

City of Ramsey
Agenda
City Council Work Session
Tuesday, April 28, 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. City Facility Tour
 2. Consider Support of Process and Parameters for Gap Assistance (Loan) for ARAA Facility Project

3. **Topics for Future Discussion**
 1. Review Future Topics/Calendar

4. **Mayor/Council/Staff Input**

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: 04/28/2026

Primary Strategic Plan Initiative: Address infrastructure needs.

Information

Title:

City Facility Tour

Purpose/Background:

This will be a walking tour within the general area of City Hall. We will meet in the regular location of the Lake Itasca Room to call the Work Session to order. The tour will commence at 5:30 and end back in the Lake Itasca Room.

The strategic plan establishes a plan to determine future city facility needs. This is a multi avenue approach to ensure existing facilities are maintained properly, and to consider repurposing or constructing new facilities based on need and services provided. A large part of this process is for City Council to understand what facilities we currently have, and how they are currently being utilized in accordance with potential capacity. This approach will focus on our facilities we conduct operations out of, which in the City Hall/Police Department, Fire Stations 1 and 2, the Public Works Facility and the Water Treatment Plant

For this work session, operations areas City Council will visit are the Police Department and garage space in the parking ramp. These areas will show the approaching capacity limitations for the Police Department, as well as the vehicle and equipment storage areas for Building Maintenance, Community Development and Administration.

Recommendation:

Observe and understand space needs.

Outcome/Action:

No formal action requested at this time.

Attachments

No file(s) attached.

Form Review

Inbox	Reviewed By	Date
Brian Hagen	Brian Hagen	04/23/2026 01:51 PM
Form Started By: Brian Hagen		Started On: 04/23/2026 11:54 AM
Final Approval Date: 04/23/2026		

CC Work Session**Meeting Date:** 04/28/2026**Primary Strategic Plan Initiative:** Promote economic growth and development.**Information****Title:**

Consider Support of Process and Parameters for Gap Assistance (Loan) for ARAA Facility Project

Purpose/Background:

The purpose of this case is to review a proposed revised Financing Structure and Schedule to provide financial assistance (loan) to Anoka Ramsey Athletic Association (ARAA) for construction of a 100,000 square foot athletic facility and to direct staff to start this process.

ARAA Project History / Finance

In February 2023, the Anoka Ramsey Athletic Association (ARAA) received site plan and plat approval to construct a sports dome structure at 14600 Ferret St. NW. ARAA eventually withdrew their landuse application, and therefore, never constructed the dome. Since that time, Ramsey staff have continued to work with representatives from ARAA as they sought out a new solution for an indoor sports facility to serve their organization. ARAA has progressed through new plans to construct a facility at a different location within Ramsey. The City Council met with ARAA at the January 13, 2026 work session and reached a consensus to provide up to 2.3M in financial assistance, primarily in the form of a low interest loan.

The City subsequently met at a Council Work Session on March 10th and reviewed a revised financing proposal that included a 75%/25% Debt Structure without the need for a financial guaranty with a proposed City Loan of approximately \$1.43M. 2 days after the March 10 CC Work Session formal bank approval was obtained but included a requirement for a 5M financial guaranty. This guaranty was a deal killer for parties involved. ARAA has worked with 3 other banks to obtain additional financing options and received 3 proposals. The option proposed for Council consideration is included as an attachment to this case. In short, the 75/25 shifted to a 70/30 LTV ratio and the City loan and loans by other was considered equity for ARAA. The proposed City participation under the proposed financing structure would be an HRA loan of approximately \$1.877M, which is still well below the initial consensus of the Council supporting up to \$2.3M of total assistance In January 2026. Understanding project costs could fluctuate, Staff is asking the Council to provide consensus supporting the proposed financing structure and to give staff flexibility to go up to 2M for an HRA loan.

