

**PLANNING COMMISSION
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

The Ramsey Planning Commission conducted a regular meeting on Thursday, November 20, 2025, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present: Chairperson Cheri Gengler
 Commissioner Nichole Bauer
 Commissioner Randy Bauer
 Commissioner Jeffrey Lubarski
 Commissioner Debra Musgrove
 Commissioner Gary VanScoy

Members Absent: None

Also Present: Planning Manager Todd Larson
 City Council Liaison Eric Peters

1. CALL TO ORDER

Chairperson Gengler called the regular meeting to order at 7:00 p.m.

2. PLEDGE OF ALLEGIANCE

Chairperson Gengler led the group in the Pledge of Allegiance.

3. CITIZEN INPUT

None.

4. APPROVAL OF AGENDA

Motion by Commissioner Lubarski, seconded by Commissioner VanScoy, to approve the agenda as presented.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Lubarski, VanScoy, N. Bauer, R. Bauer, and Musgrove. Voting No: None. Absent: None.

5. CONSENT AGENDA

5.01: Approve the October 23, 2025, Planning Commission Meeting Minutes

Motion by Commissioner R. Bauer, seconded by Commissioner Musgrove, to approve the consent agenda as presented.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners R. Bauer, Musgrove, N. Bauer, and Lubarski. Voting No: None. Absent: None. Abstained: Commissioner VanScoy.

6. PUBLIC HEARINGS/COMMISSION BUSINESS

6.01: Public Hearing: Conditional Use Permit for a Bank with Two Drive-Thru Lanes at 7845 Sunwood Drive NW (CorTrust Bank)

Public Hearing

Chairperson Gengler called the public hearing to order at 7:02 p.m.

Presentation

Planning Manager Larson presented the staff report stating that staff recommends approval of the Conditional Use Permit (CUP) for a bank with two drive-thru lanes as presented.

Commissioner Musgrove asked for more information on the alignment, driving pattern of vehicles within the site, and the relation to Home2Suites.

Planning Manager Larson replied that the main access aligns with the driveway for Home2Suites. He noted that this is the same roadway configuration as the previous request from this applicant. He stated that at that time, the Commission recommended approval, but the City Council ultimately denied the request.

Commissioner N. Bauer asked if Zeolite could handle traffic from two drive-thru lanes in a mixed-use commercial and residential area.

Planning Manager Larson replied that Zeolite Street is constructed to handle a large volume of traffic, and banks do not generate a large amount of traffic, comparing that use to a coffee shop.

Commissioner R. Bauer stated that in 2023, the Commission recommended approval, and the Council denied the request. He recognized that some of the concerns of the Council have been addressed, but wondered if the Council would be open to the use now.

Planning Manager Larson replied that when the bank reapproached the City, staff were concerned with the same things and therefore held a work session with the City Council to ensure there was support for the project before the applicant invested additional funds. He stated that the Council was supportive of the project coming back.

Commissioner VanScoy asked for clarification on the exit from the drive-thru lanes.

Planning Manager Larson identified how vehicles would travel through the site to use the drive-thru lanes and exit the site.

Citizen Input

Jeff Smith, CFO of CorTrust Bank, 100 E Havens Ave, Mitchell, SD 57301, appreciated the work of the Planning Commission and stated that the business would love to be a part of Ramsey. He commented that the bank is family-owned for four generations, with other locations in the metro area. He recognized that they were not successful in their attempt to locate in Ramsey in 2023, but liked the location and wanted to be a part of Ramsey.

Chairperson Gengler referenced the wall that screens the parking area and asked for more information on the wall.

Trevor Gruys, Loucks, 19010 63rd Place North, Maple Grove, MN 55311, replied that would be a modular block freestanding wall and provided more information. He stated that they are still working on color selection to ensure a match to the building. He stated that it would be three feet high and would span the width of the parking lot to provide screening.

Chairperson Gengler stated that she was apprehensive about parking facing Sunwood but believed that the wall would provide the necessary screening.

Commissioner Musgrove commented that City Hall has a wall that people sit on and asked if this would be a similar wall.

Mr. Gruys confirmed that people could sit on the wall and it would be similar to that existing wall Commissioner Musgrove is referring to.

Motion by Commissioner R. Bauer, seconded by Commissioner Musgrove, to close the public hearing.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners R. Bauer, Musgrove, N. Bauer, Lubarski, and VanScoy. Voting No: None. Absent: None.

Chairperson Gengler closed the public hearing at 7:19 p.m.

Commission Business

Commissioner Musgrove asked why a Conditional Use Permit (CUP) would be used for this type of request rather than a variance.

