoke can be detrimental to people with respiratory health issues.

With air quality in mind, since 2020, the Environmental Protection Agency (EPA) has required this type of system to be certified with new emission standards. Being certified means the system produces less smoke (outside and inside the home), uses less wood and burns cleaner. The certification is a win-win situation for the equipment owner and neighboring residents. The EPA-certified requirement improves air quality by creating less smoke and it increases equipment efficiency.

If you choose to install an outdoor boiler, here are things to remember:

- All installations in Minnesota require the unit to be EPA-certified;
- A mechanical permit is required from the Ramsey Building Division;
- Ramsey City Code section 106-334 regulates where boilers can be located on your property and materials that can be used or burned.

For additional information, please contact Stephanie Hanson, Community Development Director, at shanson@cityoframsey.com or 763-433-9826.

We're better with your voice!



Apply to one of Ramsey's Boards or Commissions.

The City of Ramsey is accepting applications for its advisory Boards and Commissions. City advisories include the Economic Development Authority (EDA), Environmental Policy Board (EPB), Park & Recreation Commission and Planning Commission.



Visit www.cityoframsey.com/boards to apply.

Sec. 106-334. - Exterior solid fuel-fired heating devices.

(a)

Exterior solid fuel-fired heating devices shall be located at least 75 feet from any property line and shall not be located in the front yard.

(b)

The following materials shall not be used or burned in exterior solid fuel-fired heating devices: Grass, leaves, oils, rubber, plastics, tires, railroad ties, construction debris, and painted or chemically treated materials such as treated lumber, composite shingles, tar paper, insulation composition board, sheetrock, wiring, paint, and hazardous and industrial solid waste.

(Ord. No. 23-14, § 3, 11-14-2023)

CC Work Session

Meeting Date: 03/24/2026

Primary Strategic Plan Initiative: Enhance City’s communication through transparency and accountability.

Information

Title:

Review Future Topics/Calendar

Purpose/Background:

The first attachment is the current list of future topics for work session discussions. 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. The second attachment includes Councilmember initiatives for future work session topics. Those items are up for discussion and, with consensus, will be added to the future topics list.

Recommendation:

For Council review - no formal action necessary.

Outcome/Action:

For Council review.

Attachments

Future Topics List

Councilmember Topic Requests

Form Review

Inbox

Brian Hagen

Form Started By: Katie Schmidt

Final Approval Date: 03/19/2026

Reviewed By

Brian Hagen

Date

03/19/2026 02:47 PM

Started On: 03/17/2026 11:05 AM

	<u><i>Tentative City Council Future Work Session Topics</i></u>	
Proposed Date	Topic	Minutes (Estimate)
2026		
04/14	Strategic Planning	
04/28	Quarterly Police & Fire Update	
07/28	Quarterly Police & Fire Update	
08/25	Union Negotiations	
10/27	Quarterly Police & Fire Update	
TBD	City Facilities Tour	
TBD	Holiday Market Feasibility Analysis	
TBD	Community Art Resource Guide	
TBD	Discuss Commercial Property Public Utility Connection Program	
TBD	Subdivision Code	
TBD	Prevailing Wage Policy – CM: KB, EP	
TBD	Public Safety Deep Dive – CM: KB, CR	
TBD	Waterfront Venue Ideas – CM: RH, DS	
TBD	Council Salaries – CM KB, CR	

	<u><i>Councilmember Initiatives for Future Work Session Topics</i></u>
Proposed by CM	Topic
Buscher	Wage Theft Enforcement

CC Work Session

Meeting Date: 03/24/2026

Primary Strategic Plan Initiative: Enhance City’s communication through transparency and accountability.

Information

Title:

Update on Outside Committees

Purpose/Background:

This case will be added to the second work session meeting every other month. This provides an opportunity for the full Council to receive an update on outside committees from the Councilmembers who serve on those committees.

Outside Committees:

- Anoka County Fire Protection Council (ACFPC)
- Anoka County Joint Law Enforcement Council (JLEC)
- Fire Relief Association
- Lower Rum River Watershed Management Organization (LRRWMO)
- North Metro Mayors Association
- Twin Cities Gateway Board
- Quad Cities Cable Communications Commission (QCTV)

Recommendation:

For Council Discussion - no formal action necessary.

Outcome/Action:

For Council Review.

Attachments

No file(s) attached.

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	01/22/2026 04:02 PM
Brian Hagen	Brian Hagen	03/19/2026 02:47 PM
Form Started By: Katie Schmidt		Started On: 01/20/2026 01:22 PM
Final Approval Date: 03/19/2026		