The City has explored the use of its Ramsey HRA dollars levied in Ramsey by Anoka County in the form of a loan. In order to use the HRA funds the City must create a Redevelopment Plan for a designated area which allows the fund to be expended for eligible costs. Taft Law has put together a revised schedule showing what this process and timing would look like. The County process to access the HRA funds is separate and will be worked into the schedule. This process involves a simple resolution requesting the funds and an explanation of what the funds will be used for. Although ARAA does not have financing approval at this time (shouldn't take longer than 2 weeks), staff is asking the City Council to consider starting the City process to obtain the HRA funds and to start the creation of the Redevelopment Plan. ARAA has committed to deposit 10K in escrow to start this process off. Once they receive formal bank approval the City will also utilize HRA funds to fund the balance of Legal work by TAFT. Staff is working with Taft Law on the boundaries of the Redevelopment Plan Area and hopes to include areas in addition to the ARAA project area such as the 167th Commercial and residential node. The purpose of extending this area to include more area is to be able to reallocate the payments of the loan to additional HRA eligible expenses in the future. Attached is a draft Map of the Redevelopment Project Area.

Notification:

N/A at this time. However, the Redevelopment Plan/business subsidy process will require public hearings.

Time Frame/Observations/Alternatives:

Staff is looking for council consensus to start the process to create a Redevelopment Plan, adopt a resolution to request HRA funds from the County and to give Staff flexibility in the amount (up to 2M), interest rate indexed to 10 year treasury, 5 yr. term, 25 yr amortization . All terms and conditions of the loan will ultimately need to be formally approved by City Council Action at a later date.

Funding Source:

10K Escrow Account by ARAA to start TAFT Law Redevelopment Area process.

Balance of Legal work by City of Ramsey (HRA/EDA).

Staff has reviewed City financing options and has recommended an HRA Loan (up to 2M) from Ramsey HRA funds held by Anoka County.

Recommendation:

Council consensus to start the process to create a Redevelopment Plan, adopt a resolution to request HRA funds from the County and to give Staff flexibility in the amount (up to 2M), interest rate indexed to 10 year treasury, 5 yr. term, 25 yr amortization and to fund the remaining legal work once the Bank has formally approved financing . All terms and conditions of the loan will ultimately need to be formally approved by City Council Action at a later date.

Outcome/Action:

Council consensus to start the process to create a Redevelopment Plan, adopt a resolution to request HRA funds from the County and to give Staff flexibility in the amount (up to 2M), interest rate indexed to 10 year treasury, 5 yr. term, 25 yr. amortization and to fund the remaining legal work once the Bank has formally approved financing . All terms and conditions of the loan will ultimately need to be formally approved by City Council Action at a later date.

Attachments

Site Location Map

CONSENSUS Requested - Proposed Financing

Proposed HRA Loan - Redevelopment Plan Schedule

Draft Redevelopment Area Map

Form Review

Inbox

Brian Hagen

Form Started By: Katie Schmidt

Final Approval Date: 04/24/2026

Reviewed By

Katie Schmidt

Date

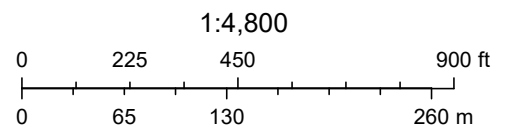
04/24/2026 01:23 PM

Started On: 04/24/2026 01:19 PM

Site Location Map - ARAA



3/5/2026, 12:32:10 PM



Financing Structure - History 4-24-26 (For Discussion Purposes Only)