Planning Manager Larson replied that variances provide deviation from City Code standards for practical difficulty. He stated that in this case, there is no deviation from City Code. He commented that a CUP provides regulation for uses that are listed as conditional within the Code and allows reasonable conditions to be placed upon the use in order to mitigate potential issues. He explained that a drive-thru falls into the conditional category because of issues that could arise with things like traffic.

Commissioner N. Bauer asked if this site would have Saturday operations.

Planning Manager Larson replied that there would probably be some Saturday hours, but banks are generally not very busy on Saturdays.

Commissioner N. Bauer stated that there is more foot traffic on weekends and asked if that would have any real effect.

Planning Manager Larson replied that they did not anticipate that the bank would generate a large volume of traffic, that it would create a pedestrian hazard.

Motion by Commissioner Lubarski, seconded by Commissioner N. Bauer, to recommend that City Council approve of a Conditional Use Permit for a bank with two drive-thru lanes at 7845 Sunwood Drive NW.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners Lubarski, N. Bauer, R. Bauer, and VanScoy. Voting No: None. Absent: None. Abstained: Commissioner Musgrove.

Mr. Smith commented that some of their locations do have Saturday hours, but not all, and if this location were to be open on Saturdays, it would only be the drive-thru that would be open until noon.

7. COMMISSION BUSINESS

8. COMMISSION / STAFF INPUT

Commissioner Musgrove commented that it was great to see Taco Bell open and residents visiting the business.

Commissioner N. Bauer commented that she believes that it is good to see CorTrust Bank coming into Ramsey, as it will promote competition and give residents a choice.

Planning Manager Larson stated that there are no cases to review at the December meeting, and confirmed the support of the Commission to cancel the meeting. He confirmed that the January meeting would begin at the new start time of 6:30 p.m.

Commissioner R. Bauer asked when the vacant seat on the Commission would be filled.

Planning Manager Larson replied that the seat would be combined with the process of reappointment for the Boards and Commissions.

Commissioner N. Bauer noted that her term is expiring in April 2026, and she did volunteer to stay on if there were no other qualified candidates.

Councilmember Peters commented on the great information provided in the recent mailer that featured recyclable material.

Chairperson Gengler asked for an update on the ordinance that was considered by the Planning Commission at its last meeting.

Planning Manager Larson replied that ordinances must be considered twice by the City Council, noting that the first reading was approved with a vote of 4-2 and the second reading will be considered on Tuesday. He described how variance requests would go through the review process if the second reading is approved.

Commissioner R. Bauer stated that he still feels that this adds an extra step and delays the process for residents, noting that the current system has worked fine for years.

Commissioner Lubarski agreed.

Commissioner N. Bauer commented that all members of the Commission were appointed by the City Council with the faith that they could execute the duties of the Commission, and was unsure why the City Council would want that to change.

Chairperson Gengler would recommend that it is something we can certainly ask for feedback on and there's the opportunity to attend City Council meeting to share those thoughts as well.

Commissioner VanScoy asked who would be responsible for the costs of going to court, as the appeal process would then go through the courts.

Planning Manager Larson replied that the person appealing the decision would file in court and pay the associated fees, and the City would become the defendant. He recognized that the cost comes from the representation of legal counsel.

Commissioner N. Bauer inquired who would represent the city if it were named as the defendant, and asked if it would result in any cost.

Planning Manager Larson confirmed that the city attorney will represent the city. There will be some cost involved, which depends on how the matter falls under our League of Minnesota Cities insurance policy. However, he is not familiar with the specific details of that coverage.

Chairperson Gengler asked could it fall to the resident to pay for the city attorney fees.

Planning Manager Larson stated that it certainly could, but noted that these questions are best answered by the city attorney. He recommended that the commissioners attend the City Council meeting on Tuesday because the city attorney will be present at the meetings.

Commissioner R. Bauer asked whether the Tuesday City Council meeting is a public hearing, if it can be joined remotely, or if attendance in person is required.

Planning Manager Larson stated that the meeting will be on the Council business section, which is not a public hearing. However, the mayor can allow public comment if informed in advance that someone wishes to speak.

Commissioner R. Bauer noted that he will be out of state but would like to join remotely, and mentioned that having the opportunity to speak on the matter would be worthwhile.

Planning Manager Larson responded that he can certainly email the mayor to request a few minutes to speak prior to the meeting.

9. ADJOURNMENT

Motion by Commissioner R. Bauer, seconded by Commissioner Lubarski, to adjourn the meeting.

Motion Carried. Voting Yes: Chairperson Gengler, Commissioners R. Bauer, Lubarski, N. Bauer, Musgrove, and VanScoy. Voting No: None. Absent: None.

The regular meeting of the Planning Commission adjourned at 7:38 p.m.

Respectfully submitted,



Todd Larson
Planning Manager

ATTEST:



Kalia Lor
Planning Assistant

Drafted by Amanda Staple
TimeSaver Off Site Secretarial, Inc.