Uses of Funds	Use	3/10/2026		4/20/2026		4/24/2026		Notes/Change
		Bank 1 Proposal		Bank 2 Proposal		Proposed Financing		
		Amount	Notes / Change	Amount	Notes / Change	Amount		
Construction, Soft Costs & Fees		\$12,849,609	5M Financial Guaranty	\$12,849,609	No Financial Guaranty 70/30	\$ 12,849,609		No Financial Guaranty 70/30
Payoff of Existing Land Loan		\$587,800		\$587,800		\$ 576,000		
Total Project Cost		\$13,437,409		\$13,437,409		\$ 13,425,609		
Sources of Funds	Source	Amount						% of Source
Senior Construction Loan (75% of Total Project Cost)		\$10,078,057	5M Financial Guaranty	\$ 9,425,000	No Financial Guaranty 70/30	\$ 9,397,926		70% No Financial Guaranty 70/30
Initial Funding Gap (Before Land Equity)		(\$3,359,352)	Solved Below	\$ 653,057	Additional Gap based on 70/30	\$ -		0.0% Solved below
Developer Land Equity		\$1,370,000	Appraisal Supported	\$ 1,370,000	Bank Approved Appraisal	\$ 1,370,000		10.2% Bank Approved Appraisal
Land Payment (Ferret Street)						\$ 20,000		0.1% Proposed by ARAA
City of Ramsey Loan % Int. indexed to 10 year Treasury Bill, 5 Yr. Term		\$1,343,741	Council OK	\$ 1,343,741	HRA Loan - Need to Solve	\$ 1,877,683		14.0% HRA Loan / Redevelop Area
Cash by Others		\$645,611	Solved by others	\$ 645,611	Need to Solve - See next	\$ 750,000		5.6% Verbal Agreement by others
Total Sources / Uses		\$13,437,409		\$ 13,437,409		\$ 13,425,609		

Contingencies / Notes

Formal Bank Approval (approximately 2 weeks)

Need Anoka County Approval of HRA Loan (Resolution)

Redevelopment Area Plan Required (Resolutions)

ARAA to deposit 10K into Escrow to start HRA Loan Process

ECONOMIC DEVELOPMENT AUTHORITY
OF THE CITY OF RAMSEY, MINNESOTA

PROPOSED ESTABLISHMENT OF A REDEVELOPMENT PROJECT
AREA AND THE REDEVELOPMENT PLAN THEREFOR

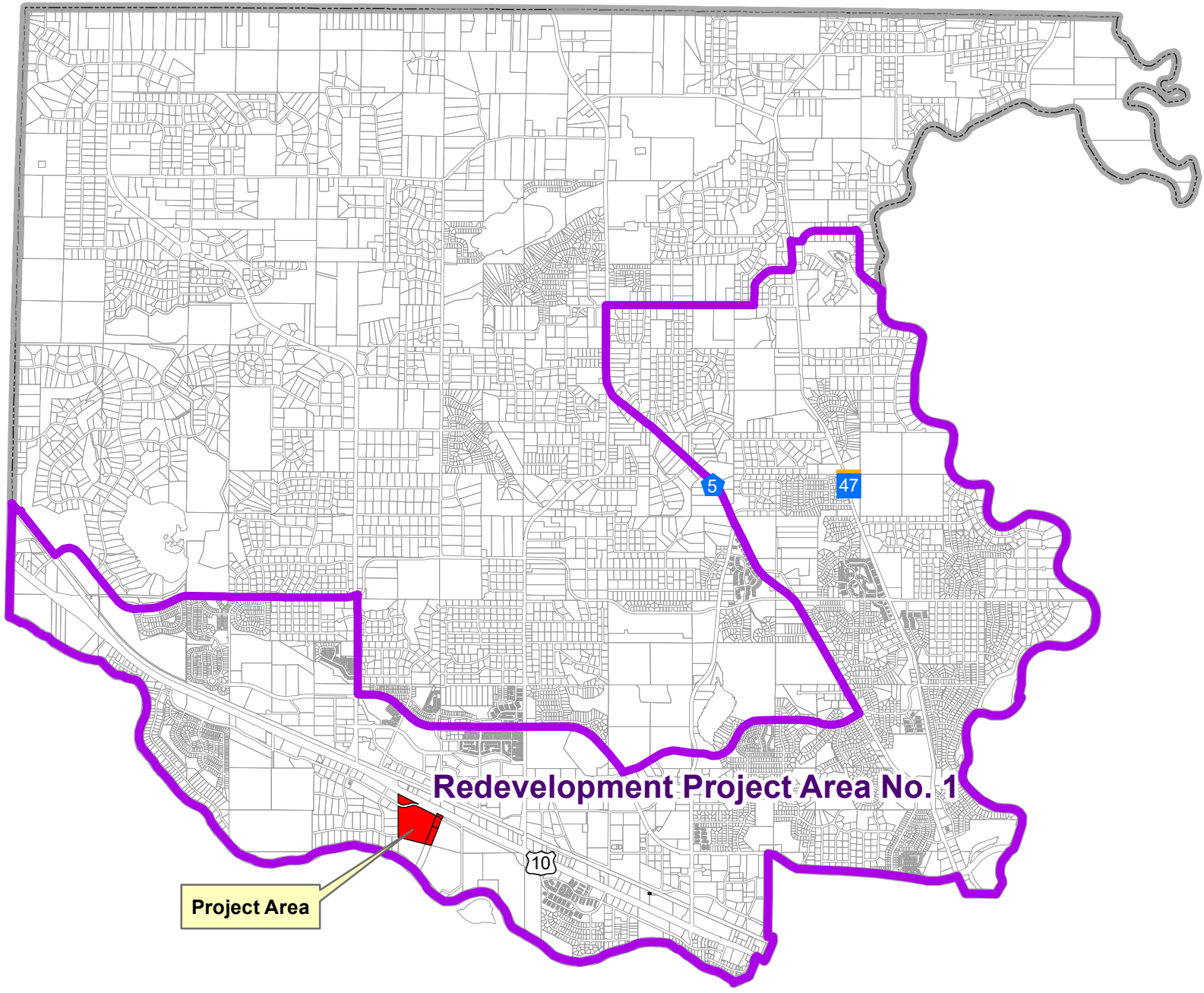
(Anoka Ramsey Athletic Association)

Schedule as of April 24, 2026

The pertinent dates in connection with the above referenced matter are listed below:

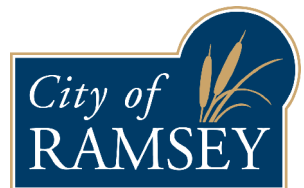
May 14, 2026	EDA adopts Resolution Initiating Process for Establishment of a Redevelopment Plan.
May 26, 2026	City adopts Resolution Initiating Process for Approval of Redevelopment Project Area and Calling a Public Hearing ('Call' for public hearing is optional, but Redevelopment Plan must be on file 10 days prior to public hearing).
May 26, 2026	City adopts Resolution Initiating Request for Loan from the Anoka County HRA
May 28, 2026	Planning Commission adopts Resolution Concerning Redevelopment Project Area and recommends approval to City.
No later than June 13, 2026 (not less than 10 nor more than 30 days before hearing date)	Publish Notice of Public Hearing on Redevelopment Plan (City responsibility).
June 23, 2026	City holds a public hearing on Redevelopment Plan.
June 23, 2026	City adopts Resolution Approving Redevelopment Project Area and Plan.
July 9, 2026	EDA adopts Resolution Approving Redevelopment Project Area and Plan.
July 9, 2026	EDA adopts Resolution approving Loan Agreement and Financing Documents

***Please note, the dates for Anoka County/ Anoka County HRA actions and loan process are not included.



Redevelopment Project Area No. 1

March 2026 Map Date



CC Work Session

Meeting Date: 04/28/2026

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: 04/23/2026

Reviewed By

Brian Hagen

Date

04/23/2026 01:51 PM

Started On: 04/22/2026 10:37 AM

	<u><i>Tentative City Council Future Work Session Topics</i></u>	
Proposed Date	Topic	Minutes (Estimate)
2026		
05/12	Front Door Program	
05/12	Staff Survey Update	
05/26	Comp Plan Update	90
06/09	Right of Way Permit – Fiber	
06/09	Union Negotiations	
06/23	Audit Report	
06/23	Council Salaries – CM: KB, CR	
07/14	Budget	90
07/28	Budget	90
07/28	Quarterly Police & Fire Update	
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	

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